ANDHRA BANK OFFICERS' SERVICE CONDITIONS - 2015
MESSAGE

About trade union movement, American activist Samuel Gompers says, "It represents the organized economic power of the workers....It is in reality the most potent and the most direct social insurance the workers can establish."

It is universally accepted that workers' movement has a predominant role in bringing about a social as well as economic renaissance in the society. For a movement to be all-sustaining and successful, information being power has to be disseminated to all the ranks and file of the organisation. In this regard, the effort of Andhra Bank Officers' Federation in bringing out the updated version of the book, Service conditions of Officers for circulation among the Bank officers is commendable.

No doubt, this assortment of information based on the updated Regulations, Rules, Circulars and Circular Letters issued by Bank from time to time will provide the newly joined Officers with the necessary inputs on various Service issues. The book endeavours at chronicling the pages of history and evolution of trade union movement in the Bank and what is laudable is the inclusion of materials on the various soft skills which will be helpful to the new Gen Managers. Again the chapter on preventive vigilance will also prove to be of immense use to our Officers to walk the tight rope steadily without fear.

I appreciate and compliment the Education Wing of Andhra Bank Officers' Federation for their efforts in spreading awareness about the service conditions of our Bank. This book should serve as a hand book for Officers for use as first hand reference materials on various issues affecting their daily routine.

(S.K.KALRA)
Managing Director & CEO (Addl Charge)
MESSAGE

Knowledge is power. Collation of information and its assimilation is what leads us to Knowledge. Today in an electronic age, information in the form of data is lying scattered everywhere, be it across various departments, verticals or more precisely on the laptop, desktop or the omnipresent mobile. The significant part of the process of gaining knowledge is to determine what is relevant to us and collate data accordingly for their assimilation. The flair of growing beautiful and fragrant flowers always lags behind the ingenuity of making of an attractive garland out of the carefully chosen ones. In this context, I congratulate the team of Andhra Bank Officers’ Federation for putting their efforts in gleaning the relevant information and compiling them in to a handy desktop guide for use by the Officer community.

This updated handbook of information, Service conditions of Officers, puts on record the reminiscences of trade union movement in Bank, its trials and tribulations while providing information on various issues those move around Bankers’ daily routine. This is gratifying to me in the sense that Union has a positive role in empowering its members by way of providing inputs in the larger interests of the parent Institution. The chapters on soft skills and preventive vigilance should instil new zeal and enthusiasm in the new staff members joining the Bank. This can be treated as a positive manifestation of worker’s participation in management.

I would like to acknowledge and place on record the positive and constructive attitude of Officers’ Federation, and I believe, it will go a long way in worker- management partnership in carrying the Bank’s flag to reach newer heights in the days to come.

(AJIT KUMAR RATH)
Executive Director
MESSAGE

I am happy that Andhra Bank Officers' Federation has brought out this book on Service Conditions, more particularly for the benefit of Andhra Bank Officers' community. The bipartite provisions at the apex level and the facilities extended at the Bank level have been in detail discussed with illustrations. Probably this is the first book duly containing the revised provisions of the bipartite arrived at recently.

The efforts of the Federation to educate the employees of the service conditions is praise worthy. This book will serve as a ready reference, more particularly for the recently joined officers to know about the Organisation and the facilities extended to the Officers. Specific provisions with illustrations will help in easy understanding of the issues.

I wish the Organisation all the best in its future endeavours in this direction.

(V.B. BHAGAVATHI)
GENERAL MANAGER (HR)
Dear Colleagues,                                                                                                           Date: 16.08.2015

It gives us immense pleasure to have come up with the publication of the updated version of officers’ service
conditions in our bank after a gap of seven years.

In fact, we had not only updated the information and the changes in various provisions  but we have also
expanded the book and included some new topics and aspects which have become relevant to the present day
requirements considering the presence of large number of newly recruited officers who have  joined the Bank
during the intervening period.

Chapters like Know Your Federation along with the brief History of officers’ trade union movement in the
industry and a chapter each on preventive vigilance and soft skills that can be very helpful to all officers and
more particularly to the young officers.

Similarly, we have also furnished a section under Annexure - providing some important and commonly used
formats for the benefit of reference and guidance to the officers.

While we have taken all the care and made endeavours to furnish the information as accurately as possible to
the extent of available information with us. However still there could be possibility of some errors and
omissions creeping in and we request the readers to kindly bring to our notice any such aspects for
rectification in future publications.

However, for authenticity and full information, the Regulations, Rules, Circulars and Circular Letters issued by
Bank should be taken as the basis as we did not produce the full text of such regulations and only have
quoted certain provisions for the relevance of this book.

The book is compiled and prepared with an objective of furnishing the entire information at one place to serve
the officers as ready reference on any matter pertaining to service conditions and we disclaim any
responsibility for any unintended errors or omissions.

We acknowledge the contribution and support in our endeavour by Com. K.P.Satyanarayana, Chairman of
our Federation.

Lot of efforts were made and time spent in preparation of this book. The contribution of Sri G.B.
Shyamsunder Rao, our Office Manager who took pains and care in giving logistic support in preparing the
material on time and for providing assistance to the undersigned but for whose contribution, it would have
been difficult for us to bring out this book in a comprehensive manner and on time and it needs a
commendation.

The Secretariat of our Federation wish that the officers will appreciate the efforts made by the publication
wing of Federation in bringing out this book duly condoning the delay.

With warm greetings,

Yours Comradely

(N.V. SATYANARAYANA)                                                              (V.RAGHAVENDRA SARMA)
PRESIDENT                                                  GENERAL SECRETARY

Note: It is also informed that the full text of the Book is placed on our official website @
www.aiabof.org
## PERSONAL MEMORANDA

<table>
<thead>
<tr>
<th>Name:</th>
<th>Staff Code No:</th>
<th>Grade:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Designation:</td>
<td>Branch:</td>
<td>Zone:</td>
</tr>
<tr>
<td>Address</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Residence:

<table>
<thead>
<tr>
<th>Telephone</th>
<th>Office:</th>
<th>Residence:</th>
<th>Cell:</th>
</tr>
</thead>
</table>

### Bank:

<table>
<thead>
<tr>
<th>Name of the Bank:</th>
<th>A/c No:</th>
<th>ATM No:</th>
</tr>
</thead>
</table>

### Credit Cards:

<table>
<thead>
<tr>
<th>Name of the Bank/Card:</th>
<th>No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

### Vehicles:

<table>
<thead>
<tr>
<th>Car:</th>
<th>Regn. No:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scooter/Motor Cycle:</td>
<td>Regn. No:</td>
</tr>
</tbody>
</table>

### Driving Licence No:

<table>
<thead>
<tr>
<th>Renewal Due on:</th>
</tr>
</thead>
</table>

### Service Station:

<table>
<thead>
<tr>
<th>Telephone No:</th>
</tr>
</thead>
</table>

### Insurance:

<table>
<thead>
<tr>
<th>Name of the Company:</th>
<th>Policy No.</th>
<th>Due on:</th>
</tr>
</thead>
</table>

### Pass Port No:

<table>
<thead>
<tr>
<th>Valid upto:</th>
</tr>
</thead>
</table>

### Income Tax:

<table>
<thead>
<tr>
<th>PAN:</th>
<th>Profession Tax No:</th>
</tr>
</thead>
</table>

### Family Doctor:

<table>
<thead>
<tr>
<th>Telephone No:</th>
</tr>
</thead>
</table>

### Personal Data:

<table>
<thead>
<tr>
<th>Height:</th>
<th>Weight:</th>
<th>Blood Group:</th>
</tr>
</thead>
</table>

### IMPORTANT DATES TO REMEMBER

### Other Particulars, if any:
## PERSONAL DATA

<table>
<thead>
<tr>
<th>PERKS/FACILITIES</th>
<th>Last availed on</th>
<th>Next Eligible/Due on</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Medical Aid</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. LTC/Leave Encashment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Leased Accommodation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Brief Case</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LOANS/ADVANCES</th>
<th>Limit/Quantum</th>
<th>Last availed on</th>
<th>Amount</th>
<th>Next eligible for renewal on</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Festival Advance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. CODST</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Vehicle Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. P.F. Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Co-op Bank Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Surety Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Additional Surety Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Others</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## ANDHRA BANK OFFICERS’ SERVICE CONDITIONS – 2015

### INDEX

<table>
<thead>
<tr>
<th>CHAPTER</th>
<th>NAME OF THE SUBJECT</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Know Your Bank</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Know Your Federation (History &amp; Evolution)</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>I.</td>
<td>Grades, Pay Structure, Categorization of Posts and other Service Conditions</td>
<td>24</td>
</tr>
<tr>
<td>II.</td>
<td>Allowances</td>
<td>33</td>
</tr>
<tr>
<td>III.</td>
<td>Perquisites / Facilities</td>
<td>37</td>
</tr>
<tr>
<td>IV.</td>
<td>Reimbursement of Expenses on Hospitalization (Old &amp; New)</td>
<td>51</td>
</tr>
<tr>
<td>V.</td>
<td>Reimbursement of Expenses on Travel</td>
<td>84</td>
</tr>
<tr>
<td>VI.</td>
<td>Staff Welfare Schemes</td>
<td>95</td>
</tr>
<tr>
<td>VII.</td>
<td>Loans &amp; Advances</td>
<td>111</td>
</tr>
<tr>
<td>VIII.</td>
<td>Promotions</td>
<td>116</td>
</tr>
<tr>
<td>IX.</td>
<td>Transfers</td>
<td>124</td>
</tr>
<tr>
<td>X.</td>
<td>Terminal Benefits</td>
<td>128</td>
</tr>
<tr>
<td>XI.</td>
<td>Leave Rules</td>
<td>141</td>
</tr>
<tr>
<td>XII.</td>
<td>The A.B.E. Co-operative Bank Limited</td>
<td>150</td>
</tr>
<tr>
<td>XIII.</td>
<td>Personnel &amp; Disciplinary Matters</td>
<td>155</td>
</tr>
<tr>
<td>1.</td>
<td>Officers Exposure to Operational Risks</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Andhra Bank Officer Employees' (Conduct) Regulations, 1981</td>
<td></td>
</tr>
<tr>
<td>XIV.</td>
<td>Preventive Vigilance</td>
<td>194</td>
</tr>
<tr>
<td>XV.</td>
<td>Chapter on Soft Skills</td>
<td>206</td>
</tr>
</tbody>
</table>
GLIMPSES OF THE GROWTH AND EVOLUTION OF OUR BANK SINCE 1923

- The Symbol of “Infinity” denotes a Bank that is prepared to do anything, to go to any lengths, for the customer.
- The Blue pointer on the top represents the philosophy of a Bank that is always looking for growth and newer directions.
- The Key hole represents Safety and Security.
- The Chain indicates togetherness.
- The colours Red and Blue denote dynamism and solidity.

VISION:
To become a significant player, providing full range of banking services through innovative customer centric products and to maximize stakeholders’ value.

MISSION:
To work towards delivering excellent customer service by leveraging on technology and human resources to attain world class performance standards.

ANDHRA BANK—PROFILE:
Andhra Bank, an offshoot of National Freedom Movement was established by Dr. Bhogaraju Pattabhi Sitaramayya an ardent freedom fighter, a great intellectual and a multifaceted genius.

By setting apart 50% of its advances for the farmer, the trader, the artisan and the craftsman in rural areas at the time of inception itself, the Bank proved its commitment for the development of the less privileged sections of the society.

LANDMARKS IN THE HISTORY OF THE BANK:
- Andhra Bank was registered on 20th November, 1923.
- Commenced business on 28th November, 1923, at Machilipatnam, a port town in coastal Andhra.
- 1st Branch opened in Kakinada on 22nd November, 1929.
- The Bank attained the status Scheduled Bank in the year 1943.
• Opened first outside state branch
  - Madras in 1945 and
  - Berhampur in 1946

• Bank got it's own five storeyed building in Koti, Hyderabad in 1963 and shifted it's Head Office to Hyderabad from Machilipatnam

• Bank attained the status of A Class Bank in 1964.

• Absorbed Bharata Laskhmi Bank, another offspring of National Movement, in 1964 to consolidate its position further in coastal Andhra

• The Bank opened its first all women branch in Hyderabad in 1964.

• The Bank opened its 100th branch at Calcutta in 1964.

• The Bank opened its first branch in the Nation’s capital - ‘Delhi’ in 1966

• After the nationalisation of 14 major Banks in the country in 1969, the Bank remained as largest Private Sector Bank in the country and retained the same position till it’s nationalisation in 1980.

• Even as a private sector bank, the Bank assumed Lead Bank responsibilities in 5 districts - Four in Andhra Pradesh and One in Orissa.

• The Bank surpassed Rs.100 crore deposits mark in 1972.

• 1st Padmasri in the Banking Industry to Sri Kalluri Gopala Rao Garu, who was a Chairman of the bank during 1968 to 1973.

• The Bank was nationalised in the year 1980.

• Andhra Bank is a pioneer in the Indian Banking Industry to introduce a Credit Card on 19th September 1981.

• 1980 – VISA international Tie-up

• 1981 – Introduced VISA card

• 1987 – International Credit Card ( first in the banking industry)

• 1989 – JCB tie-up

• 1996 - First Photo card

• Total Branch Automation 2001

• Gold coin sale 1.01.2009

• Total CBS-7.03.2009

• India First Life Insurance started- JV (BOB & LG) in 2009
• The Bank surpassed the Rs.5,000 crore business mark in the year 90-91 and Rs.10,000 crore mark, by 31.03.1997
• Rs.20,000 crore mark by 31.03.2000
• Rs.45,000 crore mark by 31.03.2005
• Rs.69,585 crore mark by 31.03.2007
• Rs.1,03,728 crore mark by 31.03.2009
• Rs.1,90,500 Crore mark by 31.03.2012
• Rs.2,24,000 Crore mark by 31.03.2013
• Rs.2,52,494 Crore mark by 31.03.2014
• Rs.2,84,588 Crore mark by 31.03.2015

**Dividends Paid:**

<table>
<thead>
<tr>
<th>Year</th>
<th>% of Dividend Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>10</td>
</tr>
<tr>
<td>2002</td>
<td>14</td>
</tr>
<tr>
<td>2003</td>
<td>24</td>
</tr>
<tr>
<td>2004</td>
<td>28</td>
</tr>
<tr>
<td>2005</td>
<td>30</td>
</tr>
<tr>
<td>2006</td>
<td>35</td>
</tr>
<tr>
<td>2007</td>
<td>38</td>
</tr>
<tr>
<td>2008</td>
<td>40</td>
</tr>
<tr>
<td>2009</td>
<td>45</td>
</tr>
<tr>
<td>2010</td>
<td>50</td>
</tr>
<tr>
<td>2011</td>
<td>55</td>
</tr>
<tr>
<td>2012</td>
<td>55</td>
</tr>
<tr>
<td>2013</td>
<td>50</td>
</tr>
<tr>
<td>2014</td>
<td>11</td>
</tr>
<tr>
<td>2015</td>
<td>20</td>
</tr>
</tbody>
</table>

 hayat, State Level Bankers Committee since 1984
 hayat Regional Rural Banks sponsored by our Bank
 hayat 1981 – Rushikulya Grameena Bank Berhampur – Orissa
 hayat 1983 – Godavari Chaitanya Grameena Bank – Guntur Andhra Pradesh
 hayat 1989 November 1st Rural Development Institute in Rajahmundry
 hayat Total 9 Rural Development Institutes are opened (Inclusive of One in Orissa and One in Kerala)
 hayat 1993- 1st fully Computerized Branch – R.P. Road, Secunderabad
1990-91 Fully owned subsidiaries
- Andhra Bank Financial Services Ltd
- AB Homes Finance Ltd
- Head Office shifted to New Building on 20.02.1994. (Opp. to RBI)

The Bank celebrated it's
- Silver Jubilee in 1948
- Golden Jubilee in 1973
- Diamond Jubilee in 1983
- and Platinum Jubilee in 1998

and continuing its march ahead to carve a niche for itself in the new millennium and racing towards Centenary.

**The Culture of the Bank:**
- Professional
- Transparent
- Service Oriented
- Market Oriented
- Loyal and Committed Staff
- Responsive to the changes
- Equal opportunities to all
- Technology savvy
- Dynamic and Innovative
- Organic growth

**Our Bank’s Award Winning Performances:**
- Asian Banker Journal has adjudged Andhra Bank as 9th Strongest Bank in Asia out of the Hundred.
- Ranked No.1 in Asia for “Return on Capital” by THE BANKER, London, a Financial Times business publication.
- Business Standard rates Andhra Bank as the BEST BANK among Public Sector, Private Sector and Foreign Banks in India for the year 2003.
- Andhra Bank has been ranked at 58th position among India’s Top 500 Companies in 2003 by Dun & Bradstreet.
- FE –Ernst & Young Best Banks Survey 2003 rated Andhra Bank as the Second Best Nationalised Bank
- Business Standard Annual Banking Survey 2004-05 ranked Andhra Bank
- “First” in a survey of 76 Banks
- out of 26 Public Sector; 23 Private Sector Banks and 27 Foreign Banks operating in India based on Productivity, Profitability, Growth, Safety and Efficiency.
- Bagged the Runner-up award for the
- “Best Payment Initiative” at the IBA Banking Technology Awards-2005 for having wide ATM network and highest number of hits per day.
- Average daily hits per ATM in AP – crossed 300
- Average daily hits per ATM on all India basis - crossed 260
The Business Today **Survey of the Best Bank in India** has ranked Andhra Bank at 5th place in terms of size and strength, operations, productivity and efficiency, and asset quality.

**Under Large Banks category – Ranked No.5**
**Under Slowest NPA growth category – Ranked No.5**
**Under Return on Capital employed category – Ranked No.2**
**Received “The Silver Shield” under Banking, Insurance and Financial Institutions category**
for excellence in financial reporting for the year 2004-05 by the Institute of Chartered Accountants of India (ICAI)
**The only Public Sector Bank to receive an award from ICAI.**
**Bank was ranked first under LIC-Bancassurance in number of policies for 2007-08**
**Bank was awarded “Indira Gandhi Rajbhasha Puraskar” for overall performance of Official language.**
**Received an International Award on our I.T. initiative on “Any Branch Banking” by Financial Insights – an IDC Company.**
**The Bank is chosen for breaking ground in bringing underserved sectors into modern banking.**
**Ours is the only Indian Bank selected for the awards.**
**Bagged the best bank award from NABARD continuously for the last 5 years in AP for financing maximum number of S H Gs.**
**Received “Best Performance Award” from NABARD for organising largest number of VVV Clubs for the year.**

**2009-2010**

- Andhra Bank was listed among the Top 500 Global Financial Services Brands by UK based Brand Finance Company with a rank of 461 and the Bank is one of the Top 20 Indian Banks in the global league for the year 2009.

- Bank adjudged as **BEST BANK for the year 2009 on Quality of Assets** by the BUSINESS TODAY-KPMG study.

- Andhra Pradesh State award was presented to the Bank for outstanding contribution to 'Micro and Small Enterprises Development 2007-08' on 2.11.2009.

**2010-2011**

- **Best Bank (Mid Sized) award by "Business World"**

- **Best Bank - Performance on Key Parameters under CAMEL rating adjudged by 'The Analyst' Magazine**

- **Best Bank for the Quality of Assets awarded by 'Business Today'**

- **Best Public Sector Bank - Banking Excellence Award by the State Forum of Bankers' Club, Kerala**

- **MSME National Award for outstanding performance in Prime Minister's Employment Generation Programme (PMEGP)**
2011-12

- The Bank has received *"Editorial Board Roll of Honour"* under Mid-size Public Sector Bank’s Category in the CNBC - TV 18 Best Bank and Financial Institution Awards presented by MCX for the year 2011.

2012-13

- Bank stood **FIRST** in the Inter-Bank Transactions Category by initiating 22766 transactions through **IMPS**. At a function organized by **NPCI at Mumbai** on 10.09.2012, Bank was presented with the Award by Dr. K. Ramakrishnan, Chief Executive of IBA, Mumbai.

- **“Special Jury Award”** instituted by **National Payments Corporation of India (NPCI)** as part of **NFS Operational Excellence Awards 2012 was presented to Andhra Bank** in December 2012. This Award was given to the Bank in recognition of its excellent performance in key parameters in respect of ATMs and Switch connected to NFS ATM Network.

- Based on the evaluation of 503 Rural Self Employment Training Institutes (RSETIs) spread across the Country, our Andhra Bank Institute of Rural Development (ABIRD), Rajahmundry has been adjudged the **Best RSETI Institute in the Country** by **Ministry of Rural Development, Government of India** and secured **First Prize** for the Year 2011-12.

2013-14

- All the 11 Rural Self Employment Training Institutes (RSETIs) set up under the aegis of Andhra Bank Rural Development Trust (ABRDT) at various centers in AP, Odisha and Kerala States have been awarded AA/AB/A rating by Ministry of Rural Development, Government of India.

- Andhra Bank Institute of Rural Development (ABIRD), Rajahmundry was awarded as best performing RSETI in the country for second year in succession.

- Our Bank received second best Bank award for nurturing the RSETI movement in the country for the year 2012.13.

2014-15

- **ANDHRA BANK** received IWP award on 05.12.2014 at Mumbai under “BEST STAR HR PRACTITIONER” (Public Sector) category for the new HR initiatives taken up by the Bank. The award is instituted by “Banking frontiers” for IWP (Inspiring Work Places) which is first of its kind to recognize the HR efforts of the Banking and Financial Services sector.

- Special Award for Innovation in ARMs Awarded by National Payment Corporation of India (NPCI)

- Our Bank was awarded with BFSI Leadership award on 03.02.2015 for large scale implementation of Direct Benefit Transfer Scheme.
Our Bank won more than 15 prizes in various Hindi Competitions conducted across the Country. Our Bhilai Branch won “Special Recognition Award” for OL implementation by Ministry of Home Affairs Government of India.

Branch Network

As on 30th June 2015, the Bank has a network of 2522 branches, 4 Extension Counters + 2 Foreign Representative Offices. The category-wise distribution of branches is as under:

<table>
<thead>
<tr>
<th>Rural</th>
<th>Semi-urban</th>
<th>Urban</th>
<th>Metro</th>
<th>Extension Counters</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>724</td>
<td>691</td>
<td>699</td>
<td>408</td>
<td>4</td>
<td>2526</td>
</tr>
</tbody>
</table>

Human Resources (Staff as of 30.06.2015):

<table>
<thead>
<tr>
<th>Cadre</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executives</td>
<td>2</td>
</tr>
<tr>
<td>Officers</td>
<td>10431</td>
</tr>
<tr>
<td>Clerks</td>
<td>4783</td>
</tr>
<tr>
<td>Sub-Staff</td>
<td>3003</td>
</tr>
<tr>
<td>Sweepers</td>
<td>1303</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>19522</strong></td>
</tr>
</tbody>
</table>

Training System:

Human Resources Development has always received priority in the Bank. Enabling the staff of the Bank to upgrade their skills and attitudes is a vital component of this initiative.

The Bank has developed a state-of-the-art training infrastructure for its apex training institution in the coveted Financial District in the city of Hyderabad with in-house hostel facility & capacity to train 300 employees at a time.

The Bank has a training centre at Visakhapatnam.
Friends! The concept of Know Your Customer (KYC) will protect the officers at their workplace to ensure due diligence as part of preventive vigilance. But, the concept of Know Your Federation (KYF) will go beyond protection of your service conditions and extend to several other aspects where the union shall act as a friend, philosopher and guide!

It is thus we feel that in the present context of the Bank where most of the new generation of officers being new to the concept of trade union movement there is an imperative need to throw a brief insight to the industrial trade union movement of officers in the country apart from paying a visit to the history and evolution of our Federation in it’s glorious journey of struggles and sacrifice for the past 26 years.

**INDUSTRIAL**

The evolution and the history of Bank officer’s Trade Union movement was always in the shadows of the bank employees movement till 1963. It was however from 1963 onwards officers of different banks started organizing themselves against injustices and onslaughts against them.

The conditions prevailing for officer community in fifties and sixties is as follows:

1. An officer was drawing less than what he would have drawn, had he remained as a clerk.
2. An Agent of the branch (Manager) was drawing less than a senior clerk working under him.
3. Increments were at the mercy of the management and even the quantum thereof.
4. Differential and inferior DA formula for officers vis-à-vis the clerical/sub staff
5. HRA was not available to officers.
6. The officers were subjected to excessive workload without any compensation.
7. No specified leave rules were existing and the leave was only at the mercy of the management.
8. No medical facilities for officers.
9. LFC for officers was not even a conceivable idea.
10. Rules regarding PF and Gratuity had not been made available to officers.
11. Officers were the recipients of inhuman, arrogant and humiliating treatment from the top management.
12. Promotions to officers used to result in further sufferings etc.

The nationalization of 14 major Banks in 1969 has further ignited the movement and facilitated the consolidation of the movement finally resulting in emergence of the ALL India Confederation of Bank Officers’ Organizations (AICOOBBOO) during June 1971 and the first National Delegates Session of the same held in February 1975 and that was represented by 22 affiliates.

The bipartite talks for wage revision used to take place only between the representatives of Government and Award staff leadership mostly under the leadership of AIBEA. For officers, the efforts were limited to the submission of memorandums and leading delegations to the Govt. and IBA and submission of chapter of demands etc., under the aegis of AICOOBBOO.

All such efforts however resulted in appointment of a 5 member committee under the Chairmanship of Prof. V.R.Pillai during July 1973 to recommend for standardization of pay scales, allowances and perquisites of the officers in 14 nationalized banks. However, it is to be clarified that it was an unilateral exercise and no formal consultations were made with officers representatives.
The unilateral appointment of the committee and the subsequent adoption of its recommendations by the Government during May 1978 were strongly opposed by AICOBOO by agitational and through legal course and finally it leads to the negotiating table where the then union Finance Minister Shri H.M. Patel on 26th June, 1978 has agreed that the IBA shall negotiate with the AICOBOO on the recommendations of Pillai Committee and to suspend the implementation of PCR till the conclusion of such negotiations.

Thus, it was the beginning of a new chapter of bilateral relations with the IBA and Govt. and formed the basis for such negotiated settlements thereafter for officers.

After a series of negotiations with the IBA starting from 10th July, 1978 and lasting till early 1979 ultimately the stage was set for implementation of Pillai Committee Recommendations with effect from 1.07.1979.

**Thus, begun the journey of bilaterism in the officers wage revision where the fight against the unilateral implementation of PCR has served as a catalyst in igniting and finally giving the shape for the future endeavors in the cause of officers wage settlements.**

It is also to be noted here that the standardization of service conditions for employees in the banking industry was done through two major awards, viz. Sastry Award and Desai Award and subsequently through bilateral talks in 1966 and 1970 which are thus considered as the first and second bilateral wage settlements in the banking industry applicable for Award employees only.

It is also interesting here to note that during the period while the officers were fighting against the unilateral implementation of PCR and the award employees were also becoming restless following the delay in implementation of the 3rd bipartite wage revision for them and they were also in the midst of agitational path.

It is under such circumstances, the seeds for the concept of joint struggle against the IBA/Govt. combine were sown and AIBEA, NCBE and INBEF the then major unions for Award staff have invited the AICOOBOO for joint movement.

Thus, the first historical joint meeting between the officers and award staff unions took place at New Delhi on 4th & 5th December, 1978 and a decision was taken for a joint struggle on the following issues.

1. Early conclusion of talks
2. DA at 75 % neutralization for all employees
3. Pre emergency bonus rights to all employees
4. Removal of the draconian service conduct rules imposed during the Emergency
5. Reinstatement of officers terminated during Emergency etc.

Thus, begun the idea of joint struggle which has finally culminated in the formation of a full fledged UFBU in the Banking Industry subsequently during the year 1997 with the issue of wage freeze in UCO Bank acting as the catalyst!

The nationalization of six more banks during April 1980 has given further Philip to the officers trade union movement and the AICOOBBOO is emerging much stronger.

It also goes to the credit of AICOOBBOO that in spite of such an environment, it could resolve some issues by June 1982, like

1. Alignment of DA at par with work men staff
2. Grant of CAIIB increment
3. Halting Allowance during take over period
4. Improvements in Housing & Conveyance loan and reduction in rate of interest.
5. Parity in pay and allowances in 6 newly nationalized banks. (Including our Bank)
6. Grant of stagnation increment
7. Correction of anomalies arising out of fitment formula for promotes etc.

But, as per the subsequent developments unfolded where even as the 3rd Bipartite for the Award Staff was reached during September, 1983 the same was elusive to the officers inspite of the continued struggle by the AICOOBBOO and the discussions commenced during December, 1982 were prolonged for officers.

Meanwhile, the menace of Regulation 19 (1) and 20 (1) of officers’ service Regulations were, in fact, hanging as Damocles’ Sword on the officers. In the middle of 1984, some officers of United Bank of India and Allahabad Bank were prematurely retired under Regulation 19 (1). The officers associations have fought the legal battle against the onslaught and finally the Supreme Court has come to the rescue and protected the interests of officers.

More importantly the Honourable Supreme Court has also given instructions on conditionalities for application of Regulation 19 (1) which only has prevented the managements of various banks from abusing this draconian clause and provided lot of security to officers thereafter.

THE BIRTH OF AIBOC

During the above period of struggle following some unfortunate developments in the AICOOBBOO functioning has finally led to the virtual split in the ranks of AICOOBBOO during August, 1985 with a major faction staying away from AICOOBBOO.

It is under circumstances, the Govt. has invited AICOBOO along with AIBOA even while according both the unions minority status having taken cognizance of the major division in the ranks of AICOOBBOO and finally the settlement was reached on 24.09.1985 with the two minority outfits.

6th October, 1985 the birth of AIBOC took place at New Delhi.

Thus, the major group who have distanced from AICOOBBOO during August, 1985 have convened a meeting at New Delhi and have finally decided to give up the fight for the banner of AICOOBBOO and decided to form a new banner called All India Bank Officers’ Confederation (AIBOC). The inaugural meeting was held on 6th October, 1985 and the constitution and the policy resolution etc have been approved and Com. S.R. Sen Gupta (BOI) as President and Com. R.N. Godbole (SBI) as the General Secretary were elected.

The team consisted of leaders from public sector banks, private sector, Co-operative sector and RRB’s – thus representing the four compartments as shown in the symbol of AIBOC.

The journey of AIBOC thus began relegating the AICOOBBOO to history.

The important challenges and milestones in the history of AIBOC.

- AIBOC has clinched the issue of salary revision for officers in private sector and reached an Historic settlement during January, 1986 at industrial level to extend the public sector pay and allowances to officers in the private sector and this has paved the way for joining of all other private banks in the AIBOC movement.
- AIBOC was recognized by IBA as the sole bargaining agent on behalf of bank officers. All other organizations like AIBOA and INTUC etc., were reduced to minority status.
- AIBOC has steered the agitation programs in various banks giving all out support and solidarity to their affiliate units and helped resolve the issues through their intervention. AIABOF was also a beneficiary of such help during our historic struggle of 1995 as a minority organization fighting the combined might of the Bank and the then majority union in the bank ABOU affiliated to INTUC.
**Wage revision for Bank officers – Settlement signed on 11th June, 1989.**

Bank officers under the banner of AIBOC had finally proved what the years of commitment to the cause and devotion and sincerely of the ranks could do to the community by reaching the historic settlement (4th Bipartite Settlement) exclusively for the officers in it’s sole representative capacity. The settlement was the trend setter and had many unique features such as:

- Starting pay of officers could be independent of other internal factors.
- Incremental pattern could such that no officer would draw an increment less than that of a clerk at the corresponding basic pay.
- DA could be at the same rate as that of a clerk and there need not be a ceiling.
- HRA as an allowance instead of reimbursement.
- Smooth movement from one scale to another.
- Review of stagnation issue.

Thus, the main streams of bank officers moved ahead confidently under the strong and militant banner of AIBOC and by the time of 5th bipartite settlement during June, 1993 the AIBOC movement was totally consolidated and they were leaders in consolidation of working class trade union movement particularly for the officers in public sectors and the leaders in the UFBU movement that has emerged from the stage of 6th Bipartite settlements as well as taking up all the issues in protection of the public sector and also in opposing the designs of the Govt. to weaken the public sector under the guise of various committees like Narasimhan Committee, Kahndelwal and recently that of P.J. Nayak committee etc.

Other important issues:

- Introduction of Pension scheme in banks reaching the settlement on 29.10.1993.
- The computer increment for officers during November, 1993.
- 5th bipartite agreement During June 1993.

**Wage freeze in UCO bank and the birth of UFBU banner:**

It was the decision of the Central Government to impose wage freeze in UCO Bank during February 1997 that has seen spontaneity of protest in all Banks in the city of Kolkata cutting across affiliations!

The concerted move of the Central Govt. for imposing wage freeze in UCO Bank on the pretext of accumulated losses of the bank has served as spark igniting the spontaneous co-ordination of all the Unions irrespective of their cadres, affinities or ideologies leading to the birth of United Forum of Bank Unions (UFBU).

The role played by late Com. Tarakeswari Chakroborty of AIBEA, Late Com. Ashish Sen of BEFI and Com P. Laxmi Narsiah of NCB and that of Comrades R.N. Godbole and Com. S.R. Sen Gupta of AIBOC in the formation is invaluable and it exhibited their vision.

The sustained movement under the newly born banner has created such an impact that the Central Government was forced to withdraw the freeze and thus the journey of UFBU has started in the banking industry in right earnest.

Thereafter, a series of coordinated programs were undertaken by UFBU where the AIBOC has played a vital and central role and following are some of the issues that gained momentum through joint struggles under the banner of UFBU.

- The issue of establishment of Local Area banks.
- Non implementation of pension settlement in Private Banks.
- Anti employees clause in pension regulations for participation in the Strikes.
- Non implementation of 6th Bipartite settlement and officers’ salary revision in RRB’s.
- Removal of ceiling on Gratuity and bonus.
- Virtual ban on recruitment and compassionate appointments.
UFBU also took up the issues like New Economic Policy characterized by the concepts like liberalization, free market economy, privatization of Banks, concessions to corporate sector, Insurance reforms, shrinkage of credit flow to rural weaker sections, dilution of priority sector lending and private capital entry etc., which have a far reaching impact on the sustenance of the public sector and the efforts are continuing in addition to the bipartite settlements commencing from 6th settlement onwards and the Journey goes on.


**ALL INDIA ANDHRA BANK OFFICERS’ FEDERATION**

On this occasion, it is our sacred duty to remember the great moments and the important milestones in the history and evolution of our Federation and the great personalities involved in the process since inception to provide inspiration to all of us to carry forward the movement to further heights.

A brief gist of evolution of officers’ trade union movement in Andhra Bank:

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late 1940’s</td>
<td>Formation of Andhra Bank Employees’ Union formed by Bank common for Officers and Employees.</td>
</tr>
<tr>
<td>1956</td>
<td>Takeover of the union by employees under the leadership of Late Com. D. Krishna Murthy.</td>
</tr>
<tr>
<td>1957</td>
<td>ABEU negotiated and signed an agreement which include Pay scales and working condition of officers.</td>
</tr>
<tr>
<td>1960</td>
<td>Officers participated in the all India strike call given by AIBEA at the industrial level and this has paved way for formation of ABOA in the Bank. (1st birth)</td>
</tr>
<tr>
<td>Feb 1964-65</td>
<td>ABOA affiliated to ABEU</td>
</tr>
<tr>
<td>April 1966</td>
<td>ABOA become defunct following the resignation of both President and the General Secretary</td>
</tr>
<tr>
<td>January 1971</td>
<td>ABOA was revived by ABEU (2nd Birth)</td>
</tr>
<tr>
<td>January 1972</td>
<td>ABOA got merged with ABEU</td>
</tr>
<tr>
<td>5th Feb 1972</td>
<td>ABEU demanded management for discussions on officers issues that was refused</td>
</tr>
<tr>
<td>26th Feb 1972</td>
<td>Andhra Bank Officers’ Staff Association was formed</td>
</tr>
<tr>
<td>28th Feb 1972</td>
<td>Work to rule started</td>
</tr>
<tr>
<td>9th March to 10th May 1972</td>
<td>A total of 63 days historic indefinite strike in the Andhra Bank</td>
</tr>
<tr>
<td>1978-79</td>
<td>Split in ABEU</td>
</tr>
<tr>
<td>15.04.1980</td>
<td>The Bank has become a nationalized Bank</td>
</tr>
<tr>
<td>1981</td>
<td>AIBEA floated ABOA (3rd birth) and has become defunct within 6 months</td>
</tr>
<tr>
<td>1982</td>
<td>Implementation of PCR in the Bank</td>
</tr>
<tr>
<td>Feb 1983</td>
<td>Andhra Bank Officers’ Union was formed (ABOU)</td>
</tr>
<tr>
<td>Oct 1983</td>
<td>ABOU was affiliated to INTUC and started supporting the defamed policies of the then Congress Government at the Centre</td>
</tr>
<tr>
<td>1985</td>
<td>Revival of ABOA once again by ABEU (4th time birth )</td>
</tr>
</tbody>
</table>

It is under such circumstances when the officers in the bank were feeling sandwiched between the defamed ABOU and the workman controlled ABOA and also in the back ground of the emergence of the AIBOC as the sole representative body of the officers movement at the industry level, the necessity of forming an effective organization for officers as an affiliate of the vibrant mainstream organization AIBOC was felt and thus emerged the **All India Andhra Bank Officers Federation (AIABOF on 6th August, 1989)**.
Further, the study of the rise and fall of several unions in our Bank and elsewhere reveals that when some individual leaders have outgrown their organization leads to autocratic and dictatorial tendencies and thrusting a situation where the members start feeling, that since the leaders cannot be removed - the members are either being detached from the soul of the organization or deserting the unions.

Hence the Federation since its very inception has taken a conscious decision to have a transparent and democratic process of elections to provide the opportunity for members to change the leaders with such tendencies at periodical intervals thereby obviating the need for changing the unions!

The democratic fabric of our Federation has also attracted large number of officers to our Federation and a large number of such officers have joined the Federation under the leadership of Com. Kona Vijaya kumar have joined the Federation during the year 1991.

The important mile tones in the evolution and the Journey of Federation.

Preparatory: Prior to the formation of the Federation, a joint appeal was released by Com. K. Ramakoteswara Rao and Com P. Veera Raghavan focusing the necessity of forming a union under the banner of AIBOC in the year 1989.

Foundation Convention: Convened by Com K. Ramakoteswara Rao and Com. P. Veera Raghavan on 6th August, 1989 at Hotel Annapurna, Nampally Station Road, Hyderabad. Inaugurated by Com. R.N. Godbole, the then General Secretary of AIBOC and presided over by Com. V. Madhava Rao, President AIBOC-A.P. State.

During the Convention, the following team of office-bearers have been elected:

- **Chairman**: Com. V. Madhava Rao (SBI) President, AIBOC-A.P. State
- **President**: Com. P. Veera Raghavan, Zonal Office, Hyderabad
- **Vice President**: Com. S. Sundar, IFD, Central Office-I
- **General Secretary**: Com. K. Ramakoteswara Rao, CBOD, Central Office
- **Secretaries**: Com. P.A.V.S.D.K.B.K. Sastry, Zonal Office, Hyderabad
- ****Com. S. Niloufer, Regional Office, Warangal
- **Com. K. Srihari, Zonal Office, Vijayawada
- **Com. B. Jagan Mohan Rao, Vemulawada
- **Com. Arvind R Gowdar, Ganapavaram
- **Treasurer**: Com. V. Mohan, Legal Dept., Central Office-I
- **Asst. Treasurer**: Com. M.G. Ramanathan, Legal Dept., CO-I

The period of 1989-91 was regarded as the take off and campaign period and AIABOF has conducted several activities and had some small but significant achievements for a baby making the first strides while confronting the might of the majority ABOU with the due guidance and support of the AIBOC including taking up some industrial related issues at the bank level.

The Federation which was functioning from the premises of SBIOA at Bank Street, Koti, Hyderabad since the formation has shifted to its own premises in a rented quarter in Himayat Nagar on 28.06.1991.

The First All India Conference was held on 01.11.1991 at Hyderabad. Several leaders and activists of ABOU joined en mass in the Federation.

1992-96 the period of consolidation and struggles:

During the period, Federation has conducted several activities in the cause of officers in the bank that were neglected by the then majority union ABOU like –
• Launching of the News Magazine AIABOF during August, 1992 to give the update information on the developments in the officers’ trade union movement in the country with the coordination of AIBOC.
• Significant role play in the affairs of the A.B.E. Co-operative Bank Ltd.
• Take up and focus several issues before the management.
• Campaign to fill up the post of CMD in the Bank fallen vacant.
• Shifting of office premises from Himayat Nagar to a more spacious Samrat Complex adjacent to the HO during April, 1994.
• Publication of a booklet on financial position of the bank with our view point on turnaround strategy when the bank was under a serious financial stress during 1994-95.
• Mass agitation in the year 1995 including Flash strikes in Karimnagar, Tenali and Berhampur Regions in the cause of officer community even as a minority organization that has led to lot of victimization transfers and further agitation finally leading to the intervention of CLC and reaching an amicable settlement
• Mass Dharna at the gates of HO on 07.08.1995.

It is as a result of all such activities several officers have started deserting the major union ABOU and started joining the Federation led by stalwarts like M. Satya Prasad and G.S.R. Murthy along with their followers and several other activists from November, 1996 onwards having been fed up with the dictatorial functioning of the ABOU leadership and having been attracted by the democratic set up of our Federation.

Thus, the ALL INDIA ANDHRA BANK OFFICERS’ FEDERATION has finally emerged as the representative organization in the bank having attained the majority status of membership as on the check off of 31st January, 1997.

Even after emerging as majority status it took lot of struggles under the leadership of Com K. Ramakoteswara Rao, the Founder General Secretary, Federation and Com. K. Hari Babu to overcome the rival organization’s designs and legal hurdles to get the letter of recognition from the Bank.

Federation conducted mass demonstrations in the premises of the Bank on July 7th 1997 and the Management, finally has given the letter of recognition of majority status on 8th July, 1997.

But, the Hon’ble High Court of A.P. has granted the interim stay restoring the status quo in favour of our rival organization on 10.7.1997.

But in a historic Judgment, the Honorable Division Bench of A.P. High Court on 11th September, 1997 had upheld the recognition of Federation accorded by the Management as on 08.7.1997.

The first JCC meeting was held with Federation on 1st November, 1997 and from there on the journey of Federation has taken off at a great pace.

Thus, the period of August, 1989 to September, 1997 has been the glorious period struggles and sacrifices of several self less and committed activists and office bearers along with the spirited members who have all valiantly faced the onslaughts from the then majority union.

In fact in a bizarre development to save it’s face the ABOU has shifted it’s affiliation and loyalty from INTUC to AIBEA and thereby the banner of ABOA in our Bank had it’s final and natural exit by merging itself with ABOU!

• (Their strategy as the future unfolded did not help their cause and their membership has come down drastically and the same stands now at 322 against the Federation’s strength of 9079 as on 30th June, 2015).
Thereafter, the Federation did not look back and the great journey of democratic trade union movement is continuing and the elections are taking place at regular intervals and the membership was increasing by leaps and bounds.

- (Reference Source: Com. K. Rama Koteswara Rao’s compilation “Synopsis of Andhra Bank Officers” Trade Union movement)

On 15th October, 1998 Com. K. Hari Babu, the then General Secretary of Federation was appointed as the First Director representing the Federation followed by Com. K.V. Subbaiah, K. Rama Koteswara Rao and lastly Com. N. Raja Gopala Reddy.

Federation also could acquire our own Guest House at Hyderabad on 12.10.2005.

Federation has shifted to a spacious and own office premises at Taramandal Complex, Saifabad, Hyderabad on 29.5.2011.

Thus, we feel it is time we remember with reverence and gratitude some of such illustrious leaders of the past who have carried the flag of Federation on their able shoulders like Comrades K. Rama Koteswara Rao, the Founder General Secretary, Com. P. Veera Raghavan, the Founder President, Com. P.A.V.S.D.K.B.K. Sastry, S. Nilaflour, S. Sundar, K. Srihari, B. Jagan Mohan Rao, V. Mohan all the founder leaders and Comrades Kona Vijaya Kumar, N. Raja Gopala Reddy, the former Presidents and Comrades K. Hari Babu and K.V. Subbiah, the former General Secretaries.


Let us all pay our sincere accolades and salute all those activists the leaders and the selfless members in those formative years of great struggles and sacrifice for their commitment, contribution and vision that has brought the Federation to the present state of strength and consolidation and let us all rededicate on this solemn occasion to the cause of officers’ community.

The team Federation assure our senior leaders that we will strive hard to maintain the rich traditions set forth by them and to take forward the movement and we hope the above brief presentation will inspire our future leadership to note the lot of positive legacies from the past to preserve and carry forward the flag of our Federation to further heights.

***
CHAPTER-I

GRADES, PAY STRUCTURE, CATEGORIZATION OF POSTS AND OTHER SERVICE CONDITIONS (IN TERMS OF XTH BIPARTITE SETTLEMENT W.E.F. 1.11.2012)

A) GRADES:

<table>
<thead>
<tr>
<th>GRADES</th>
<th>SCALES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top Executive Grade</td>
<td>Scale VII, VI</td>
</tr>
<tr>
<td>Senior Management grade</td>
<td>Scale V, IV</td>
</tr>
<tr>
<td>Middle Management grade</td>
<td>Scale III, II</td>
</tr>
<tr>
<td>Junior Management grade</td>
<td>Scale I</td>
</tr>
</tbody>
</table>

Scales of Pay

<table>
<thead>
<tr>
<th>Scale I - 23700</th>
<th>980</th>
<th>30560</th>
<th>1145</th>
<th>32850</th>
<th>1310</th>
<th>42020</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>2</td>
<td>7</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale II - 31705</td>
<td>1145</td>
<td>32850</td>
<td>1310</td>
<td>45950</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale III - 42020</td>
<td>1310</td>
<td>48570</td>
<td>1460</td>
<td>51490</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale IV - 50030</td>
<td>1460</td>
<td>55870</td>
<td>1650</td>
<td>59170</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale V - 59170</td>
<td>1650</td>
<td>62470</td>
<td>1800</td>
<td>66070</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale VI - 68680</td>
<td>1960</td>
<td>76520</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scale VII - 76520</td>
<td>2120</td>
<td>85000</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Fitment: Fitment shall be stage-to-stage, i.e. on corresponding stages from 1st stage onwards and the increments shall fall on the anniversary date as usual.

B) INCREMENTS

1. Annual Increments:

Subject to sanction of the competent authority, on annual basis the increment shall be granted on the first day of the month in which anniversary date falls due. However it may be noted that the date of annual increments shall not change.

2. Automatic Movement:

After reaching the maximum in their respective scales officers in Scale I shall move to scale II and officers in Scale II shall move to scale III automatically and shall be granted further increments including stagnation increments in the next higher scale, after crossing efficiency bar.
Efficiency Bar shall apply only in the following cases –

i) Where an officer employee is under suspension

ii) Where a disciplinary action has been initiated against an officer employee

iii) Where an officer employee has earned an adverse remark from the reporting authority in the reporting year preceding the date on which the officer employee is due to cross the efficiency bar and the same has been conveyed to the officer employee.

Note:

a) Where the efficiency bar operates in terms of (ii) above, the case of the concerned officer employee shall be reviewed every year well before the next due date for crossing the efficiency bar. The delay in crossing the efficiency bar under this provision shall not be more than three years after which, if the disciplinary proceeding are still not concluded, the increments shall be released with retrospective effect.

b) Where the efficiency bar has been applied in terms of (iii) above, but the rating improves subsequently, the increment shall be released after one year. Average remark or rating shall not be treated as adverse for this purpose.

3. Stagnation Increments:

Officers in JM Grade Scale I who have moved to scale of pay for MMG Scale II in terms of Regulation 5(b) after reaching maximum of the higher scale shall be eligible for four stagnation increments for every three completed years of service of which first two shall be Rs.1310/- each and next two Rs.1460/- each.

Officers in MMG Scale II who have moved to scale of pay for MMG Scale III in terms of Regulation 5(b) after reaching maximum of higher scale shall be eligible for three stagnation increments of Rs.1,460/- each for every three completed years of service and a fourth stagnation increment of Rs.1,460/- two years after receipt of third stagnation increment.

Provided that officers who have completed two years or more after receipt of the third stagnation increment will get the fourth stagnation increment with effect from 1.5.2015.

Officers in substantive MMG Scale III i.e., those who are recruited in or promoted to MMG Scale III shall be eligible for four stagnation increments of Rs.1,460/- each for every three completed years of service and a fifth stagnation increment of Rs.1,460/- two years after receipt of fourth stagnation increment provided that the officers who have completed two years after receipt of the fourth stagnation increment will get the fifth stagnation increment w.e.f. 1.5.2015.

Officers in SMGS-IV shall be eligible for one stagnation increment of Rs.1,650/-three years after reaching the maximum of scale w.e.f. 1.5.2015.

4. Additional Increment:

a) CAIIB Part I / JAIIB - 1 additional increment

CAIIB Part II - 1 additional increment
b) **Professional Qualification Pay (w.e.f. 1.11.2012):**

(A) Officers shall be eligible for Professional Qualification Pay as under:

i. Those who have passed only CAIIB-Part I / JAIIB – Rs.670/- p.m. one year after reaching top of the scale.

ii. Those who have passed both parts of CAIIB –
   a. Rs.670/- p.m. one year after reaching top of the scale.
   b. Rs.1,680/- p.m. two years after reaching top of the scale.

(B) An Officer employee acquiring JAIIB/CAIIB (either or both parts) qualifications after reaching the maximum of the scale of pay, shall be granted from the date of acquiring such qualification the first installment of PQP and the release of subsequent installments of PQP shall be with reference to the date of release of first installment of PQP.

5. **ADVANCE INCREMENT:**

   a) This increment came into force on account of computerization agreement. All officers who are in the banks permanent service as on 01.11.1993 will get one Advance increment. Those officers who are on probation as on that date will get the advance increment one year after their confirmation.

b) **Fixed Personal Pay (w.e.f. 1.11.2012):**

Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

<table>
<thead>
<tr>
<th>Increment Component Rs.</th>
<th>DA as on 1.11.2012 Rs.</th>
<th>Total F.P.P. payable where Bank’s accommodation is provided (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(A)</td>
<td>(B)</td>
<td>(C)</td>
</tr>
<tr>
<td>1310</td>
<td>143</td>
<td>1453</td>
</tr>
<tr>
<td>1460</td>
<td>159</td>
<td>1619</td>
</tr>
<tr>
<td>1650</td>
<td>180</td>
<td>1830</td>
</tr>
<tr>
<td>1800</td>
<td>196</td>
<td>1996</td>
</tr>
<tr>
<td>1960</td>
<td>214</td>
<td>2174</td>
</tr>
<tr>
<td>2120</td>
<td>231</td>
<td>2351</td>
</tr>
</tbody>
</table>

**Note:**

i. F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank’s accommodation.

ii. F.P.P. for officers eligible for House Rent Allowance shall be “A” + “B” plus House Rent Allowance payable on the last increment of the relevant scale of pay.

iii. The increment component of F.P.P. shall rank for superannuation benefits.

iv. Only officers who were in the service of the bank on or before 1.11.93 will be eligible for F.P.P one year after reaching the maximum scale of pay they are placed.
C) FITMENT:

1. Fitment shall be stage to stage.
2. In case of JM I, a bilateral agreement between Award Staff Union and Management is in vogue. (Cir. No.129, Ref.No.PER/11 dated 2.4.1985)

As per this agreement, fitment of JMGS I officer will be done as detailed below:

<table>
<thead>
<tr>
<th>BASIC PAY IN CLERICAL CADRE</th>
<th>FITMENT IN JUNIOR MANAGEMENT GRADE SCALE-I</th>
</tr>
</thead>
<tbody>
<tr>
<td>17155 (8th stage)</td>
<td>23700</td>
</tr>
<tr>
<td>18135</td>
<td>24680</td>
</tr>
<tr>
<td>19115</td>
<td>25660</td>
</tr>
<tr>
<td>20095</td>
<td>26640</td>
</tr>
<tr>
<td>21240</td>
<td>27620</td>
</tr>
<tr>
<td>22385</td>
<td>28600</td>
</tr>
<tr>
<td>23530</td>
<td>29580</td>
</tr>
<tr>
<td>24675</td>
<td>30560</td>
</tr>
<tr>
<td>25820</td>
<td>31705</td>
</tr>
<tr>
<td>26965</td>
<td>32850</td>
</tr>
<tr>
<td>28110</td>
<td>34160</td>
</tr>
<tr>
<td>30230</td>
<td>35470</td>
</tr>
<tr>
<td>31540 (20th stage)</td>
<td>36780</td>
</tr>
</tbody>
</table>

a) For the purpose of fixation in officer's scale, any special allowance drawn as a clerk shall not be taken into consideration.

b) In case of those clerks who are drawing basic pay of less than Rs.17,155/- in the clerical scale referred to above, they shall be fitted at the minimum basic pay of Rs.23,700/- in the Junior Management Grade Scale - I referred to above and shall draw their next increment on the anniversary date of promotion.

c) In the case of clerks drawing basic pay of Rs.17,155/- and above in the clerical scale referred to above, after fitment as above, they will draw their next increment in the Junior Management Grade Scale - I on the anniversary date of their last increment in the clerical cadre and thereafter, they will draw their further increments every year on the subsequent anniversary dates. However, in case of those who have completed more than one year after reaching the maximum in the clerical cadre viz. Rs.31,540/- shall be given their next increments immediately on fitment in the corresponding stage in the Junior Management Grade Scale - I and they shall draw their annual increments on the anniversary date of promotion.

d) If the promotee-officer had passed Part-I or Part-II of C.A.I.I.B. Examination at the time of his promotion, the increments already drawn in the clerical scale for passing either Part-I or Part-II C.A.I.I.B. would be first reduced from the clerical basic pay. He/she shall then be fitted in the Officer's scale in accordance with the above table given in clause-1 of this settlement and appropriate one or two
increments as the case may be in the officers' scale shall be added with the basic pay so fixed. This adjustment, however, shall not be made when the number of increments to be reduced is higher in the clerical cadre than the number of increments to be granted in Junior Management Grade Scale- I.

e) If at any time, the basic pay of an officer is lower than the basic pay corresponding to his basic pay in the clerical scale on account of increments he would have got in the clerical scale on passing C.A.I.I.B. appropriate adjustment will be made in the officers' basic pay as per the fitment table.

**D) CATEGORIZATION OF POSTS:**

1. Categorization of Posts is being done on the following criteria:

<table>
<thead>
<tr>
<th>GRADE</th>
<th>POST</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Top Executive grade:</td>
<td></td>
</tr>
<tr>
<td>Scale VII</td>
<td>General Manager</td>
</tr>
<tr>
<td>Scale VI</td>
<td>Deputy General Manager</td>
</tr>
<tr>
<td>b) Senior Management grade:</td>
<td></td>
</tr>
<tr>
<td>Scale V</td>
<td>Asst General Manager</td>
</tr>
<tr>
<td>Scale IV</td>
<td>Chief Manager</td>
</tr>
<tr>
<td></td>
<td>Chief Inspector</td>
</tr>
<tr>
<td></td>
<td>Faculty Chief</td>
</tr>
<tr>
<td>c) Middle Management grade:</td>
<td></td>
</tr>
<tr>
<td>Scale III</td>
<td>Senior Manager</td>
</tr>
<tr>
<td>Scale II</td>
<td>Manager</td>
</tr>
<tr>
<td>d) Junior Management grade:</td>
<td></td>
</tr>
<tr>
<td>Scale I</td>
<td>Assistant Manager</td>
</tr>
<tr>
<td>e) Specialist Officer</td>
<td></td>
</tr>
</tbody>
</table>

Grades of these officers shall vary depending upon their recruitment, promotion etc. They will be called as RDOs, Law Officers, Financial Analysts, IT Officers, Technical Officers, Marketing Officers etc., on the basis of their line of specialization.

2. **Classification of Branches:**

Classification of Branches for the purpose of categorization of Managers *(Circular No.205/3/30 dated 20.09.2014)*

<table>
<thead>
<tr>
<th>Category of Branches</th>
<th>Average aggregate business (Avg. aggregate Deposits + Avg. aggregate Advances) for the last 2 years</th>
<th>Scale of the Incumbent Officer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small</td>
<td>Upto <strong>Rs.7.00</strong> crore</td>
<td>Scale-I</td>
</tr>
<tr>
<td>Medium</td>
<td><strong>Rs.7.00</strong> crore and above but below <strong>Rs.30.00</strong> crore in the last 2 years</td>
<td>Scale-II</td>
</tr>
<tr>
<td>Large</td>
<td><strong>Rs.30.00</strong> crore and above but below <strong>Rs.100.00</strong> crore in the last 2 years.</td>
<td>Scale-III</td>
</tr>
</tbody>
</table>
E) OTHER SERVICE CONDITIONS:

Banks are now given autonomy to decide the matters like appointments, promotions etc., subject to overall guidelines from Government.

1. APPOINTMENTS: All appointments by way of recruitment will be on the basis of recruitment policy adopted by the Board from time to time.

2. PROMOTIONS: Dealt separately in Chapter No. IX.

3. PROBATION:
   a) An officer directly appointed to the Junior Management Grade shall be on probation for a period of one year.
   
   b) An employee of the Bank promoted as an officer in the Junior management grade shall be on probation for one year.
   
   c) An officer directly appointed in scale II and above shall be on probation for a period of one year.

   Provided that the competent authority may, in the case of any officer, reduce the period of probation or dispense with probation.

4. SENIORITY:
   a) Seniority of an officer in a grade or scale shall be reckoned with reference to the date of his/her appointment.

   ON PROMOTION:

   i) If two or more are at the same length of service in that grade or scale, their inter-se seniority shall be reckoned with reference to their seniority in the immediate preceding grade or scale or cadre.

   ii) If two or more are the same length of service in the preceding grade or scale or cadre, their inter-se seniority shall be determined in the immediate preceding grade or scale or cadre, as the case may be.

   ON DIRECT RECRUITMENT:

   iii) The inter-se seniority of officers in a batch to any grade or scale shall be reckoned with reference to the rank allotted to them at the time of such recruitment.

   iv) In case of recruitment under general category and reserved category, who join on the same date, their inter-se seniority shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved candidates.
v) In case of general officers and specialist officers, who join on the same date, their inter-se seniority shall be determined on the basis of their date of birth.

b) In case of an officer whose probation has been extended his/her inter-se seniority shall be reckoned just below all the officers, if any, recruited or promoted in the same batch along with her/him.

c) Each year Bank shall prepare list of officers, showing their names in the order of seniority on an all India basis and containing such other particulars as the bank may determine.

5. AGE OF RETIREMENT: Subject to the provisions of the rules, every officer shall retire from the service on the afternoon of the last day of the month in which he/she attains the age of 60 years.

For review provisions of retirement and termination of service, please refer to ABOSR.

6. DESIGNATIONS TO THE OFFICERS:

<table>
<thead>
<tr>
<th>Scale</th>
<th>Branch Head</th>
<th>2nd line</th>
<th>Others</th>
<th>Controlling Office/Admin. Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>JMGS I</td>
<td>Branch Manager</td>
<td>Asst. Branch Manager</td>
<td>Asst. Manager</td>
<td>Asst Manager</td>
</tr>
<tr>
<td>MMGS II</td>
<td>Branch Manager</td>
<td>Manager</td>
<td>Manager</td>
<td>Manager</td>
</tr>
<tr>
<td>MMGS III</td>
<td>Senior Branch Manager</td>
<td>Senior Manager</td>
<td>Senior Manager</td>
<td>Senior Manager</td>
</tr>
<tr>
<td>SMGS IV</td>
<td>Chief Manager</td>
<td>Chief Manager</td>
<td>Chief Manager</td>
<td>Chief Manager</td>
</tr>
</tbody>
</table>

As regards specialist officers, the same designations have been approved with a suffix eg: Manager (Technical), Manager (Personnel), Manager (Law), Manager (Security), Manager (Rajbhasha), etc.
With regard to other specialized posts the new designations are given below:

<table>
<thead>
<tr>
<th>Existing Designation</th>
<th>Revised Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asst General Manager, CMD Sectt.</td>
<td>Asst. General Manager &amp; Executive Secretary to CMD</td>
</tr>
<tr>
<td>Asst. General Manager, Board Sectt.</td>
<td>Asst. General Manager and Board Secretary</td>
</tr>
<tr>
<td>Chief Manager, Board Secretariat</td>
<td>Chief Manager - Board Secretariat</td>
</tr>
<tr>
<td>Chief Manager, CMD’s Sectt. / ED’ Sectt.</td>
<td>Chief Manager &amp; Secretary to CMD/ED</td>
</tr>
<tr>
<td>MM III Officer, ED’s Sectt.</td>
<td>Senior Manager – ED’s Sectt.</td>
</tr>
<tr>
<td>MM II, JM I Officer, CMD’s Sectt.</td>
<td>Deputy Manager / Asst. Manager – CMD’S Secretariat</td>
</tr>
<tr>
<td>MM II, JM I Officer, ED’s Sectt.</td>
<td>Deputy Manager / Asst. Manager – ED’S Secretariat</td>
</tr>
<tr>
<td>MM II, JM I Officer, GM’s Sectt.</td>
<td>Deputy Manager / Asst. Manager – GM’S Secretariat</td>
</tr>
<tr>
<td>Rural Development Officer</td>
<td>Senior Manager (Rural Development)</td>
</tr>
<tr>
<td>Liaison Officer</td>
<td>Senior Manager (Liaison)</td>
</tr>
<tr>
<td>Public Relations Officer</td>
<td>Senior Manager (Public relations)</td>
</tr>
<tr>
<td>Client Relationship Officer</td>
<td>Senior Manager (Client relationship)</td>
</tr>
<tr>
<td>Officer, Currency chest</td>
<td>Senior Manager (Currency)</td>
</tr>
<tr>
<td>Officer, Service Centre</td>
<td>Chief Manager (Clearing &amp; Settlement)</td>
</tr>
<tr>
<td>Inspector of Branches</td>
<td>Chief Manager (Inspection)</td>
</tr>
<tr>
<td>Faculty</td>
<td>Chief Manager (Training)</td>
</tr>
</tbody>
</table>
7. OPTION OF RDOs TO CONVERT AS GENERAL OFFICERS:

RDOs who fit into the below mentioned eligibility criteria may request for conversion to general officers.

Eligibility:

i) Those suffering from serious illness or have met with serious accident, which hampers their mobility.

OR

ii) Those who are aged 50 years and above or completed 25 years service.
CHAPTER-II

ALLOWANCES

(A) DEARNESS ALLOWANCE:

On and from 1.11.2012, Dearness Allowance shall be payable for every rise or fall of four points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.10% of Pay.

(B) HOUSE RENT ALLOWANCE:

| i) | Major "A" Class Cities and Project Area Centres in Group A | 9% of Pay |
| ii) | Other places in Area I, and Project Area Centres in Group B | 8% of Pay |
| iii) | Other places | 7% of Pay |

Provided that if an officer produces a rent receipt, the House Rent Allowance payable to him/her shall be the actual rent paid by him/her for the residential accommodation in excess over 0.75% of Pay in the first stage of the Scale of Pay in which he/she is placed with a maximum of 150% of the House Rent Allowance payable as per aforesaid rates mentioned in Column II above.

Note: The claims of officer employees for House Rent Allowance linked to the cost of their ownership accommodation shall also be restricted to 150% of House Rent Allowance as hitherto.

CLARIFICATIONS:

STANDARD RENT IN RESPECT OF ACCOMMODATION HIRED BY THE BANK AND PROVIDED TO OFFICERS - (w.e.f. 1.12.2005) - (In terms of Regulation 22(1) of ABOSR 1982) (Cir.No.468 Ref.No.03/25 Dated 30.01.2006)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Upto 50</td>
<td>183.00</td>
<td>8.</td>
<td>151 to 180</td>
<td>924.00</td>
</tr>
<tr>
<td>2.</td>
<td>51 to 60</td>
<td>241.00</td>
<td>9.</td>
<td>181 to 225</td>
<td>1,087.00</td>
</tr>
<tr>
<td>3.</td>
<td>61 to 75</td>
<td>279.00</td>
<td>10.</td>
<td>226 to 300</td>
<td>1,557.00</td>
</tr>
<tr>
<td>4.</td>
<td>76 to 90</td>
<td>387.00</td>
<td>11.</td>
<td>301 to 400</td>
<td>1,924.00</td>
</tr>
<tr>
<td>5.</td>
<td>91 to 105</td>
<td>520.00</td>
<td>12.</td>
<td>401 to 550</td>
<td>2,290.00</td>
</tr>
<tr>
<td>6.</td>
<td>106 to 120</td>
<td>632.00</td>
<td>13.</td>
<td>Beyond 550</td>
<td>2,672.00</td>
</tr>
<tr>
<td>7.</td>
<td>121 to 150</td>
<td>773.00</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1SQ.Mt =10.76SQFt)

*Based on the License Fee laid down by the Government.

NOTE: The living Area will be determined on the following basis:
<table>
<thead>
<tr>
<th>Criteria</th>
<th>% of floor area</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Main Building:</strong></td>
<td></td>
</tr>
<tr>
<td>a) Room, Kitchen, Bath, Latrine, Store and enclosed/veranda</td>
<td>100 %</td>
</tr>
<tr>
<td>b) Veranda, Corridors and Barsati</td>
<td>25 %</td>
</tr>
<tr>
<td>c) Porch</td>
<td>12.5 %</td>
</tr>
<tr>
<td>d) Court yard pucca</td>
<td>5 %</td>
</tr>
<tr>
<td><strong>Out House:</strong></td>
<td></td>
</tr>
<tr>
<td>a) Rooms</td>
<td>25 %</td>
</tr>
<tr>
<td>b) Verandah</td>
<td>12.5 %</td>
</tr>
</tbody>
</table>

For servant quarters and Garages, allotted independent of the regular accommodation the following flat rates may be recovered.

- a. Servant Quarter Rs.36 per month
- b. Garages Rs.22 per month

In terms of Regulation 22(1) of Andhra Bank Officers' Service Regulations, 1982 where an officer is provided with residential accommodation by the bank on and from 01.11.2007, a sum equal to 1.20% (0.75% to be amended) of the basic pay in the first stage of the scale of pay in which he is placed or the standard rent for the accommodation, whichever is less, will be recovered from him.

**(C) CITY COMPENSATORY ALLOWANCE (w.e.f. 1.11.2012):**

<table>
<thead>
<tr>
<th>Area</th>
<th>Rate</th>
<th>Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>i) Places in Area 1 and in the State of Goa</td>
<td>4% of Basic Pay</td>
<td>Rs.870/- p.m.</td>
</tr>
<tr>
<td>ii) Places with population of five lakhs &amp; over and State Capitals and Chandigarh, Puducherry and Port Blair</td>
<td>3% of Basic Pay</td>
<td>Rs.600/- p.m.</td>
</tr>
</tbody>
</table>

**(D) SPECIAL ALLOWANCE (w.e.f. 1.11.2012)**

With effect from 1.11.2012, officers shall be paid Special Allowance as under:

- Scale I-III - 7.75% of Basic Pay + applicable Dearness Allowance thereon
- Scale IV-V - 10% of Basic Pay + applicable Dearness Allowance thereon
- Scale VI-VII - 11% of Basic Pay + applicable Dearness Allowance thereon

**Note:** The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, Pension including NPS, PF and Gratuity.

**(E) HALTING ALLOWANCE:**

Dealt with separately under the chapter “Reimbursement of expenses on travel”.

**(F) SPECIAL AREA ALLOWANCE (w.e.f. 1.11.2012):**

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers’ Service Regulations 1979/1982, the said allowance shall be payable at rates as in Annexure-V.
(G) INCENTIVES TO OFFICERS POSTED TO NORTH EASTERN REGION:

(HO Circular No.353, Ref.No.03/67 dated 05.01.2015)

i. 20% of Basic Pay subject to minimum of Rs.3,000/- per month and maximum of Rs.7,500/- per month for the duration of active stay of the officer in branches in North Eastern Region.

ii. Officers belonging to a State in North Eastern Region but posted in other States of North Eastern Region shall also be eligible.

(H) DEPUTATION ALLOWANCE (w.e.f. 1.6.2015):

Deputation Allowance shall be at the following rates:

<table>
<thead>
<tr>
<th>Status</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>An officer deputed to serve outside the bank</td>
<td>7.75% of Pay with a maximum of Rs.4,000/- p.m.</td>
</tr>
<tr>
<td>An officer deputed to an organization at the same place or to the training establishment of the bank</td>
<td>4% of Pay with a maximum of Rs.2,000/- p.m.</td>
</tr>
</tbody>
</table>

(I) HILL AND FUEL ALLOWANCE (w.e.f. 1.11.2012):

<table>
<thead>
<tr>
<th>Category</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Places with an altitude of 1000 metres &amp; above but less than 1500 meters and Mercara Town</td>
<td>2% of Pay subject to a maximum of Rs.750/- p.m.</td>
</tr>
<tr>
<td>(b) Places with an altitude of 1500 metres &amp; above but less than 3000 meters</td>
<td>2.5% of Pay subject to a maximum of Rs.1000/- p.m.</td>
</tr>
<tr>
<td>(c) Places with an altitude of 3000 metres &amp; above</td>
<td>5% of Pay subject to a maximum of Rs.2000/- p.m.</td>
</tr>
</tbody>
</table>

(J) PROJECT AREA ALLOWANCE:

On and from 1st November 2012, Project Area Compensatory Allowance shall be payable at the following rates:

- Project Areas falling in Group A – Rs.400/- p.m.
- Project Areas falling in Group B – Rs.350/- p.m.

(K) OFFICIATING ALLOWANCE (Cir.No.088 Ref.No.03/10 Dated 12.05.1989):

If an officer is required to officiate in a post in a higher scale for a continuous period of not less than seven days at a time or an aggregate of seven days during a calendar month, he shall receive an officiating allowance equal to 6% of his pay, pro rata for the period for which he officiates. Officiating Allowance will rank as pay for the purpose of Provident Fund/Pension and not for other purpose. Pay for the purpose of officiating allowance is Basic Pay component only.

Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the categorization of posts as per rules, he shall not be eligible for the officiating allowance for a period of one year from the date on which the review of the categorization takes effect.
(L)  CLOSING ALLOWANCE:

Closing Allowance of Rs.250/- is payable to those officers working at branches and Service Centres for each half year.

(M)  SPLIT DUTY ALLOWANCE:

On and from 1st November 2012, Split Duty Allowance shall be payable at Rs.200/- p.m.

(N)  MID ACADEMIC YEAR TRANSFER ALLOWANCE:

On and from 1st June 2015, Mid Academic Year Transfer Allowance shall be payable at Rs.1100/- p.m. subject to other conditions.
CHAPTER-III

PERQUISITES / FACILITIES

(A) MEDICAL AID:

An officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself/herself and his/her family on the declaration basis and on the reimbursement basis of hospitalization expenses actually incurred.

1. MEDICAL EXPENSES (ON DECLARATION BASIS)

Reimbursement of medical expenses to an officer in a grade and his/her family may be made on the strength of the officers own certificate subject to the limit specified hereunder.

On and from 1\textsuperscript{st} November 2012, reimbursement of medical expenses shall be as under:

a) Officers in JMG & MMG Scales - Rs.8,000/-p.a.
b) Officers in SMG & TEG Scales - Rs.9,050/-p.a.

NOTE: An officer may be allowed to accumulate un-availed medical aid so as not to exceed at any time three times the maximum amount provided above. Officers under suspension are also eligible to draw medical aid.

2. REIMBURSEMENT OF HOSPITALIZATION EXPENSES:

Dealt under separate chapter.

(B) RESIDENTIAL ACCOMMODATION:

1. Bank is having own quarters to provide residential accommodation to officers at Mumbai, Kolkata, Chennai, Bangalore, Ahmedabad, Surat and Pune and is in the process of acquiring quarters at other centres.

2. Bank is also acquiring quarters on lease basis to provide residential accommodation to officers wherever own quarters are not available or insufficient to provide to all.

3. RECOVERY OF HOUSE/FURNITURE RENT:

i. House rent recovery shall be @ 0.75 % of the first stage of the scale of pay in which the officer is placed or the standard rent for the accommodation, whichever is less.

ii. Furniture rent recovery shall be @ 0.15% of the first stage of the scale of pay in which the officer is placed.

4. LEASED ACCOMMODATION FACILITY PROVIDED BY THE BANK:

(Refer H.O. Circular No.460, Ref.No.3/76 dated 14.02.2014 for full details):

a) RENTAL CEILINGS: (Effective from 01.02.2014)

(Cir.No.460, Ref.No.3/76 dated 14.02.2014)
<table>
<thead>
<tr>
<th>S.No</th>
<th>Grade</th>
<th>Scale I</th>
<th>Scale II</th>
<th>Scale III</th>
<th>Scale IV</th>
<th>Scale V</th>
<th>Scale VI</th>
<th>Scale VII</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minimum area (In sft)</td>
<td>500</td>
<td>600</td>
<td>700</td>
<td>900</td>
<td>1100</td>
<td>1250</td>
<td>1400</td>
</tr>
<tr>
<td></td>
<td>Minimum area (Rs.)</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
<td>Rs.</td>
</tr>
<tr>
<td>1</td>
<td>MAJOR-A Class cities I – NCR Delhi, Mumbai, Kolkata</td>
<td>9800</td>
<td>10200</td>
<td>10800</td>
<td>13200</td>
<td>14400</td>
<td>18000</td>
<td>24000</td>
</tr>
<tr>
<td>2</td>
<td>MAJOR A Class cities-II Chennai, Bangalore, Hyderabad, Ahmedabad &amp; Pune</td>
<td>9000</td>
<td>9300</td>
<td>9600</td>
<td>10200</td>
<td>12000</td>
<td>15600</td>
<td>21000</td>
</tr>
<tr>
<td>3</td>
<td>Special Centres – I -Surat, Goa, State Capitals &amp; Union Territories</td>
<td>7400</td>
<td>7800</td>
<td>8400</td>
<td>9800</td>
<td>10800</td>
<td>14400</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>Special Centres- II – Ernakulam, Coimbatore, Shirdi, Tirupur, Vadodara, Kanpur, Nagpur Indore, Ludhiana &amp; Project Area centres in Group A</td>
<td>6000</td>
<td>6400</td>
<td>6600</td>
<td>7300</td>
<td>9600</td>
<td>10800</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>Places with population of 10 lacs and above &amp; Project Area centres in Group – B excluding Special Centres</td>
<td>5100</td>
<td>5200</td>
<td>5400</td>
<td>6300</td>
<td>7000</td>
<td>8600</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>Places with population of 3 lacs and above but below 10 lacs excluding Special Centres.</td>
<td>4300</td>
<td>4800</td>
<td>5000</td>
<td>5700</td>
<td>6100</td>
<td>7300</td>
<td>-</td>
</tr>
<tr>
<td>7</td>
<td>Places with population of 1 lac and above but below 3 lacs</td>
<td>4000</td>
<td>4200</td>
<td>4500</td>
<td>5100</td>
<td>5500</td>
<td>6600</td>
<td>-</td>
</tr>
<tr>
<td>8</td>
<td>Places with population of less than 1 lac and all other places</td>
<td>3600</td>
<td>3700</td>
<td>3800</td>
<td>4200</td>
<td>4800</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>9</td>
<td>Vishakapatnam</td>
<td>6900</td>
<td>7100</td>
<td>7300</td>
<td>8000</td>
<td>9800</td>
<td>11500</td>
<td>-</td>
</tr>
<tr>
<td>10</td>
<td>Vijayawada</td>
<td>5600</td>
<td>5800</td>
<td>6100</td>
<td>7100</td>
<td>7800</td>
<td>9600</td>
<td>-</td>
</tr>
</tbody>
</table>
Other terms and conditions:

- All the existing leases shall continue till the expiry of the lease period (certain as well as option). However, officers may be permitted to change their premises during the currency of certain period of the lease provided the rent payable to the new house also falls within the existing (pre-revised) rental ceilings. Only in exceptional circumstances and subject to other terms and conditions the officers may be permitted to change the leased accommodation during the option period and avail the revised rental ceilings with the specific permission of Head Office.

- In respect of officers who were sanctioned higher rent than their eligibility on the condition that the difference is to be borne by the officers, the recovery, of the difference amount to the extent of the revised entitlement, will not be affected from the date of this revision.

- All Branch Managers including the Managers of Extension Counters, Managers- in-charge of Credit Card Centres and Cluster Branches are eligible for an additional rent of a maximum of Rs.500/- p.m. being the difference between the actual rent paid as per the lease agreement and the rent applicable to their scale.

- The variance in the minimum stipulated floor space area in the respective scales may be permitted upto a maximum of 20% at the discretion of the Competent Authority.

- Probationary Officers are also eligible for leased accommodation during the period of probation.

b) RENTAL ADVANCE:

i. One/two months eligible rent wherever applicable depending upon the lease agreement of 11/22 months certain period.

ii. Bangalore & Chennai cities, 6 months rental advance is eligible.

iii. 3 months rental advance is eligible for Mumbai, Ahmedabad, Delhi, Kolkata and Hyderabad cities.

c) LEASED ACCOMMODATION ON SHARE BASIS:

Leased Accommodations can be jointly availed by more than one officer by sharing the same house on lease. In such cases, 150% of the applicable rent shall be sanctioned as rent for the combined accommodation. In case the same accommodation is shared by three or more officers the eligibility shall be 200% of the applicable rent. In such cases, the rental ceiling applicable to the lowest scale of the officers of the combined application shall be taken for calculation of rent as mentioned above.

However, each officer shall pay 1.2% of the Basic Pay in the first stage of scale of pay in which the officer is placed or Standard Rent for the accommodation whichever is less.

d) BROKERAGE:

Reimbursement of brokerage upto a maximum of one month rent or one month rental ceiling (including additional rent for car parking wherever applicable) whichever is less to the officers working in Mumbai, Delhi, Kolkata and Bangalore.

Normally brokerage is not paid. In exceptional cases, upto a maximum of one month rent or one month’s rental ceilings (including rent for car parking wherever applicable) whichever is less in Metros, State Capitals of UTs and other places in Area I. No brokerage is payable in Area II and Area III.
e) **LOCAL HOUSE SHIFTING CHARGES:**

On transfer from one branch to another in the city/town, officers are eligible to claim local shifting charges of Rs.2,000/-, if one shifts residence locally.

f) **LEASED ACCOMMODATION TO OFFICERS POSTED TO RURAL BRANCHES:**

Officers, who are working in rural branches, are permitted, on a case to case basis, (applications to be forwarded to HO) to keep the families at the place of their choice and provided leased accommodation at the rental ceiling as applicable to the officers place of posting or as applicable to the place where the officers family is stationed, whichever is lower.

g) **PERMITTING THE OFFICERS WORKING AT REMOTE RURAL BRANCHES TO STAY OUTSIDE THEIR PLACE OF WORK:**

If the basic amenities are not available at the place of work, the officer may seek permission from the Zonal Manager to stay at a nearby place to his place of work which should invariably be within a distance of 5 kms. The officers so permitted are eligible for rent/HRA applicable to his place of work.

h) **MID ACADEMIC YEAR TRANSFERS – RETENTION OF LEASED ACCOMMODATION:**

Retention of leased accommodation/quarter is permitted (to be approved by HO) till the end of the academic year to those officers who are transferred in the middle of the academic year provided the officer has school, college going children. However the rent for the residential accommodation at the new place will have to be borne by the officer.

i) **CAR PARKING:**

An amount of Rs.150/- shall be paid to Scale IV and above officers for Bank’s Car.

j) **PROVISION OF LEASED ACCOMMODATION TO THE OFFICERS OWNING HOUSE AT THE PLACE OF WORK:**

For the purpose of sanction of leased accommodation to the officers owning houses outside the place of work, the territorial limits of Municipal Corporations / Municipality / Panchayat is redefined to cover the places coming under the agglomeration of the respective Municipal Corporation / Municipality/ Panchayat.

(C) **FURNITURE SCHEME:**

(Refer HO Circular No.020/3/06 dated 21.04.2010 for full details)

**Eligibility:**

1. All Officers of the Bank are eligible.

2. Probationary Officers are eligible to be provided with residential furniture under the Scheme only after confirmation.

3. Where husband and wife are working in our Bank, either of them only can avail of the scheme.
### Revised Limit in Rs.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Officer/Executive</th>
<th>Manager</th>
</tr>
</thead>
<tbody>
<tr>
<td>JM I</td>
<td>65,000</td>
<td>75,000</td>
</tr>
<tr>
<td>MM II</td>
<td>75,000</td>
<td>85,000</td>
</tr>
<tr>
<td>MM III</td>
<td>80,000</td>
<td>95,000</td>
</tr>
<tr>
<td>SM IV</td>
<td>90,000</td>
<td>1,00,000</td>
</tr>
<tr>
<td>SM V</td>
<td>1,10,000</td>
<td>1,20,000</td>
</tr>
<tr>
<td>TE VI</td>
<td>1,50,000</td>
<td>1,50,000</td>
</tr>
<tr>
<td>TE VII</td>
<td>1,75,000</td>
<td>1,75,000</td>
</tr>
</tbody>
</table>

Higher Limit once availed by a Branch Manager will continue even if he/she ceases to be a Manager subsequently.

The additional limits under the Furniture Scheme are extended to the Managers-in-Charge of Financial Service Centres and Credit Card Centres as available to Branch Managers.

### Ceiling for individual items of Furniture under Residential Furniture Scheme for Officers

**Annexure – A**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Item</th>
<th>Unit Rate + 15% Flexible margin</th>
<th>Scale VI</th>
<th>Scale V</th>
<th>Scale IV</th>
<th>MM III</th>
<th>MM II</th>
<th>JM I</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Refrigerator 165 to 325 ltrs</td>
<td>Branded - at market price</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Cots / Diwans</td>
<td>Single : Rs.6,000/- Double: Rs.9,000/-</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>Mattresses</td>
<td>Single : Rs.4,000/- Double: Rs.6,000/-</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>Pillows</td>
<td>Rs.500/- each</td>
<td>6</td>
<td>5</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>5</td>
<td>Dining Table + Chairs</td>
<td>Rs.7,500+750 (each chair)</td>
<td>1+ 8</td>
<td>1+6</td>
<td>1+ 6</td>
<td>1+ 6</td>
<td>1+ 6</td>
<td>1+ 6</td>
</tr>
<tr>
<td>6</td>
<td>Writing table with chair</td>
<td>Rs.5750/</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Dressing Table with stool</td>
<td>Rs.5000/-</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>8</td>
<td>Kitchen Rack / Meal Shelf</td>
<td>Rs.3,000/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>9</td>
<td>Sofa set</td>
<td>Rs.20,000/-</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Storewel (Plain)</td>
<td>Branded – at Market rate</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>11</td>
<td>Geyser / Hot Water Boiler (Max. 25 Ltrs.)</td>
<td>Branded – at Market rate</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>12</td>
<td>Grinder / Mixie</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>13</td>
<td>Wet Grinder (1.5lts max)</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>14</td>
<td>Garden Chairs</td>
<td>Rs.750/- each</td>
<td>6</td>
<td>6</td>
<td>6</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>15</td>
<td>Air Coolers</td>
<td>Rs.8,500/-</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Item Description</td>
<td>Brand and Rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------</td>
<td>------------------------------</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>16</td>
<td>Water Filter / Water Purifier</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>17</td>
<td>Vacuum Cleaner</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>18</td>
<td>Air conditioners &amp; Stabilizer (1 to 1.5 ton)</td>
<td>Branded – at Market rate</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>19</td>
<td>Generator/Inverter (0.5 KV to 1 KV)</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>20</td>
<td>Ceiling / Pedestal / Table Fans</td>
<td>Branded – at Market rate</td>
<td>6</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>21</td>
<td>Washing Machine</td>
<td>At Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>22</td>
<td>Book Rack</td>
<td>Rs.5,000/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>23</td>
<td>Room Heater</td>
<td>Rs.3,500/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>24</td>
<td>Carpets &amp; Curtains</td>
<td>Rs.15,000/- Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
<td>Eligible</td>
</tr>
<tr>
<td>25</td>
<td>Microwave Owen</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>26</td>
<td>Coffee Maker</td>
<td>Rs.1,250/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>27</td>
<td>Toaster</td>
<td>Rs.750/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>28</td>
<td>Multi Burner Stove/Cooking Range</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>29</td>
<td>Computer Table</td>
<td>Rs.4,000/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>30</td>
<td>Rocking Chair</td>
<td>Rs.5,000/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>31</td>
<td>Television</td>
<td>Rs.30,000/-</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>32</td>
<td>Physical fitness Equipment</td>
<td>Branded – at Market rate</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

**Maintenance Charges:**

The Officers who have availed the facility under the residential furniture scheme are eligible to claim reimbursement of maintenance charges incurred, on declaration basis, after 3 years of purchase @ 5% of the original cost of the items availed and thereafter @ 5% every year.

However, in the case of those officers who have already availed the facility for repairs under the erstwhile scheme are eligible to claim maintenance charges only after the period stipulated below:

<table>
<thead>
<tr>
<th>ITEM</th>
<th>PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mattress &amp; Pillows</td>
<td>No Maintenance charges</td>
</tr>
<tr>
<td>a) Refrigerator, Geyser/Water Boiler, Grinder/Mixie, Wet Grinder, Air Cooler, Ceiling/Pedestal/Table Fans, Room Heaters, Coffee Maker, Toaster, TV, Physical Fitness Equipment, Multi Burner Stove/Cooking Range, Computer Table, Rocking Chair.</td>
<td>After completion of 3 years after the last repairs</td>
</tr>
<tr>
<td>b) Cots/ Diwans, Dining table &amp; chairs, Dressing Table &amp; Stool, Kitchen Rack/Meal Shelf, Sofa Set, Garden Chairs, Vacuum Cleaner, Air Conditioner &amp; Stabilizer, Washing Machine, Microwave Oven, Generator, Inverter, Water Purifier, Writing Table with Chair, Storewell (Plain), Book Rack, Carpets &amp; Curtains.</td>
<td>After completion of 5 years after the last repairs</td>
</tr>
</tbody>
</table>
Note: The maintenance charges are non-cumulative and are to be claimed only once in a calendar year on a consolidated basis before the end of December every year. Maintenance charges are to be debited to “P&L – Repairs & Maintenance Residential Furniture.

Retention by the Officers:

As per the revised Residential Furniture Scheme, the Officers may retain furniture items provided to them by the bank on payment of the amount prescribed by the Bank, subject to other guidelines. In the case of an officer who has claimed maintenance charges, he/she shall be eligible for retention of furniture only after completion of 1 year from the date of claiming maintenance charges.

Similarly an Officer who has claimed charges for repairs under the erstwhile scheme shall be eligible for retention of furniture only after completion of the minimum period as stipulated below:

For items at Sl.Nos.1, 2,5,7,8,9,11,12,13,14,15,16,17,18,19,20,21, 23, 24 and 25 as per the annexure- 1 – on completion of 3 years after last repairs.

For items at Sl.Nos.6, 10 and 22 as per Annexure-1 on completion of 5 years after last repairs.

The following are the details of the payment to be made for retention.

<table>
<thead>
<tr>
<th>S.No. In Annexure-A</th>
<th>ITEMS</th>
<th>Age of furniture (Subject to above guidelines)</th>
<th>Amount to be paid (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Cots / Diwans</td>
<td>After completion of 10 years of age</td>
<td>25% of Original Cost or Book Value, whichever is higher</td>
</tr>
<tr>
<td>5</td>
<td>Dining Table + Chairs</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Dressing Table with stool</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Kitchen Rack / Meal Shelf</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Sofa set</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Garden Chairs</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>29</td>
<td>Computer Table</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Rocking Chair</td>
<td>After completion of 10 years of age</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Mattresses</td>
<td>After completion of 5 years but less than 7 years</td>
<td>50% of Original cost or Book Value, whichever is higher</td>
</tr>
<tr>
<td>4</td>
<td>Pillows</td>
<td>After completion of 7 years but less than 10 years</td>
<td>40% of Original cost or Book Value, whichever is higher</td>
</tr>
</tbody>
</table>

Electrical Items are allowed to be retained only once in officer’s service

<table>
<thead>
<tr>
<th>S.No.</th>
<th>ITEMS</th>
<th>Age of furniture (Subject to above guidelines)</th>
<th>Amount to be paid (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Refrigerator</td>
<td>After completion of 5 years but less than 7 years</td>
<td>50% of Original cost or Book Value, whichever is higher</td>
</tr>
<tr>
<td>11</td>
<td>Geyser / Hot Water Boiler</td>
<td>After completion of 5 years but less than 7 years</td>
<td>40% of Original cost or Book Value, whichever is higher</td>
</tr>
<tr>
<td>12</td>
<td>Grinder / Mixie</td>
<td>After completion of 7 years but less than 10 years</td>
<td>25% of Original cost or Book Value, whichever is higher</td>
</tr>
<tr>
<td>S.No.</td>
<td>Item</td>
<td>Age of Furniture</td>
<td>Amount to be recovered for retaining furniture</td>
</tr>
<tr>
<td>-------</td>
<td>------</td>
<td>------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>16</td>
<td>Water Filter / Water Purifier</td>
<td>Above 10 years</td>
<td>If the furniture has been in use for 7 years or more but less than 10 years 40% of original cost or book value, whichever is higher</td>
</tr>
<tr>
<td>17</td>
<td>Vacuum Cleaner</td>
<td>After completion of 7 years of age</td>
<td>If the furniture has been in use for 10 years or more 25% of original cost or book value, whichever is higher</td>
</tr>
<tr>
<td>18</td>
<td>Air conditioners &amp; Stabilizer (1 to 1.5 ton)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Generator / Inverter (0.5 KV to 1 KV)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Washing Machine</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Microwave Owen</td>
<td></td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Television</td>
<td></td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Multi Burner Stove Cooking Range</td>
<td></td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Physical Fitness Equipment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Carpets &amp; Curtains</td>
<td>After 7 years of age.</td>
<td>If the furniture has been in use for 7 years or more but less than 10 years 40% of original cost or book value, whichever is higher If the furniture has been in use for 10 years or more 25% of original cost or book value, whichever is higher.</td>
</tr>
<tr>
<td>6</td>
<td>Writing table with chair</td>
<td>After completion of 10 years of age.</td>
<td>25% of original cost or book value, whichever is higher.</td>
</tr>
<tr>
<td>10</td>
<td>Storewell (Plain)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Book Rack</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Retention of Furniture Items on account of Retirement:**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Age of Furniture</th>
<th>Amount to be recovered for retaining furniture</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>If the Furniture has been in use for less than 5 years</td>
<td>• Book value- if original cost is more than Rs.5,000/- • 50% of Original Cost-if Original cost is less than Rs.5,000/-</td>
</tr>
<tr>
<td>2.</td>
<td>If the Furniture has been in use for 5 years or more but less than 7 years</td>
<td>40% of Original Cost or Book Value whichever is higher</td>
</tr>
<tr>
<td>3.</td>
<td>If the Furniture has been in use for 7 years or more</td>
<td>25% of Original Cost or Book Value whichever is higher</td>
</tr>
</tbody>
</table>

**Retention of Furniture in case of Demise of an Officer:**

In case of demise of an officer, the recovery on account of furniture items is waived. In such cases, the remaining book value of the items is to be written off so as to enable the family members of the deceased officer to retain the furniture free of cost.
Retention of Furniture in case of Compulsory Retirement / Dismissal / Resignation before completion of 20 years service: (C.No.389, Ref.No.03/58 dated 02.03.2010)

Officers upon dismissal or compulsory retirement or resignation from the Bank’ service before completion of 20 years service can retain the furniture allotted to them by paying 100% of the original cost.

All Officers who have availed the Residential Furniture Scheme need to submit a declaration as per the Annexure enclosed to Circular No.343/4/3 dated 17.11.2003 every year as on 31st March.

(D) REIMBURSEMENT OF CONVEYANCE EXPENSES:
(C.No.077, Ref.No.20/15 dated 11.06.2008)

1. SCHEME ‘A’ - Lump sum Payment (w.e.f. 01.06.2008)

<table>
<thead>
<tr>
<th>Grade/ Scale</th>
<th>Major &quot;A&quot; Class Cities*</th>
<th>Area-I Population &gt; 12 lakhs</th>
<th>Area II Population &gt; 1 lakh &lt; 12 lakhs</th>
<th>Area III All Other Places</th>
</tr>
</thead>
<tbody>
<tr>
<td>JMGS-I</td>
<td>Rs.600/-</td>
<td>Rs.500/-</td>
<td>Rs.375/-</td>
<td>Rs.250/-</td>
</tr>
<tr>
<td>MMGS-II</td>
<td>Rs.700/-</td>
<td>Rs.600/-</td>
<td>Rs.500/-</td>
<td>Rs.400/-</td>
</tr>
<tr>
<td>MMGS-III</td>
<td>Rs.800/-</td>
<td>Rs.700/-</td>
<td>Rs.600/-</td>
<td>Rs.500/-</td>
</tr>
<tr>
<td>SMGS-IV</td>
<td>Rs.900/-</td>
<td>Rs.825/-</td>
<td>Rs.700/-</td>
<td>Rs.600/-</td>
</tr>
</tbody>
</table>

2. SCHEME ‘B’ – REIMBURSEMENT OF COST OF PETROL
(HO C.No.105, Ref.No.3/19 dated 24.06.2015)

For 2- Wheeler:

<table>
<thead>
<tr>
<th>Category of Officers</th>
<th>Major &quot;A&quot; Class Cities*</th>
<th>Area-I Population &gt; 12 lakhs</th>
<th>Area II Population &gt; 1 lakh &lt; 12 lakhs</th>
<th>All Other Places</th>
</tr>
</thead>
<tbody>
<tr>
<td>MMGS-III, MM-II &amp; JMGS-1 Designated**</td>
<td>44</td>
<td>39</td>
<td>35</td>
<td>34</td>
</tr>
<tr>
<td>Officers in JMGS-I</td>
<td>40</td>
<td>35</td>
<td>30</td>
<td>30</td>
</tr>
</tbody>
</table>

** Designated Officers in JMGS-I are as mentioned in the Cir. No.477; Ref.3/55 dated 28.02.2005

However Probationary Officers (Directly Recruited) other than Specialist Officers are not eligible during their probation period (Cir.No.449 Ref.No.20/78 dated 27.03.2008)

** Designated Officers in JMGS-I are as mentioned in the Cir. No.477; Ref.3/55 dated 28.02.2005

Officers in SMGS-IV who are not owning four wheelers and owning two wheelers are entitled to claim reimbursement of conveyance expenses as per the eligibility of Officers in MMGS III for two wheelers.

Officers in JMGS-I & MMGS-II who own four wheelers only, are also eligible for claiming reimbursement of conveyance expenses under the above scheme.
**For Cars:**

<table>
<thead>
<tr>
<th>Grade/ Scale</th>
<th>Major “A” Class Cities*</th>
<th>Area-I Population &gt; 12 lakhs</th>
<th>Area II Population &gt; 1 lakh &lt; 12 lakhs</th>
<th>Area III All Other Places</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMGS-IV</td>
<td>80</td>
<td>70</td>
<td>55</td>
<td>50</td>
</tr>
<tr>
<td>MMGS-III ***</td>
<td>75</td>
<td>65</td>
<td>50</td>
<td>45</td>
</tr>
<tr>
<td>MMGS-III Others</td>
<td>50</td>
<td>45</td>
<td>40</td>
<td>35</td>
</tr>
</tbody>
</table>


***Designate Officers in MMGS-III are those approved by Head Office, like Sr. Branch Managers and Sr. Managers Designated at Zonal Offices and Head Office.

The fuel rate per litre prevailing on the first day of the month is to be taken as notional rate for considering the claim for that month. The reimbursement on declaration basis is payable from 01.07.2015 for claims pertaining from June, 2015 onwards.


Such employees are eligible for conveyance allowance @ Rs.400/- per month. The officers who are availing conveyance reimbursement as per Bank’s scheme are not eligible.

4. **Local Conveyance Expenses to Officers attending Non-Residential Training/Coaching Classes/Workshops:** (C.No.488, Ref.No.3/45 dated 30.03.2007)

<table>
<thead>
<tr>
<th>Cadre</th>
<th>Major ‘A’ Class Cities</th>
<th>Other Places</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>Rs.150-00</td>
<td>Rs.100-00</td>
</tr>
<tr>
<td>Inspector of Branches</td>
<td>Rs.150-00</td>
<td>Rs.100-00</td>
</tr>
</tbody>
</table>

*Note:*

i. Officers drawing monthly conveyance under Scheme-A & Scheme-B of Reimbursement of Conveyance Expenses and Officers provided with Bank’s Car & Personal Conveyance Reimbursement Scheme are not eligible for claiming reimbursement of local conveyance at their place of work.

ii. The above rates will be applicable for officers only on outstation duties. (Circular No.488, Ref.No.3/45 dated 30.03.2007)

5. **Personal conveyance reimbursement scheme – For Scale-IV and above:** (Alternative system in place of providing Bank’s Car):

a) Bank’s car shall be provided to all Executives in Scale-VI and above.

b) AGMs heading ELBs/AOs viz. Grameena Banks shall be provided with Bank’s car.

c) All other AGMs at controlling offices and CMs at VLBs who have been provided with Bank’s car, as on date have an option of retaining Bank’s car or opt for reimbursement scheme.

d) CMs heading VLBs who have not been provided Bank’s car so far, reimbursement scheme applies.
e) Promotees in Scale-V from 2003 batch who are posted to AOs and promotees in Scale-IV from 2003 batch onwards who are posted to VLBs are eligible to reimbursement scheme only provided they own a car.

f) Scale-IV other than heading VLBs shall be paid as per existing guidelines only.

g) AGMs who do not own a car, separate guidelines are being issued.

h) **Particulars of reimbursement scheme:**

i. Bank shall reimburse at the rate of Rs.5/- per km.

ii. Eligible Distance:
   a) 1000 Kms per month for CMs
   b) 1200 Kms per month for AGMs
   c) 100 Kms additional for both the cadres in Major A Class Cities.

iii. This amount includes drivers salary, fuel cost, maintenance, garage rent etc. Also, includes travel from residence to office and vice-versa.

iv. If officer is on leave for more than 20 days, he will be paid prorata.

---

**E) REIMBURSEMENT OF ENTERTAINMENT EXPENSES/CLUB MEMBERSHIP FEES & OUT OF POCKET EXPENSES:** (Circular No.395, Ref.No.3/56 dated 10.02.2009 & Circular No.067, Ref.No.20/11 dated 03.06.2008)

1. **Limits for Entertainment Expenses:**

<table>
<thead>
<tr>
<th>Grade</th>
<th>Limits p.a.</th>
</tr>
</thead>
<tbody>
<tr>
<td>GMs at Head Office</td>
<td>Rs.26,000/-</td>
</tr>
<tr>
<td>GMs as Zonal Heads</td>
<td>Rs.30,000/-</td>
</tr>
<tr>
<td>DGMs at HO &amp; ZO</td>
<td>Rs.18,000/-</td>
</tr>
<tr>
<td>DGMs as Zonal Heads</td>
<td>Rs.22,000/-</td>
</tr>
<tr>
<td>Officers in SMGS V as Branch Heads</td>
<td>Rs.15,000/-</td>
</tr>
<tr>
<td>Officers in SMGS V Others</td>
<td>Rs.12,000/-</td>
</tr>
<tr>
<td>Officers in SMGS IV as Branch Heads</td>
<td>Rs.10,000/-</td>
</tr>
<tr>
<td>Officers in SMGS IV Others</td>
<td>Rs. 9,000/-</td>
</tr>
<tr>
<td><strong>Officers in MMGS III</strong></td>
<td></td>
</tr>
<tr>
<td>Managers</td>
<td>Rs.7,000/-</td>
</tr>
<tr>
<td>Other Designated Officers (2nd line)</td>
<td>Rs.5,200/-</td>
</tr>
<tr>
<td>Other Officers</td>
<td>Rs.4,400/-</td>
</tr>
<tr>
<td><strong>Officers in MMGS II</strong></td>
<td></td>
</tr>
<tr>
<td>Managers</td>
<td>Rs.5,700/-</td>
</tr>
<tr>
<td>Sub-Managers</td>
<td>Rs.4,400/-</td>
</tr>
<tr>
<td>Other Officers</td>
<td>Rs.4,000/-</td>
</tr>
<tr>
<td><strong>Officers in JMGS I</strong></td>
<td></td>
</tr>
<tr>
<td>Managers</td>
<td>Rs.4,750/-</td>
</tr>
<tr>
<td>Sub-Managers</td>
<td>Rs.4,000/-</td>
</tr>
<tr>
<td>Other Officers</td>
<td>Rs.2,700/-</td>
</tr>
</tbody>
</table>
2. **Terms and Conditions:**

   a) Total reimbursement per year shall not exceed the annual limit fixed.
   b) 50% of the limit is reimbursable on declaration basis while the reimbursement of the remaining 50% is permitted subject to production of bills.
   c) With regard to officers from JM-I to MM-II, they may claim the reimbursement at the end of each quarter for the amount incurred by them during the quarter. The limits per quarter shall not exceed 25% of the annual limits fixed.

3. **Club Membership:**

   a) All Branch Managers, Officers in Senior Management and Top Executive Cadre shall be eligible to become a member of club in their area.
   b) Admission fee upto Rs.1,000/- shall be reimbursable in addition to the entitlement of entertainment expenses.
   c) Annual subscription fees shall be reimbursable within the overall limit of entitlement.

4. **Out of Pocket Expenses:** {Effective from 01.01.2009} (Circular No.395 Ref.No.03/56 dated 10.02.2009)

<table>
<thead>
<tr>
<th>Designation</th>
<th>Eligibility (p.m.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PROs posted in Mumbai and New Delhi &amp; Tirumala Branch</td>
<td>Rs.3,000/-</td>
</tr>
<tr>
<td>PROs Officers posted in Hyderabad</td>
<td>Rs.3,000/-</td>
</tr>
<tr>
<td>PRO posted at Chennai &amp; Bangalore</td>
<td>Rs.2,000/-</td>
</tr>
</tbody>
</table>

(F) **PROVISION OF NEWS PAPER:**

1. **For officers:** Rs.175/- will be reimbursed on declaration basis every month.

2. **For Branches:** Irrespective of size of the branch, one News Paper – Financial/Economic/Business daily may be purchased to be delivered at branch.

(G) **PROVISION OF BRIEF CASES:**

1. **Eligibility:**
   - All officers in Scale-IV and above
   - Branch Managers including Managers of Extension Counters and Satellite branches
   - Managers in-charge of FSCs and Credit Card Centres
   - All officers working in Zonal Computer Centres
   - Inspector of Branches, CROs, Law Officers, OL Officers, Personnel Officers, Marketing Officers and Nodal Officers

2. **The Entitlement and Powers for sanctioning Brief Cases to the eligible officers:**

<table>
<thead>
<tr>
<th>Grade</th>
<th>Entitlement (Rs.)</th>
<th>Competent Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Zones:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Officers in JMGS-I</td>
<td>1,000</td>
<td>Chief Manager (P&amp;D)</td>
</tr>
<tr>
<td>Officers in Scale II &amp; III</td>
<td>1,500</td>
<td>Asst. General Manager</td>
</tr>
<tr>
<td>Officers in Scale-IV</td>
<td>2,000</td>
<td>Deputy General Manager</td>
</tr>
<tr>
<td>Asst. General Manager</td>
<td>2,000</td>
<td>General Manager (HR) at HO</td>
</tr>
<tr>
<td>General Manager</td>
<td>2,000</td>
<td></td>
</tr>
</tbody>
</table>
At Head Office:
Officers in JMGS-I 1,000 Chief Manager (HR)
Officers in Scale-II & III 1,500
Officers in Scale-IV 2,000 Asst. General Manager (HR)
All General Managers (except General Manager (HR); Deputy General Managers and Asst. General Managers) 2,000 General Manager (HR)
General Manager (HR) 2,000 Executive Director

3. In the absence of the Competent Authority, the higher authorities can exercise the powers as Sanctioning Authority. The cost of Brief Case may be debited to P&L Miscellaneous (Others). Bank’s Logo is to be inscribed on the Brief Case. The eligible officers may be permitted to purchase a new Brief Case after three years from the date of original purchase or after the Brief Case becomes un-serviceable, whichever is later.

(H) RESIDENTIAL TELEPHONES TO BRANCH MANAGERS:

1. (a) Eligibility: All Branch Managers and Senior Managers in Controlling Offices Scale-I, II and Scale III.
   (b) All Scale IV and above officers.

2. Ceilings: The bi-monthly ceilings are as detailed below.

<table>
<thead>
<tr>
<th>Scale of the Executive / Officer</th>
<th>Bi-monthly ceiling (No. of calls including free calls)</th>
<th>STD</th>
<th>OYT / NON OYT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scale VII</td>
<td>4250</td>
<td>Yes</td>
<td>Either</td>
</tr>
<tr>
<td>Scale VI</td>
<td>3000</td>
<td>Yes</td>
<td>Either</td>
</tr>
<tr>
<td>Scale V</td>
<td>2000</td>
<td>Yes</td>
<td>Either</td>
</tr>
<tr>
<td>Scale IV</td>
<td>1750</td>
<td>No</td>
<td>NON-OYT</td>
</tr>
<tr>
<td>Scale III, II, I in Metros</td>
<td>1100</td>
<td>No</td>
<td>NON-OYT</td>
</tr>
<tr>
<td>Scale III, II, I in Urban Places</td>
<td>900</td>
<td>No</td>
<td>NON-OYT</td>
</tr>
<tr>
<td>Scale III, II, I in Semi-urban and Rural Places</td>
<td>850</td>
<td>No</td>
<td>NON-OYT</td>
</tr>
</tbody>
</table>

3. Reimbursement of Cell Phone charges to CROs, Confirmed Marketing Officers and Managers of FSCs:
   a) Expenses incurred towards cell phones shall be reimbursed upto Rs.1,500/- per month.
   b) Handset will be provided by Bank to CROs
   c) Reimbursement of expenses towards purchase of Handset upto Rs.6,000/- shall be allowed to Managers of FSCs and confirmed Marketing Officers.

4. Reimbursement of Cell Phone charges to Branch Managers:

Reimbursement of Cell phone charges to the Senior Branch Managers, Chief Managers of Branches, Branch Managers in MMGS-II and JMGS-I and also to PAs to GMs/ZMs will be reimbursed @ Rs.500/- per month.
5. **Incentive to Staff members for attending ATM for cash replenishment and technical issues on Sundays / Holidays:** (Cir.Lr.No.666/55/ADC/2 dated 3.4.2014)

Incentive / out of pocket expenses to the Joint Custodians of ATMs maintained by our Staff for attending the ATM issues during Sunday/Holidays for the following purposes where ATM is out of service.

- To Load Cash / ATM Journal Paper Roll at ATM
- To attend any technical snag/issues, that requires attendance of ATM Joint Custodian to rectify and make ATM functional, wherever necessary duly taking ATM Engineer’s assistance, such as Dispenser Problem, Cash Jam, UPS tripping etc.

The Incentive / out of pocket expenses is payable only to such staff members, who are performing ATM Joint Custodian duties at branch @ Rs.500/- to each of the two ATM Joint Custodians per day for attending ATM on Sundays/Holidays for the reasons specified above in order to make ATM functional.

(I) **FACILITIES AVAILABLE TO INSPECTOR OF BRANCHES:**

1. Diem allowance: Rs.10/- per day on inspection duties.
2. Reimbursement of local conveyance expenses:
   - a) Rs.100/- at Major A Class Cities
   - b) Rs.65/- at other places
   - c) Prorata basis out of eligible amount at Headquarters
3. Leased Accommodation: He can keep family anywhere in India and the limits are restricted to place of posting or place of accommodation, whichever is lower.
4. Calculator: Provided on induction
5. Provision of Brief Case: As per entitlement to each grade
6. Reimbursement of Cell Phone Expenses: Rs.500/- per month
7. Residential Telephone – Bimonthly: 900 calls + rent + tax in A.P.
   1100 calls + rent + tax outside A.P.

(J) **CREDIT CARDS TO STAFF MEMBERS:**

- **Eligibility:** All employees/officers eligible for one card VISA/Master/Visa Gold depends upon income criteria. Eligible for two add on cards.
- **VRS / Retirees:** At par with existing staff.
- **Resigned staff:** At par with general public.
- **Charges:** Exempted from levying of admission and annual service charges. Other charges, as applicable to general public.
- **Facilities:** As applicable to general public.

(K) **CONCESSION ON RENT TO SAFE DEPOSIT LOCKERS:**

A concession of 20% on normal hire charges may be allowed to staff either singly or jointly along with family members.
CHAPTER-IV

REIMBURSEMENT OF HOSPITALIZATION EXPENSES (EXISTING)

Apart from Medical Aid, officers shall be eligible for reimbursement of hospitalization expenses actually incurred in respect of himself/herself and his/her family members subject to the eligibility criteria.

Officers under suspension shall also be eligible for reimbursement of hospitalization expenses.

Definition of Family:

The expression ‘Family’ of an employee shall mean the employee’s spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically challenged brother/sister with 40% or more disability, as also parents ordinarily residing with and wholly dependent on the employee.

The term wholly dependent child/parent, wholly dependent brother/sister shall mean such member of the family having a monthly income not exceeding Rs.3,500/- p.m.. If the income of one of the parents exceeds Rs.3,500/-p.m. or the aggregate income of both the parents exceeds Rs.3,500/-p.m., both the parents shall not be considered as wholly dependent on the employee.

A married female officer may include her natural parents or parents-in-law under the definition of family but not both, provided that the parents/parents-in-law are ordinarily residing with and wholly dependent on her and satisfy the income criteria as stated above.

(A) SCHEDULE FOR REIMBURSEMENT OF HOSPITALIZATION EXPENSES

1. (a) Hospitalization expenses will be reimbursed to officers in the Bank on the strength of bills/vouchers to the extent of 100% in case of self and 75% in case of dependent members of family subject to the procedure for reimbursement of hospitalization expenses as enumerated hereunder.

(b) Hospitalization charges to the extent stated above will be reimbursed in case of all ailments and major accidents which require hospitalization.

(c) An officer or his dependent family member(s) will be considered to have been hospitalized only if they are admitted as indoor patient(s) in the hospital in respect of diseases/accidents as mentioned above in sub-para (a). However, cases where the patient is admitted as an out patient and discharged the same day after surgical procedures involving advanced techniques may also be considered for reimbursement of hospitalization expenses.

2. The application for reimbursement of hospitalization expenses and also under staff welfare scheme should be done in the prescribed format.

3. The reimbursement of hospitalization expenses will be restricted to the following charges:

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Details</th>
<th>Extent of reimbursement</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.1</td>
<td>A. Hospital registration fees</td>
<td>100% for self and 75% for dependent family members of the amount actually incurred or Rs.220/- whichever is lower.</td>
</tr>
<tr>
<td></td>
<td>B. Surcharge/Tax on Hospital</td>
<td>Proportionate to the extent of the bill passed by the Bank.</td>
</tr>
<tr>
<td></td>
<td>bills</td>
<td></td>
</tr>
</tbody>
</table>
### 3.2 Charges for bed per day (excluding charges for boarding)

100% for self and 75% for dependent family members of the amount actually incurred or Rs.450/- whichever is lower.

### 3.3 ICU/CCU Neo natal Nursery

100% for self and 75% for dependent family members of the amount actually incurred or Rs.550/- per day, whichever is lower. This is in addition to bed charges.

### 3.4 Diagnostic material charges, X rays, pathological tests, ECGs etc.

As per enclosure I

### 3.5 Medicines, drugs, injections (including disposable syringes) bandage and dressing materials etc., except tonics/vitamins.

As per enclosure II

100% or 75% as the case may be of actual expenses.

### 3.6 Operation charges

As per enclosure II

### 3.7 Physicians and Consultants fees per visit

100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item whichever is lower.

<table>
<thead>
<tr>
<th>Major A Class Cities viz. Mumbai, Chennai, Delhi, Kolkata, Ahmedabad Bangalore &amp; Hyderabad</th>
<th>Other places</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Visit at chamber</strong></td>
<td><strong>Visit at residence</strong></td>
</tr>
<tr>
<td>Rs. per visit</td>
<td>Rs. per visit</td>
</tr>
<tr>
<td><strong>Visit at chamber</strong></td>
<td><strong>Visit at residence</strong></td>
</tr>
<tr>
<td>First consultation</td>
<td>220.00</td>
</tr>
<tr>
<td>Subsequent consultation</td>
<td>85.00</td>
</tr>
<tr>
<td><strong>Visit at residence</strong></td>
<td><strong>Visit at residence</strong></td>
</tr>
<tr>
<td>In case of emergency leading to hospitalisation</td>
<td>330.00</td>
</tr>
<tr>
<td>Second consultation</td>
<td>250.00</td>
</tr>
<tr>
<td>Subsequent consultations</td>
<td>165.00</td>
</tr>
<tr>
<td><strong>Visits made by the specialists at the hospital special visit:</strong></td>
<td><strong>Visits made by the specialists at the hospital special visit:</strong></td>
</tr>
<tr>
<td>During the day time</td>
<td>140.00</td>
</tr>
<tr>
<td>During the night time</td>
<td>330.00</td>
</tr>
<tr>
<td>Routine visits</td>
<td>140.00</td>
</tr>
</tbody>
</table>

4. The officer or members of their families (as the case may be) are expected to secure admission in a government/municipal hospital or any private hospital (i.e. hospitals under the management of a trust, charitable institution or a religious mission). The reimbursement will be restricted to the percentage applicable to the officers/dependent family member, i.e. 100% or 75% of the charges applicable the lowest paying bed in such hospital according to hospital rules or the maximum amount mentioned above, whichever is lower.
5. Normally, the officer and members of family should avail of services of hospital as mentioned in above para. However, if he/she feels, that it is unavoidable to seek service of a private nursing home/hospital, he/she can do so in one of the hospital/nursing homes approved by the Bank. Reimbursement in such cases will, however, be restricted to the extent of the amount which would have been reimbursable in case of admission to a public or private hospital as mentioned in para above.

6. Medical expenses incurred within 30 days of pre and post hospitalization period on medical advice, on account of the ailment/disease for which the person was hospitalized, will be considered as hospitalization expenses for the reimbursement purpose. However, in cases of hospitalization involving special or major operations, medical expense incurred for a period not exceeding 45 days of post hospitalization will be considered for reimbursement, subject to medical advice.

7. Charges for engaging a nurse/attendant will not be reimbursed. However, nursing charges, if any, charged by hospital authorities in respect of days spent in ICU/CCU neo natal nursery may be considered for reimbursement on the basis of certificate issued by the hospital authorities and in consultation with banks Medical Officer. Reimbursement in such cases shall be 100% of the actual charges for officer and 75% for family members.

8. Hospitalization charges in connection with maternity will not be reimbursable. However, the expenditure incurred by an officer in cases involving operative interference because of complicated labour and caesarean operation and subsequent hospitalization thereto will be reimbursed under the hospitalization scheme to the extent of expenditure incurred in excess of normal maternity charges and consequent hospitalization thereto subject to the condition that such reimbursement shall be 70% of the amount actually incurred or the limits as per schedule of operation charges thereto, whichever is less.

9. The purchase of drugs/medicines will be restricted to approved chemists and arrangements will be made by bank wherever possible to make direct payments to the chemists.

10. Bank will have discretion to refuse payment of bills in cases where it not satisfied about the genuineness of the bills.

11. Ambulance Charges:

   a) Ambulance charges for removing the officer or his/her dependent family member from residence to the hospital/nursing home or from hospital/nursing home to residence on discharge or from one hospital/nursing home to another hospital/nursing home, within the urban agglomeration or municipal limits may be reimbursed in full.

   b) Normally service of ambulance should be availed of. Where ambulance is not available or the facility of ambulance is not established, public mode of transport i.e., taxi/auto rickshaw could be used. The bank shall consider such claims on merits and facts.

   c) Actual expenses incurred on conveyance, by mode other than ambulance shall be reimbursed subject to the maximum as under

<table>
<thead>
<tr>
<th>By public taxi:</th>
<th>Actual subject to maximum of Rs.165.00 per trip</th>
</tr>
</thead>
<tbody>
<tr>
<td>By auto rickshaw:</td>
<td>Actual subject to maximum of Rs.85.00 per trip</td>
</tr>
</tbody>
</table>

   d) In case the patient is to be moved to a hospital/nursing home, outside the urban agglomeration/municipal limits, then the expenses incurred on conveyance may be reimbursed at the rate of Rs.6.00 per with a maximum of Rs.1100/- per trip or the amount actually incurred, whichever is the least.
12. **Domiciliary treatment:**

a) Medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognized hospital authorities and bank medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% in case of an officer and 75% in case of his family.


**Note:**

i. The cost of medicines etc. in respect of domiciliary treatment shall be reimbursed for the period stated in the Specialist's prescription. If no period is stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

ii. Expenses incurred on radiotherapy and chemotherapy in the treatment of Cancer and Leukaemia shall be considered for reimbursement under domiciliary treatment to the extent of 100% in case of officer and 75% in case of his family.

13. The medical aid and reimbursement of expenses under the hospitalization scheme under the settlement will also be available for medical treatment under the recognized system of medicines, viz. Ayurvedic, Unani, Sidha, Homeopathy and Naturopathy if such treatment is taken in a Clinic/Hospital recognized by the Central/State Government. Further, reimbursement shall be limited to such expenses within the prescribed ceilings as would have been reimbursable in case the treatment was taken in a Government/Municipal Hospital, subject to the overall limits under the scheme, i.e., 100% of approved expenses for self and 75% in case of family.

14. **Package charges:**

a) Some hospitals are charging on the basis of ‘package’ for specialized treatment for diseases pertaining to heart, kidney, coronary etc. These package charges generally include all charges pertaining to a particular treatment/procedure including admission charges, accommodation charges, ICU/CCU charges, monitoring charges operation charges, anesthesia charges, operation theatre charges, procedural charges/surgeons fee, cost of disposables, cost of operation theatre charges, procedural charges/surgeons fee, cost of disposables cost of consumables like catheters, guide wires etc., surgical charges and cost of medicine used during hospitalization, related routine investigations, physiotherapy charges etc.

b) In the following cases, package charges will be reimbursed to the extent of 100% in the case of self and 75% in the case of dependent members of family, subject to the limits specified below.

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Limit (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coronary Bypass Surgery</td>
<td>1,60,000.00</td>
</tr>
<tr>
<td>Coronary Angiography</td>
<td>16,500.00</td>
</tr>
<tr>
<td>Angioplasty / Stentoplasty</td>
<td>80,000.00</td>
</tr>
<tr>
<td>Kidney Transplant</td>
<td>1,80,000.00</td>
</tr>
<tr>
<td>Liver Transplant</td>
<td>2,20,000.00</td>
</tr>
</tbody>
</table>
NOTE:

i. For the above ailments, officer employees can claim either as per schedule of expenses prescribed or package charges whenever the treatment is taken under package charges scheme.

ii. In the case of stentoplasty, cost of medicated stent(s), wires/balloon, implanted during surgery may be reimbursed at the rate of 75% for family members and 100% for officer himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi, in addition to the package charges indicated above.

iii. Liver transplant charges are not reimbursable in cases where damage to the liver has been caused by alcoholism.

15. Reimbursement of Hospitalisation expenses incurred on treatment abroad:

a) The procedure to be followed in respect of reimbursement of expenses incurred by the officer and their families on treatment abroad are as hereunder:

As a rule, reimbursement of expenses incurred by officer and their family members on treatment abroad will not be allowed.

b) In exceptional cases necessitating treatment of a kind yet to be widely established in the country, where officer on medical advice obtained in the manner indicated below, chooses to go on his own for treatment abroad, permission for treatment abroad may be granted by the Board of directors the bank subject to conditions laid down hereinafter and limited to the expenditure that would have been incurred has such treatment been received in India in a government hospital or a nursing home specially recognized by the Director general of health services of the Government of India.

c) The reimbursement of expenses incurred on air passage for travel abroad in connection with such treatment will not be reimbursed.

d) Foreign exchange may be released to the officer for the purpose of treatment abroad to the same extent as is permissible to private citizens.

e) Hospitals and clinics indicated below have facility for specialist treatment for which requests are generally received for treatment for abroad and in respect of which treatment facilities in ordinary hospitals are still inadequate. The services provided by these hospitals may be availed of by the eligible officer. In such cases, reimbursement may be allowed subject to the authority sanctioning reimbursement being satisfied about reasonableness of the claim.

f) The following ailments have been identified as ailments for which treatment in India is not yet widely established:

   i. Cadaver kidney transplant
   ii. Old operated by-pass surgery cases (in which the initial operation was done abroad) needing revascularization
   iii. Bone marrow transplant
   iv. Operative correction for high myopia cases and
   v. Complex cyanote – Heart-lesion and newly born infants suffering from heart diseases

g) Reserve Bank of India will constitute medical boards at Mumbai, Delhi, Kolkata, and Chennai and at such other centers as may be considered necessary for the purpose of recommending whether an employee would be covered under the scheme. The annual cost incurred on meeting of board by way of sitting fees, etc., shall be shared on an annual basis
by such of the Banks which avail of the services of the medical boards of examining cases of their officer needing treatment abroad in a manner as may be decided by the RBI. The medical board should make a specific recommendation and also give reasons for recommending treatment abroad. The medical board will submit its report to RBI, which in turn, could pass it on to the concerned Bank.

h) For the purpose of reimbursement, as envisaged in the scheme, the schedule of charges as applicable for private ward treatment at the All India Institute of Medical Sciences, New Delhi, enforced from time to time should be adopted.

i) The following institutions have been identified as having facilities for specialized treatment.

**A. BYPASS CORONARY SURGERY**

a) Southern Railway Headquarters Hospital, Perambur, Chennai  
b) Christian Medical College and Hospital, Vellore  
c) K E M Hospital, Mumbai  
d) Jaslok Hospital, Mumbai  
e) Bombay hospital, Mumbai  
f) Kasturba Hospital, Bhopal  
g) Sree Chitra Tirunal Institute of Medical Sciences and Technology, Trivandrum

**B. KIDNEY TRANSPLANT**

i. Christian Medical College & Hospital, Vellore  
ii. All India Institute of Medical Sciences, New Delhi  
iii. Post Graduate Institute, Chandigarh  
iv. Jaslok Hospital, Mumbai

**C. BLOOD CANCER**

i. Tata Memorial Hospital, Mumbai  
ii. Cancer Institute, Adyar, Chennai

**D. COMPLICATED HEART SURGERY CASES**

i. Southern Railway Headquarters Hospital, Perambur, Chennai  
ii. Christain Medical College, & Hospital, Vellore  
iii. KEM Hospital, Mumbai  
iv. All India Institute of Medical Sciences, New Delhi  
v. Bombay Hospital, Mumbai  
vi. G B Pant Hospital, Delhi  
vii. Sree Chitra Tirunal Institute of Medical Sciences and Technology, Trivandrum  
viii. Post Graduate institute, Chandigarh  
ix. SSKM Hospital, Kolkata  
x. Samaritan Hospital, Alwaye (Kerala)  
xii. Kasturba Hospital, Bhopal  
xii. NM Wadia Institute of Cardiology, Pune
ENCLOSURE I

SCHEDULE FOR REIMBURSEMENT OF CHARGES INCURRED BY OFFICERS FOR PATHOLOGICAL ETC INVESTIGATIONS

<table>
<thead>
<tr>
<th>Name of the procedure</th>
<th>100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each Item, which ever is lower (Rupees)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CLINICAL PATHOLOGY</strong></td>
<td></td>
</tr>
<tr>
<td>Urine Routine</td>
<td>45.00</td>
</tr>
<tr>
<td>Urine for Albumin</td>
<td>45.00</td>
</tr>
<tr>
<td>Urine for 17 Ketosteroids</td>
<td>400.00</td>
</tr>
<tr>
<td>Urine Culture</td>
<td>125.00</td>
</tr>
<tr>
<td>Urine for Column Count Test</td>
<td>125.00</td>
</tr>
<tr>
<td>Sensitivity Test</td>
<td>165.00</td>
</tr>
<tr>
<td>Urine for Acid Fast Bacilli (T B Culture)</td>
<td>115.00</td>
</tr>
<tr>
<td>Urine for Bile Pigment and Salt</td>
<td>45.00</td>
</tr>
<tr>
<td>Urine Urobilinogen</td>
<td>45.00</td>
</tr>
<tr>
<td>Urine Occult Blood</td>
<td>45.00</td>
</tr>
<tr>
<td>Urine Total Proteins</td>
<td>90.00</td>
</tr>
<tr>
<td>Urine Sodium</td>
<td>90.00</td>
</tr>
<tr>
<td>Urine Chloride</td>
<td>90.00</td>
</tr>
<tr>
<td>Bence Jones Protein</td>
<td>55.00</td>
</tr>
<tr>
<td>Stool Routine</td>
<td>45.00</td>
</tr>
<tr>
<td>Stool Occult Blood</td>
<td>45.00</td>
</tr>
<tr>
<td>Smear Analysis</td>
<td>65.00</td>
</tr>
<tr>
<td>Body Fluids-C.S.F./Plural/Ascitic, etc. Chemistry, Sugar, Protein etc</td>
<td>185.00</td>
</tr>
<tr>
<td>Malignant Cells</td>
<td>150.00</td>
</tr>
<tr>
<td><strong>HAEMATHOLOGY</strong></td>
<td></td>
</tr>
<tr>
<td>Blood count with indices (HB, TLC, DLC)</td>
<td>80.00</td>
</tr>
<tr>
<td>Blood count without indices (HB, TLC, DLC)</td>
<td>75.00</td>
</tr>
<tr>
<td>RBC and Hb with indices</td>
<td>80.00</td>
</tr>
<tr>
<td>RBC and Hb without indices</td>
<td>60.00</td>
</tr>
<tr>
<td>Total WBC and differential count (TC/DC)</td>
<td>60.00</td>
</tr>
<tr>
<td>Blood Smears for parasites (MP, etc. )</td>
<td>45.00</td>
</tr>
<tr>
<td>Peripheral smear examination</td>
<td>50.00</td>
</tr>
<tr>
<td>Blood for Microfilaria</td>
<td>110.00</td>
</tr>
<tr>
<td>Platelet Count</td>
<td>80.00</td>
</tr>
<tr>
<td>Bleeding and coagulation time (BT CT)</td>
<td>75.00</td>
</tr>
<tr>
<td>Clot Retraction time</td>
<td>75.00</td>
</tr>
<tr>
<td>Prothrombin time</td>
<td>85.00</td>
</tr>
<tr>
<td>Erythrocytes Sedimentation rate (Westergren’s method)</td>
<td>35.00</td>
</tr>
<tr>
<td>Sedimentation rate (Both Methods ) ESR</td>
<td>35.00</td>
</tr>
<tr>
<td>Hb, TLC, DLC, ESR</td>
<td>95.00</td>
</tr>
<tr>
<td>Blood Culture</td>
<td>175.00</td>
</tr>
<tr>
<td>Clot Culture</td>
<td>175.00</td>
</tr>
<tr>
<td>Glucose Phosphate Dehydrogenase (G &amp; PD )</td>
<td>165.00</td>
</tr>
<tr>
<td>Test</td>
<td>Cost</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Reticulocyte Count</td>
<td>50.00</td>
</tr>
<tr>
<td>Absolute Eosinophil Count</td>
<td>45.00</td>
</tr>
<tr>
<td>Packed cell volume (PCV)</td>
<td>45.00</td>
</tr>
<tr>
<td>R B C Fragility Test</td>
<td>80.00</td>
</tr>
<tr>
<td>L.E. Cell</td>
<td>105.00</td>
</tr>
<tr>
<td>Haemogram</td>
<td>95.00</td>
</tr>
<tr>
<td>Bone Marrow Smear Examination</td>
<td>225.00</td>
</tr>
<tr>
<td>Partial Thromboplastin</td>
<td>150.00</td>
</tr>
<tr>
<td><strong>BLOOD BANK</strong></td>
<td></td>
</tr>
<tr>
<td>Coomb’s test direct (for coating anti bodies)</td>
<td>165.00</td>
</tr>
<tr>
<td>Coomb’s test (for complete and incomplete indirect antibodies)</td>
<td>220.00</td>
</tr>
<tr>
<td>Blood Grouping and RH Factor only (not for matching) Non-maternity cases</td>
<td>75.00</td>
</tr>
<tr>
<td>Blood transfusion per bottle and Donor's fees (including pathologist's attendance and cross matching)</td>
<td>400.00</td>
</tr>
<tr>
<td>Packed cell preparation</td>
<td>280.00</td>
</tr>
<tr>
<td><strong>BIO CHEMISTRY</strong></td>
<td></td>
</tr>
<tr>
<td>Blood Urea/Calcium/Phosphorous/Sodium/Potassium each</td>
<td>110.00</td>
</tr>
<tr>
<td>Blood Urea Nitrogen</td>
<td>110.00</td>
</tr>
<tr>
<td>Urea Clearance Test</td>
<td>190.00</td>
</tr>
<tr>
<td>Creatinine Clearance Test</td>
<td>190.00</td>
</tr>
<tr>
<td>Serum Proteins or Plasma Proteins</td>
<td>110.00</td>
</tr>
<tr>
<td>Serum Proteins Electrophoresis</td>
<td>220.00</td>
</tr>
<tr>
<td>Blood for Fibrinogen</td>
<td>120.00</td>
</tr>
<tr>
<td>Blood for Creatinine</td>
<td>85.00</td>
</tr>
<tr>
<td>Blood Uric Acid</td>
<td>110.00</td>
</tr>
<tr>
<td>Blood Sugar Curve (Glucose Tolerance Test) GTC or GTT</td>
<td>310.00</td>
</tr>
<tr>
<td>CO2 Combining Power of Plasma</td>
<td>145.00</td>
</tr>
<tr>
<td>Blood cholesterol</td>
<td>85.00</td>
</tr>
<tr>
<td>Blood Protein Bound Iodine (PBI)</td>
<td>330.00</td>
</tr>
<tr>
<td>Blood Chlorides (S Cl)</td>
<td>110.00</td>
</tr>
<tr>
<td>Serum Sodium (S Na)</td>
<td>95.00</td>
</tr>
<tr>
<td>Serum potassium (S K)</td>
<td>95.00</td>
</tr>
<tr>
<td>Serum Iron (S Fe)</td>
<td>145.00</td>
</tr>
<tr>
<td>Serum Iron Studies</td>
<td>240.00</td>
</tr>
<tr>
<td>Serum calcium (S Ca)</td>
<td>95.00</td>
</tr>
<tr>
<td>Serum Phosphorous (S P)</td>
<td>95.00</td>
</tr>
<tr>
<td>Serum Alkaline Phosphates</td>
<td>85.00</td>
</tr>
<tr>
<td>Serum Acid Phosphate</td>
<td>150.00</td>
</tr>
<tr>
<td>Serum Glutamic Oxalic Transaminase (SG OT)</td>
<td>85.00</td>
</tr>
<tr>
<td>Serum Lipase</td>
<td>145.00</td>
</tr>
<tr>
<td>Serum Glutamic Pyruvic transaminase (SG PT)</td>
<td>85.00</td>
</tr>
<tr>
<td>Serum Anylase</td>
<td>215.00</td>
</tr>
<tr>
<td>CPK</td>
<td>345.00</td>
</tr>
<tr>
<td>Glucose 6 Phosphate Dehydrogenase</td>
<td>185.00</td>
</tr>
<tr>
<td>Serum Lactic Dehydrogenase (LDH)</td>
<td>160.00</td>
</tr>
<tr>
<td>Serum Lactic Dehydrogenase with Isoenzyme</td>
<td>415.00</td>
</tr>
<tr>
<td>SMA 12-2 (14 blood Chemistry)</td>
<td>690.00</td>
</tr>
<tr>
<td><strong>BACTERIOLOGY &amp; SEROLOGY</strong></td>
<td></td>
</tr>
<tr>
<td>Brucella Agglutination Test*</td>
<td>145.00</td>
</tr>
<tr>
<td>Cold Agglutination Test for virus Pneumonia</td>
<td>145.00</td>
</tr>
<tr>
<td>Paul Bunnel Test</td>
<td>165.00</td>
</tr>
<tr>
<td>Service Description</td>
<td>Price</td>
</tr>
<tr>
<td>-----------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>C Reactive Proteins**</td>
<td>150.00</td>
</tr>
<tr>
<td>Smear Gram Strain Examination</td>
<td>55.00</td>
</tr>
<tr>
<td>Sputum Smear A F B stain</td>
<td>55.00</td>
</tr>
<tr>
<td>V D R L</td>
<td>85.00</td>
</tr>
<tr>
<td>WIDAL Test</td>
<td>85.00</td>
</tr>
<tr>
<td>R A Test</td>
<td>110.00</td>
</tr>
<tr>
<td>Culture &amp; Sensitivity (Other Specimens)</td>
<td>165.00</td>
</tr>
<tr>
<td>Vibro Cholera Culture</td>
<td>145.00</td>
</tr>
<tr>
<td>Conjunctival Swab for Macросcopic and Culture Examination</td>
<td>155.00</td>
</tr>
<tr>
<td>Smear Examination for Micro Organisms</td>
<td>105.00</td>
</tr>
<tr>
<td>Fluids or Exudates for Malignant Cells</td>
<td>155.00</td>
</tr>
<tr>
<td>* for Hospitalized Patients only</td>
<td></td>
</tr>
<tr>
<td>** For Rheumatic disease to be reimbursed for hospitalized patient</td>
<td></td>
</tr>
<tr>
<td>X RAY</td>
<td></td>
</tr>
<tr>
<td>Fluroscopy Chest</td>
<td>135.00</td>
</tr>
<tr>
<td>Abdomen AP erect ( one film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Abdomen Lateral View (one film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Abdomen for Pregnancy</td>
<td>150.00</td>
</tr>
<tr>
<td>Chest PA View (One Film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Chest Oblique or Lateral (One Film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Mastoids</td>
<td>150.00</td>
</tr>
<tr>
<td>Extremities, Bones and Joints (One Film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Pelvis (One Film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Paranasal Sinuses (One Film)</td>
<td>150.00</td>
</tr>
<tr>
<td>TM Joints (One Film)</td>
<td>150.00</td>
</tr>
<tr>
<td>Abdomen &amp; Pelvis for KUB</td>
<td>250.00</td>
</tr>
<tr>
<td>Skull AP &amp; Lateral</td>
<td>250.00</td>
</tr>
<tr>
<td>Spine AP &amp; Lateral</td>
<td>250.00</td>
</tr>
<tr>
<td>Barium Swallow</td>
<td>580.00</td>
</tr>
<tr>
<td>Sinography/Sialography</td>
<td>660.00</td>
</tr>
<tr>
<td>Cystography/Urethrography</td>
<td>990.00</td>
</tr>
<tr>
<td>Arthography</td>
<td>745.00</td>
</tr>
<tr>
<td>Retrograde Pyelography</td>
<td>825.00</td>
</tr>
<tr>
<td>Oral or IV Cholecystography</td>
<td>825.00</td>
</tr>
<tr>
<td>Barium enema</td>
<td>1075.00</td>
</tr>
<tr>
<td>Barium Meal Upper or Lower</td>
<td>1075.00</td>
</tr>
<tr>
<td>Bronchography</td>
<td>1155.00</td>
</tr>
<tr>
<td>IV Urography</td>
<td>1155.00</td>
</tr>
<tr>
<td>Myelography</td>
<td>1320.00</td>
</tr>
<tr>
<td>Pneumo Encephalography</td>
<td>990.00</td>
</tr>
<tr>
<td>Barium Meal Complete</td>
<td>1320.00</td>
</tr>
<tr>
<td>Cerebral/Femoral Angiography</td>
<td>1570.00</td>
</tr>
<tr>
<td>CT SCAN /M R I</td>
<td></td>
</tr>
<tr>
<td>CT Scan</td>
<td>2750.00</td>
</tr>
<tr>
<td>CT Scan (with contrast )</td>
<td>4400.00</td>
</tr>
<tr>
<td>MRI</td>
<td>5500.00</td>
</tr>
<tr>
<td>MRI (with contrast)</td>
<td>7200.00</td>
</tr>
<tr>
<td>ULTRA SONOGRAPHY AND ECHOCARDIOGRAPHY</td>
<td></td>
</tr>
<tr>
<td>Electrocardiogram (ECG)</td>
<td>150.00</td>
</tr>
<tr>
<td>Indual Test</td>
<td>155.00</td>
</tr>
<tr>
<td>U C G (Phono-cardiography, Telemetry C, Cardiac ex test</td>
<td>760.00</td>
</tr>
<tr>
<td>Procedure</td>
<td>Price</td>
</tr>
<tr>
<td>------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Stress test)</td>
<td>870.00</td>
</tr>
<tr>
<td>Echo cardio graphy</td>
<td>560.00</td>
</tr>
<tr>
<td>Cardio version</td>
<td>435.00</td>
</tr>
<tr>
<td>Ultra sonography</td>
<td>580.00</td>
</tr>
<tr>
<td>SKIN</td>
<td></td>
</tr>
<tr>
<td>Tuberculin test (Mantoux) TT or MT</td>
<td>115.00</td>
</tr>
<tr>
<td>Scraping for Fungus</td>
<td>60.00</td>
</tr>
<tr>
<td>Skin Clipping and Smear for Leprosy</td>
<td>115.00</td>
</tr>
<tr>
<td>Nasal smear for Leprosy</td>
<td>95.00</td>
</tr>
<tr>
<td>LIVER FUNCTION TESTS:</td>
<td></td>
</tr>
<tr>
<td>Thymol Turbidity Test</td>
<td>100.00</td>
</tr>
<tr>
<td>Cephalin cholesterol Floculation Test</td>
<td>100.00</td>
</tr>
<tr>
<td>Vanden Berghn Reaction and Icterus Index (Quantitative Bilirubin)</td>
<td>165.00</td>
</tr>
<tr>
<td>Takata Ara Reaction</td>
<td>110.00</td>
</tr>
<tr>
<td>Bromsulphalein Excretion Test (Excluding Injection Charges)</td>
<td>240.00</td>
</tr>
<tr>
<td>PLEURAL AND PERICARDIAL AND ASCITIC FLUIDS</td>
<td></td>
</tr>
<tr>
<td>Pleural Fluid for Routine Examination</td>
<td>155.00</td>
</tr>
<tr>
<td>Pleural Fluid for cultural Pericardial and Ascitic Fluids</td>
<td>155.00</td>
</tr>
<tr>
<td>SPUTUM EXAMINATION</td>
<td></td>
</tr>
<tr>
<td>Sputum Routine</td>
<td>100.00</td>
</tr>
<tr>
<td>Sputum for Acid Fast Bacilli only (Sputum AF B)</td>
<td>100.00</td>
</tr>
<tr>
<td>Sputum for Culture (Culture for TB)</td>
<td>155.00</td>
</tr>
<tr>
<td>CSF for Diphtheria</td>
<td>140.00</td>
</tr>
<tr>
<td>Culture for Diphtheria</td>
<td>115.00</td>
</tr>
</tbody>
</table>
ENCLOSURE II

100% for self and 75% for dependent family members of the amount actually incurred or the amount as mentioned below against each item, whichever is lower.

<table>
<thead>
<tr>
<th></th>
<th>Rs.</th>
<th>Rs.</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Special Operation</strong></td>
<td><strong>Major Operation</strong></td>
<td><strong>Minor Operation</strong></td>
<td></td>
</tr>
<tr>
<td>a) Operation Theatre Charges</td>
<td>3,300-00</td>
<td>2,200-00</td>
<td>715-00</td>
</tr>
<tr>
<td>b) Anesthetists Charges</td>
<td>3,300-00</td>
<td>2,200-00</td>
<td>715-00</td>
</tr>
<tr>
<td>c) Surgeon’s Fees for Operation (including fees for assistants)</td>
<td>11,000-00</td>
<td>7,150-00</td>
<td>2,310-00</td>
</tr>
</tbody>
</table>

d) Expenses for Dialysis, Blood Transfusion, Heart Valve Replacement, Angiography, implanted items during surgery wherever they do not form part of package charges and pace maker may be reimbursed at the rate of 75% for family members and 100% for workman himself at rates not exceeding the rates applicable to lowest paying bed of AIIMS, New Delhi.

Indicative list of special, major and minor operations is appended below:

**SPECIAL OPERATIONS:**
Cardiac including Bypass Surgery, Brain, Lung and Cancer Operations, Kidney/Lever Transplantation operation, Bone Marrow Transplant and multiple fractures (time taken is more than 3 hours)

**MAJOR OPERATIONS:**
Kidney Stone (including Lithotripsy) Prostate, Thyroid, Caesarean Delivery, Gastrectomy, Hysterectomy, Fractures, Amputations, SP Nailing, Discoidectomy, Retina Detachment, Lever & Gall Bladder, Plastic Surgery (not for beautification) Cataract (with IOL), Hernia subject to Bank’s discretion (time taken approximately 1 to 3 hours).

**MINOR OPERATIONS:**
D & C, Fissure, Circumcision, Small Hydrocele, Dilation, Vasectomy, Abscess, Bilat, Hydrocele, Appendix, Tubectomy, Piles, Fistula, Minor Operations of the Eye, Nose and Ear (time taken approximately 60 minutes or less)

**Operative interference done using state of the art medical techniques taking less than the time indicated as above will not alter the nature of the operations.

**Note:** It is however clarified that the above scheme will be totally replaced once the modalities are finalized for the new and much improved scheme of hospitalization and medical reimbursement scheme will become operative in terms of the Xth bi partite settlement furnished below.
SCHEDULE FOR REIMBURSEMENT OF HOSPITALIZATION EXPENSES

MEDICAL INSURANCE SCHEME (PROPOSED REVISED SCHEME – IN TERMS OF X BIPARTITE SETTLEMENT)

Having regard to the need to extend better coverage and reimbursement of hospitalization and medical expenses incurred by the officers / employees / dependent family members, the demand for full reimbursement of expenses connected with hospitalisation and medical treatment including domiciliary hospitalization and domiciliary treatment was discussed by and between the parties and a new scheme for reimbursement of medical expenses has been formulated.

The salient feature of the Scheme is as under:

The scheme shall cover expenses of the officers / employees and dependent family members in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any employee/ dependent family member, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/ domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/ Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified per the scheme.

The Scheme covers Employee + Spouse + Dependent Children + any two of the dependent Parents /Parents-in-law.

No age limit for dependent children (including step children and legally adopted children).

- A child would be considered dependent if his/her monthly income does not exceed 10,000/-per month;

- Widowed Daughter and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered shall be considered as dependent for the purpose of this policy.

- Physically challenged Brother / Sister with 40% or more disability shall also be covered as Dependent.

- No Age Limits for Dependent Parents. Any two, i.e. either dependent parents or parents-in-law will be covered as dependent.

- Parents would be considered dependent if their monthly income does not exceed 10,000/- per month or as revised by Indian Banks“ Association in due course, and wholly dependent on the employee as defined in this scheme.

All the existing permanent officers / employees of the Banks which are parties to this Settlement shall be covered by this Scheme from the date of introduction / implementation of this Scheme. All New Officers / employees shall be covered from the date of joining as per their appointment in the bank.

Till the new scheme is made effective and gets implemented, the existing provisions as per Bipartite Settlement/ Joint Note dated 27.4.2010 will continue to operate.
The new Scheme as applicable to the officers/employees in service would be continued beyond their retirement/superannuation/resignation, etc., subject to payment of stipulated premium by them.

The new Scheme would also cover the existing retired officers/employees of the Banks and dependent spouse subject to payment of stipulated premium by them.

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

Reimbursement shall cover Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding 5000 per day or the actual amount whichever is less. Intensive Care Unit (ICU) expenses not exceeding 7500/- per day or actual amount whichever is less. Surgeon, team of surgeons, Assistant surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees, Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, defibrillator, ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-

Occular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary or incurred during hospitalization as per the advice of the attending doctor.

Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to officers/employee/dependent would also be covered for reimbursement.

Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

Alternative systems of treatments other than treatment under Allopathy or modern medicine shall include Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian context, for Hospitalization and Domiciliary treatment.

**CASHLESS FACILITY:** The scheme also includes the benefit of cashless treatment facility in hospitals under a scheme worked by the Banks and the hospitals under a common insurance scheme.

**CONTRIBUTION:** The officers/employees shall not be required to share the cost of such benefits under the new scheme. However, in the case of officers/employees retiring from the Banks after the scheme is introduced and those who are already retired from the services of the banks and who opt to avail the benefits of the scheme, the amount of contribution by such persons shall be decided at the respective Bank level.

Day care Treatments shall be covered under the scheme and would refer to medical treatment and/or surgical procedure which is

i. undertaken under general or local anaesthesia in a hospital/day care centre in less than a day because of technological advancement, and

ii. which would have otherwise required hospitalisation of more than a day. Treatment normally taken on an outpatient basis is not included in the scope of this definition.
**DOMICILIARY HOSPITALIZATION**: Domiciliary Hospitalization shall be covered under this scheme and would mean medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or

b) the patient takes treatment at home on account of non-availability of room in a hospital.

**DOMICILIARY TREATMENT** shall also be covered under this scheme i.e. treatment taken for specified diseases which may or may not require hospitalization as mentioned herein below.

Domiciliary Hospitalization / Domiciliary Treatment : Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization / domiciliary treatment as may be certified by the recognized hospital authorities and bank's “medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy, Leprosy, Kidney Ailment, All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertension, Asthma, Hepatitis-B, Hepatitis-C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis (not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism, expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diphtheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature, Cerebral Palsy, Polio, all Strokes leading to Paralysis, Haemorrhages caused by accidents, all animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motor neuron disease, status asthmaticus, sequalea of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/ venous thrombo embolism (VTE), growth disorders, Graves" disease, Chronic Pulmonary Disease, Chronic Bronchitis, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of medicines, investigations, and consultations, etc., in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

**HOSPITAL / NURSING HOME**: A Hospital under this scheme would mean any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge, round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company’s authorized personnel.
This clause will however be relaxed in areas where it is difficult to find such hospitals. The term 'Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

**HOSPITALIZATION**: Hospitalization would mean admission in a Hospital/ Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures / treatments, where such admission could be for a period of less than a day,

**ID CARD**: In terms of the scheme arrived at between the Banks and insurance companies, ID Cards would be issued to all the officers / employees/ dependent family members/retired officers / employees/their dependents for the purpose of availing cashless facility in network hospitals.

**PRE-EXISTING DISEASE**: Pre-Existing Diseases would be covered for reimbursement under this scheme.

**PRE–HOSPITALISATION MEDICAL EXPENSES**: Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim provided that such medical expenses are incurred for the same condition for which the insured person’s hospitalization was required.

**POST HOSPITALISATION MEDICAL EXPENSES**: Relevant medical expenses incurred immediately 90 days after the employee/ dependent/ retirement employee is discharged from the hospital provided that such medical expenses are incurred for the same condition for which the Insured Persons Hospitalization was required.

**Additional Ex-Gratia for Critical Illness**: In addition to the reimbursement covered under this scheme, officers / employees (only officers / employees and not their dependents or retired officers / employees) shall be provided additional ex gratia of 1,00,000/-. In case an employee contracts a Critical Illness as listed below, the sum of 1,00,000/- shall be paid. This benefit shall be provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant/Bone marrow transplantation
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit.

Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as:
<table>
<thead>
<tr>
<th>1. Adenoidectomy</th>
<th>19. Haemo dialysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Appendectomy</td>
<td>20. Fissurectomy / Fistulectomy</td>
</tr>
<tr>
<td>3. Auroplasty not Cosmetic in nature</td>
<td>21. Mastoidectomy</td>
</tr>
<tr>
<td>5. Coronary angioplasty</td>
<td>23. Hysterectomy</td>
</tr>
<tr>
<td>7. D&amp;C</td>
<td>25. Parenteral chemotherapy</td>
</tr>
<tr>
<td>9. Eye surgery</td>
<td>27. Septoplasty</td>
</tr>
<tr>
<td>10. Fracture including hairline fracture</td>
<td>28. Piles/fistula</td>
</tr>
<tr>
<td>/dislocation</td>
<td></td>
</tr>
<tr>
<td>11. Radiotherapy</td>
<td>29. Prostate surgeries</td>
</tr>
<tr>
<td>12. Chemotherapy including parental</td>
<td>30. Sinusitis surgeries</td>
</tr>
<tr>
<td>chemotherapy</td>
<td></td>
</tr>
<tr>
<td>13. Lithotripsy</td>
<td>31. Tonsillectomy</td>
</tr>
<tr>
<td>14. Incision and drainage of abscess</td>
<td>32. Liver aspiration</td>
</tr>
<tr>
<td>15. Varicocelectomy</td>
<td>33. Sclerotherapy</td>
</tr>
<tr>
<td>16. Wound suturing</td>
<td>34. Varicose Vein Ligation</td>
</tr>
<tr>
<td>17. FESS</td>
<td>35. All scopies along with biopsies</td>
</tr>
<tr>
<td>18. Operations/Micro surgical operations on the nose, middle ear / internal ear, tongue, mouth, face, tonsils &amp; adenoids, salivary glands &amp; salivary ducts, breast, skin &amp; subcutaneous tissues, digestive tract, female/male sexual organs.</td>
<td>36. Lumbar puncture</td>
</tr>
<tr>
<td>19. Lumbar puncture</td>
<td></td>
</tr>
<tr>
<td>20. Ascitic Pleural tapping</td>
<td></td>
</tr>
</tbody>
</table>

This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital / day care centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

MATERNITY EXPENSES BENEFIT EXTENSION: Hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses. The maximum benefit allowable under this clause will be up to Rs.50,000/- for normal delivery and Rs.75,000/- for Caesarean Section.

Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and up to Rs.20,000/-.

Ambulance Charges: Ambulance charges are payable up to Rs.2,500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs.750/- per trip will also be reimbursable.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the scheme.
Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases shall be payable with or without hospitalization.

Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.

Treatment taken for Accidents can be payable even on OPD basis in Hospital.

Taxes and other Charges : All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing and Administration charges to be payable.

Charges for diapers and sanitary pads are payable, if necessary, as part of the treatment.

Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.

Treatment for Genetic Disorder and stem cell therapy shall be covered under the scheme.

Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

While reimbursement to the officers / employees shall be made by the Banks as hitherto, the Scheme shall be administered by the Banks through a scheme worked out between IBA/Banks and Insurance companies and officers / employees would in no way be directly bound by the terms and conditions of such scheme or arrangements.

However, for the purpose of clarity and information, the details of the Scheme worked out between IBA/Banks and insurance companies is appended herein as Appendix I & II.

The above stated scheme would not supersede the continuation of any bank-level arrangement or scheme providing for reimbursement of medical expenses, which is not covered herein, that may be in operation in any Bank.

*****
Medical Scheme for the Officers/ Employees of IBA Member Banks, parties to the Bipartite Settlement/ Joint Note dated 25th May 2015 in lieu of the Existing Hospitalization Scheme

The scheme covers expenses of the officers / employees and dependent in cases he/she shall contract any disease or suffer from any illness (hereinafter called DISEASE) or sustain any bodily injury through accident (hereinafter called INJURY) and if such disease or injury shall require any such insured Person, upon the advice of a duly qualified Physician/Medical Specialist/Medical practitioner (hereinafter called MEDICAL PRACTITIONER) or of a duly qualified Surgeon (hereinafter called SURGEON) to incur hospitalization/domiciliary hospitalization and domiciliary treatment expenses as defined in the Scheme, for medical/surgical treatment at any Nursing Home/Hospital / Clinic (for domiciliary treatment)/ Day care Centre which are registered with the local bodies, in India as herein defined (hereinafter called HOSPITAL) as an inpatient or otherwise as specified as per the scheme, to the extent of the sum insured + Corporate buffer.

1.1. The Scheme Covers Employee + Spouse + Dependent Children + 2 dependent Parents/parents-in-law.

- No age limit for dependent children. (including step children and legally adopted children) A child would be considered dependent if their monthly income does not exceed Rs. 10,000/- per month; which is at present, or revised by Indian Banks’ Association in due course. Widowed Daughter and dependant divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy. Physically challenged Brother / Sister with 40% or more disability.

- No Age Limits for Dependent Parents. Either Dependent Parents or parents-In-law will be covered. Parents would be considered dependent if their monthly income does not exceed Rs.10,000/- per month, which is at present, or revised by Indian Banks’ Association in due course and wholly dependent on the employee as defined in this scheme.

(The definition of family shall undergo a change as decided in due course in the negotiations)

1.2.1 All New Officers / employees to be covered from the date of joining as per their appointment letter. For additions /deletions during policy period, premium to be charged/refunded on pro rata basis.

1.2.2 Continuity benefits coverage to officers / employees on retirement and also to the Retired Officers / employees, who may be inducted in the Scheme.

1.3 Sum Insured: Hospitalization and Domiciliary Treatment coverage as defined in the scheme per annum

<table>
<thead>
<tr>
<th>Category</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers</td>
<td>Rs.4,00,000</td>
</tr>
<tr>
<td>Clerical Staff</td>
<td>Rs.3,00,000</td>
</tr>
<tr>
<td>Sub Staff</td>
<td>Rs.3,00,000</td>
</tr>
</tbody>
</table>

Change in sum insured after commencement of policy to be considered in case of promotion of the employee or vice versa.
1.4 Corporate Buffer: Rs.100,00,00,000/- Corporate buffer may be appropriated as per the premium of the bank. If the Corporate buffer of one bank is exhausted, the remaining amount can be claimed from the unutilized corporate buffer of the other banks. Corporate Buffer can be authorized by the Management, through an Authorized person / Committee as decided by IBA / Bank, and informed directly to the THIRD PARTY ADMINISTRATOR by keeping the insurance company in the loop.

1.5 In the event of any claim becoming admissible under this scheme, the company will pay through Third Party Administrator to the Hospital / Nursing Home or insured the amount of such expenses as would fall under different heads mentioned below and as are reasonably and medically necessary incurred thereof by or on behalf of such insured but not exceeding the Sum Insured in aggregate mentioned in the schedule hereto.

A. Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs. 5000 per day or the actual amount whichever is less.

B. Intensive Care Unit (ICU) expenses not exceeding Rs.7500 per day or actual amount whichever is less.

C. Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees.

D. Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator, Ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Occular Lenses, infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.

E. Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.

1.6 Pre and Post Hospitalization expenses payable in respect of each hospitalization shall be the actual expenses incurred subject to 30 days prior to hospitalization and 90 days after discharge.

2. DEFINITIONS:

2.1 ACCIDENT: An accident is a sudden, unforeseen and involuntary event caused resulting in injury -

2.2

A. “Acute condition” – Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

B. “Chronic condition” – A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics –

i. It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests –
ii. It needs ongoing or long-term control or relief of symptoms
iii. It requires your rehabilitation or for you to be specially trained to cope with it
iv. It continues indefinitely
v. It comes back or is likely to come back.

2.3 ALTERNATIVE TREATMENTS:

Alternative Treatments are forms of treatment other than treatment “Allopathy” or “modern medicine and includes Ayurveda, unani, siddha homeopathy and Naturopathy in the Indian Context, for Hospitalisation only and Domiciliary for treatment only under ailments mentioned under clause number 3.1

(Ref: 3.4 Alternative Therapy)

2.4 ANY ONE ILLNESS:

Any one illness will be deemed to mean continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital / Nursing Home where treatment has been taken. Occurrence of the same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this policy.

2.5 CASHLESS FACILITY:

Cashless facility “means a facility extended by the insurer to the insured where the payments, of the cost of treatment undergone by the employee and the dependent family members of the insured in accordance with the policy terms and conditions, or directly made to the network provider by the insurer to the extent pre-authorization approved.

2.6 CONGENITAL ANOMALY:

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

a. Internal Congenital Anomaly which is not in the visible and accessible parts of the body
b. External Congenital Anomaly which is in the visible and accessible parts of the body

2.7 CONDITION PRECEDENT:

Condition Precedent shall mean a policy term or condition upon which the Insurer’s liability under the policy is conditional upon.

2.8 CONTRIBUTION:

The Officers / employees will not share the cost of an indemnity claim on a ratable proportion from their personal Insurance Policies.

2.9 DAYCARE CENTRE:

A day care centre means any institution established for day care treatment of illness and/ or injuries or a medical setup within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under:-
2.10 DAY CARE TREATMENT:

Day care Treatment refers to medical treatment and or surgical procedure which is

iii. undertaken under general or local anesthesia in a hospital/day care Centre in less than
a day because of technological advancement, and

iv. Which would have otherwise required a hospitalisation of more than a day.

Treatment normally taken on an out patient basis is not included in the scope of this definition.

2.11 DOMICILIARY HOSPITALIZATION:

Domiciliary Hospitalization means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:

a) The condition of the patient is such that he/she is not in a condition to be removed to a hospital or

b) The patient takes treatment at home on account of non-availability of room in a hospital.

2.12 DOMICILIARY TREATMENT

Treatment taken for specified diseases which may or may not require hospitalization as mentioned in the Scheme under clause Number 3.1

2.13 HOSPITAL / NURSING HOME:

A Hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.

- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;

- Has qualified medical practitioner(s) in charge round the clock;

- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;

- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.
The term 'Hospital / Nursing Home' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

This clause will however be relaxed in areas where it is difficult to find such hospitals.

2.14 HOSPITALIZATION:

Hospitalization means admission in a Hospital/Nursing Home for a minimum period of 24 consecutive hours of inpatient care except for specified procedures/treatments, where such admission could be for a period of less than a day, as mentioned in clauses 2.9 and 2.10.

2.15 ID CARD:

ID Card means the identity card issued to the insured person by the THIRD PARTY ADMINISTRATOR to avail cashless facility in network hospitals.

2.16 ILLNESS:

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function which manifests itself during the policy period and requires medical treatment.

2.17 INJURY:

Injury means accidental physical bodily harm excluding illness or disease which is verified and certified by a medical practitioner.

However all types of Hospitalization is covered under the Scheme.

2.18 IN PATIENT CARE:

In Patient Care means treatment for which the insured person has to stay in a hospital for more than a day for a covered event.

2.19 INTENSIVE CARE UNIT:

Intensive Care Unit means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated medical practitioner(s) and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

2.20 MATERNITY EXPENSES:

Maternity expenses/treatment shall include:

a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).

b) Expenses towards medical termination of pregnancy during the policy period.

c) Complications on Maternity would be covered up to the Sum Insured plus the Corporate Buffer.
2.21 MEDICAL ADVICE:

Any consultation or advice from a medical practitioner/doctor including the issue of any prescription or repeat prescription.

2.22 MEDICAL EXPENSES:

Medical Expenses means those expenses that an insured person has necessarily and actually incurred for medical treatment on account of illness or accident on the advice of a medical practitioner, as long as these are no more than would have been payable if the insured person had not been insured.

2.23 MEDICALLY NECESSARY:

Medically necessary treatment is defined as any treatment, test, medication or stay in hospital or part of a stay in a hospital which

- is required for the medical management of the illness or injury suffered by the insured;

- must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;

- must have been prescribed by a medical practitioner;

- must confirm to the professional standards widely accepted in international medical practice or by the medical community in India.

2.24 MEDICAL PRACTITIONER:

Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or the homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The term medical practitioner would include physician, specialist and surgeon.

(The Registered practitioner should not be the insured or close family members such as parents, parents-in-law, spouse and children.)

2.25 NETWORK PROVIDER:

Network Provider means hospitals or health care providers enlisted by an insurer or by a Third Party Administrator and insurer together to provide medical services to an insured on payment by a cashless facility.

The list of network hospitals is maintained by and available with the THIRD PARTY ADMINISTRATOR and the same is subject to amendment from time to time.

2.26 NEW BORN BABY:

A new born baby means baby born during the Policy Period aged between one day and 90 days, both days inclusive.

2.27 NON NETWORK:

Any hospital, day care Centre or other provider that is not part of the network.
2.28 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the Bank, insurer or Third Party Administrator as well as the address/telephone number to which it should be notified.

2.29 OPD TREATMENT:

OPD Treatment is one in which the insured visits a clinic/hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of medical a practitioner. The insured is not admitted as a day care or in-patient.

2.30 PRE-EXISTING DISEASE:

Pre Existing Disease is any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and/or were diagnosed, and/or received medical advice/treatment, prior to the first policy issued by the insurer.

2.31 PRE – HOSPITALISATION MEDICAL EXPENSES:

Medical expenses incurred immediately 30 days before the insured person is hospitalized will be considered as part of a claim as mentioned under Item 1.2 above provided that;

i. such medical expenses are incurred for the same condition for which the insured person’s hospitalization was required and

ii. the inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

2.32 POST HOSPITALISATION MEDICAL EXPENSES:

Relevant medical expenses incurred immediately 90 days after the Insured person is discharged from the hospital provided that;

a. Such Medical expenses are incurred for the same condition for which the Insured Person's Hospitalization was required; and

b. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

2.33 QUALIFIED NURSE:

Qualified Nurse is a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India and/or who is employed on recommendation of the attending medical practitioner.

2.34 REASONABLE AND CUSTOMARY CHARGES:

Reasonable Charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness/injury involved.

2.35 ROOM RENT:

Room Rent shall mean the amount charged by the hospital for the occupancy of a bed on per day basis.
2.36 **SUBROGATION:**

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source. It shall exclude the medical / accident policies obtained by the insured person separately.

2.37 **SURGERY:**

Surgery or surgical procedure means manual and/or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care Centre by a medical practitioner.

2.38 **Third Party Administrator**

Third Party Administrator means a Third Party Administrator who holds a valid License from Insurance Regulatory and Development Authority to act as a THIRD PARTY ADMINISTRATOR and is engaged by the Company for the provision of health services as specified in the agreement between the Company and Third Party Administrator.

2.39 **UNPROVEN/EXPERIMENTAL TREATMENT:**

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is not based on established medical practice in India.

3. **COVERAGES:**

3.1 **Domiciliary Hospitalization / Domiciliary Treatment:** Medical expenses incurred in case of the following diseases which need Domiciliary Hospitalization / domiciliary treatment as may be certified by the attending medical practitioner and / or bank’s ‘medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.

Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments, Pleurisy, Leprosy, Kidney Ailment, All Seizure disorders, Parkinson’s diseases, Psychiatric disorder including schizophrenia and psychotherapy, Diabetes and its complications, hypertension, Hepatitis -B, Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson’s disease, Ulcerative Colitis, Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis, Hypothyroidism, Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diptheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature, Cerebral Palsy, Polio, All Strokes Leading to Paralysis, Haemorrhages caused by accidents, All animal/reptile/insect bite or sting, chronic pancreatitis, Immuno suppressants, multiple sclerosis / motoneuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)), growth disorders, Graves’ disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

The cost of Medicines, Investigations, and consultations, etc., in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and / or the attending doctor and/or the bank’s medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
3.2 Critical Illness: To be provided to the employee only subject to a sum insured of Rs.1,00,000/-. Cover starts on inception of the policy. In case an employee contracts a Critical Illness as listed below, the total sum insured of Rs.1,00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of the Critical Illness.

- Cancer including Leukemia
- Stroke
- Paralysis
- By Pass Surgery
- Major Organ Transplant
- End Stage Liver Disease
- Heart Attack
- Kidney Failure
- Heart Valve Replacement Surgery

Hospitalization is not required to claim this benefit. Further the Employee can claim the cost of hospitalization on the same from the Group Mediclaim Policy as cashless / reimbursement of expenses for the treatment taken by him.

3.3 Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments, such as

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Adenoidectomy</td>
</tr>
<tr>
<td>2</td>
<td>Appendectomy</td>
</tr>
<tr>
<td>3</td>
<td>Ascitic / Plural tapping</td>
</tr>
<tr>
<td>4</td>
<td>Auroplasty not Cosmetic in nature</td>
</tr>
<tr>
<td>5</td>
<td>Coronary angiography / Renal</td>
</tr>
<tr>
<td>6</td>
<td>Coronary angioplasty</td>
</tr>
<tr>
<td>7</td>
<td>Dental surgery</td>
</tr>
<tr>
<td>8</td>
<td>D&amp;C</td>
</tr>
<tr>
<td>9</td>
<td>Excision of cyst / granuloma/lump/tumor</td>
</tr>
<tr>
<td>10</td>
<td>Eye surgery</td>
</tr>
<tr>
<td>11</td>
<td>Fracture including hairline fracture / dislocation</td>
</tr>
<tr>
<td>12</td>
<td>Radiotherapy</td>
</tr>
<tr>
<td>13</td>
<td>Chemotherapy including parental chemotherapy</td>
</tr>
<tr>
<td>14</td>
<td>Lithotripsy</td>
</tr>
<tr>
<td>15</td>
<td>Incision and drainage of abscess</td>
</tr>
<tr>
<td>16</td>
<td>Varicocelectomy</td>
</tr>
<tr>
<td>17</td>
<td>Wound suturing</td>
</tr>
<tr>
<td>18</td>
<td>FESS</td>
</tr>
<tr>
<td>19</td>
<td>Operations/Micro surgical operations on the nose, middle ear / internal ear/ tongue, mouth, face, tonsils &amp; adenoids, salivary glands &amp; salivary ducts, breast, skin &amp; subcutaneous tissues, digestive tract, female/male sexual organs.</td>
</tr>
<tr>
<td>20</td>
<td>Haemo dialysis</td>
</tr>
<tr>
<td>21</td>
<td>Fissurectomy / Fistulectomy</td>
</tr>
<tr>
<td>22</td>
<td>Mastoidectomy</td>
</tr>
<tr>
<td>23</td>
<td>Hydrocele</td>
</tr>
<tr>
<td>24</td>
<td>Hysterectomy</td>
</tr>
<tr>
<td>25</td>
<td>Inguinal/ ventral/ umbilica/ femoral hernia</td>
</tr>
<tr>
<td>26</td>
<td>Parenteral chemotherapy</td>
</tr>
<tr>
<td>27</td>
<td>Polypectomy</td>
</tr>
<tr>
<td>28</td>
<td>Septoplasty</td>
</tr>
<tr>
<td>29</td>
<td>Piles/ fistula</td>
</tr>
<tr>
<td>30</td>
<td>Prostate surgeries</td>
</tr>
<tr>
<td>31</td>
<td>Sinusitis surgeries</td>
</tr>
<tr>
<td>32</td>
<td>Tonsillectomy</td>
</tr>
<tr>
<td>33</td>
<td>Liver aspiration</td>
</tr>
<tr>
<td>34</td>
<td>Sclerotherapy</td>
</tr>
<tr>
<td>35</td>
<td>Varicose Vein Ligation</td>
</tr>
<tr>
<td>36</td>
<td>All scopies along with biopsies</td>
</tr>
<tr>
<td>37</td>
<td>Lumbar puncture</td>
</tr>
</tbody>
</table>
This condition will also not apply in case of stay in hospital of less than a day provided –

a. The treatment is undertaken under General or Local Anesthesia in a hospital /day care Centre in less than a day because of technological advancement and

b. Which would have otherwise required hospitalization of more than a day.

3.4 Alternative Therapy : Reimbursement of Expenses for hospitalization or domiciliary treatment (under clause 3.1) under the recognized system of medicines, viz., Ayurvedic, Unani, Sidha, Homeopathy, Naturopathy, if such treatment is taken in a clinic / hospital registered, by the central and state government.

3.5 MATERNITY EXPENSES BENEFIT EXTENSION

The hospitalization expenses in respect of the new born child can be covered within the Mother’s

Maternity expenses: The maximum benefit allowable under this clause will be up to Rs.50000/- for Normal Delivery and Rs.75,000/- for Caesarean Section.

Special conditions applicable to Maternity expenses Benefit Extension:

I. 9 months waiting period under maternity benefit will be waived from the policy.

II. Pre-natal & post natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization.

III. Missed Abortions, Miscarriage or abortions induced by accidents are covered under the limit of Maternity

IV. Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy would be covered in the up to the Sum Insured + Corporate Buffer

V. Expenses incurred for Medical Termination of Pregnancy

VI. Claim in respect of delivery to be given irrespective of the number of children

3.6 Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to Rs, 20000/-.

However if the baby contacts any illness the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.

3.7 Ambulance Charges: Ambulance charges are payable up to Rs.2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to Rs.750/- per trip.

Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.

3.8 Pre-Existing Diseases / Ailments: Pre-existing diseases are covered under the scheme.
3.9 Congenital Anomalies: Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy

3.10 Psychiatric diseases: Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.

3.11 Advanced Medical Treatment: All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization / day care surgery.

3.12 Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured.

3.13 Taxes and other Charges: All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.

Charges for diapers and sanitary pads are payable if necessary as part of the treatment.

Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neonatal nursing care or any other case where the patient is critical and requiring special care.

3.14 Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.

3.15 Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders shall be covered under the scheme.

3.16 Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However purchase of the above equipment to be subsequently used at home in exceptional cases on medical advice shall be covered.

3.17 Ambulatory devices i.e., walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered under the scheme.

3.18 Physiotherapy charges: Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

All claims admitted in respect of any/all insured person/s during the period of insurance shall not exceed the Sum Insured stated in the schedule and Corporate Buffer if allocated.

4. EXCLUSIONS:

The company shall not be liable to make any payment under this policy in respect of any expenses whatsoever incurred by any Insured Person in connection with or in respect of:

4.1 Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).

4.2 (a) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
(b) Vaccination or inoculation.
(c) Change of life or cosmetic or aesthetic treatment of any description is not covered.
(d) Plastic surgery other than as may be necessitated due to an accident or as part of any illness.

4.3 Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.

4.4 Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature.

4.5 Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs / alcohol.

4.6 All expenses arising out of any condition directly or indirectly caused to or associated with Human T-Cell Lymphotropic Virus Type III (HTLB - III) or lymphadinopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.

4.7 Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital / Nursing Home, unless recommended by the attending doctor.

4.8 Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.

4.9 Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.

4.10 All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, barber or beauty services, diet charges, baby food, cosmetics, tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

5. CONDITIONS:

5.1 Contract: the proposal form, declaration, and the policy issued shall constitute the complete contract of insurance.

5.2 Every notice or communication regarding hospitalization or claim to be given or made under this Policy shall be communicated to the office of the Bank, dealing with Medical Claims, and/or the THIRD PARTY ADMINISTRATOR office as shown in the Schedule. Other matters relating to the policy may be communicated to the policy issuing office.

5.3 The premium payable under this Policy shall be paid in advance. No receipt for Premium shall be valid except on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance and fulfillment of the terms, provisions, conditions and endorsements of this Policy by the Insured Person in so far as they relate to anything to be done or complied with by the Insured Person shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsements of this policy shall be valid unless made in writing and signed by an authorised official of the Company.
5.4 Notice of Communication: Upon the happening of any event which may give rise to a claim under this Policy notice with full particulars shall be sent to the Bank or Regional Office or THIRD PARTY ADMINISTRATOR named in the schedule at the earliest in case of emergency hospitalization within 7 days from the time of Hospitalisation/Domiciliary Hospitalisation.

5.5 All supporting documents relating to the claim must be filed with the office of the Bank dealing with the claims or THIRD PARTY ADMINISTRATOR within 30 days from the date of discharge from the hospital. In case of post-hospitalisation, treatment (limited to 90 days), (as mentioned in para 2.32) all claim documents should be submitted within 30 days after completion of such treatment.

**Note:** Waiver of these Conditions 5.4 and 5.5 may be considered in extreme cases of hardship where it is proved to the satisfaction of the Bank that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or deliberate or file claim within the prescribed time-limit. The same would be waived by the TPA without reference to the Insurance Company.

5.5.1 The Insured Person shall obtain and furnish to the office of the Bank dealing with the claims / THIRD PARTY ADMINISTRATOR with all original bills, receipts and other documents upon which a claim is based and shall also give such additional information and assistance as the Bank through the THIRD PARTY ADMINISTRATOR/Company may require in dealing with the claim.

5.5.2 Any medical practitioner authorised by the Bank / Third Party Administrator / shall be allowed to examine the Insured Person in case of any alleged injury or disease leading to Hospitalisation, if so required.

5.6 The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent means or device whether by the Insured Person or by any other person acting on his behalf.

5.7 DISCLOSURE TO INFORMATION NORM

The claim shall rejected in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5.8 Claims will be managed through the same Office of the Bank from where it is managed at present. The Insurance Companies third party administrator will be setting up a help desk at that office and supporting the bank in clearing all the claims on real time basis.

5.9 In case of rejection of claims it would go through a Committee set up of the Bank, Third Party Administrator and United India Insurance Co Ltd. unless rejected by the committee in real time the claim should not be rejected.

5.10 There would be a continuity of this Scheme / benefits to the Retiring Officers / employees and their family and also to the Retired Officers / employees and their family.

#####
Appendix II

Mapping the underwriting, process, servicing and claims for the Medical Scheme of the Officers / employees and their family members of Indian Banks’ Association Member Banks

1. The policy will be issued in the name of Indian Banks’ Association Member Banks and the list of the member banks would be mentioned giving the data of the officers / employees bifurcated into:-
   a) Officers with the data of their dependent family members.
   b) Clerical staff with the data of their dependent family members.
   c) Sub staff with the data of their dependent family members.

   The premium is decided by the number of officers / employees uniformly but not based on the number of dependent family members. The collection of data of dependent family members at the initial stage may take long time. In such cases claims pertaining to dependent family members of officers / employees pending collection of data may be settled on certification and recommendation of the appropriate authority of the respective bank.

2. The policy will commence on a uniform date for all the member banks to ensure they get the benefit of the large number of officers / employees which has been instrumental in the procurement of the most competitive premium quote and would eventually also reflect in a positive claim ratio.

3. The member banks will submit their data and pay the premium to the lead Insurance Company viz. United India Insurance Co. Ltd., in proportion to their employee strength.

4. The insured name of Indian Banks’ Association is used for getting the benefit of mass scale underwriting and a positive claim ratio that would benefit all the member Banks.

   All underwriting, process and claim servicing will be done by the member Banks’ directly with United India Insurance Co. Ltd. and K. M. Dastur Reinsurance Brokers Pvt. Ltd.

5. The Corporate Buffer of all the member banks will be in proportion to the percentage of their premium contribution.

6. The allocation and use of this Corporate Buffer would rest with the individual management of the member bank. At the end of the year we would have a joint review on how many banks have totally utilized their Corporate Buffer and how many other member banks have not utilized their Corporate Buffer totally. The unutilized Corporate Buffer of the member banks would now be proportionately available to the member banks whose Corporate Buffer has been totally utilized. This would be one of the major benefits of the Group underwriting of all the member banks under one policy and at the same time individual underwriting of each member banks for data processing, servicing and claims.

7. The claim settlement of the member banks would be done in the same process as followed in the past, by each individual member banks.

8. The Third Party Administrator, appointed by the lead insure viz United India Insurance Co. Ltd. will station their representative at the banks regional/ nodal offices from where these banks have been settling medical claims of their officers / employees.

9. The Third Party Administrator, would have a Dedicated Office, Server and a 24 X 7 Call Centre for the Member Banks of the Indian Banks’ Association.
10. The officers / employees would submit the claims to the same regional / nodal offices where they have been submitting in the past and the Third Party Administrator representative will be the backup support and ensure claim settlement is completed in thirty minutes.

11. (The Third Party Administrator should ensure placement of representative in all the regional/nodal offices of the member banks where the officers / employees have been submitting their claims in the past)

12. No claims would be rejected by the insurance company/ Third Party Administrator unless the same is rejected by the committee comprising of the Bank management, Insurance Company, Third Party Administrator and K. M. Dastur Reinsurance Brokers Pvt Ltd.

13. All the officers / employees and their family members would be issued ID cards by the Third Party Administrator, of the Insurance Company ie. United India Insurance Co. Ltd. In case the employee or his family member gets admitted in any of the preferred Provider Network of hospitals on production of ID card, the hospital authority in turn shall notify by fax / mail the details of hospitalisation along with ID card number and Name of the employee to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim. This would even enable them to claim from anywhere in India and they would be able to admit themselves in hospitals anywhere in India by merely calling the dedicated call centres of the Third Party Administrator, which would be working on a 24x7 basis. The Third Party Administrator, would even be able to advise the officers / employees on the nearest hospital available in their area. In case of an emergency admission to a hospital which is not in PP Network, the officers / employees also have a benefit to get himself admitted on a cashless basis by intimating the Third Party Administrator, call centre number, mentioning his ID card No and name. The hospital authority would fax / mail the details of hospitalisation to the Third Party Administrator, who would again revert by fax / mail a confirmation to the hospital to proceed with the claim.

14. Most of the claims would be cashless; which would be paid directly to the hospital concerned.

15. The reimbursement claims of pre and post hospitalisation or in a few cases of actual hospitalisation would be paid to the officers / employees through the banks regional/ nodal offices or directly credited to the officers / employees account.

16. In case of reimbursement claim where the employee has not informed the banks Regional / Nodal offices; they may phone the 24 X 7 call centre of the Third Party Administrator giving the details of their card ID number and name. In such cases the reimbursement claim should be submitted on completion of hospitalisation and not later than 30 days of discharge from the hospital. In case of post-hospitalisation treatment, all claim documents should be submitted within 30 days after completion of such treatment. Wherever the hospitals are not in the approved list of Third Party Administrator, the Third Party Administrator should take necessary action for addition of those hospitals on their network hospital list in consultation with bank. In an emergency the claim payment would be paid to the hospital account and empanelment of the hospital would be considered.

17. All the addition and deletion of the officers / employees and dependents of the various member banks would be done on a monthly basis. A newly recruited employee would automatically be admitted in the medical scheme from the date of his appointment letter.

This has to be reflected in the addition / deletion statement to be sent to the Third Party Administrator/ K. M. Dastur Reinsurance Broker Pvt. Ltd., before the 10th of the beginning of every month.
18. ID cards will be prepared within 10 working days from the date of receipt of data. These cards can be couriered to the respective branch office in which the employee is located. The cards can be distributed by at the branch office by the bank’s branch manager / any other person who is made responsible for the same. Corrections in cards, if any can be e-mailed to an exclusive id which will be exclusive for cards correction errors. These cards will be corrected and resent within 2 working days from the receipt of correction mail.

19. An adequate deposit premium have to be placed by the member banks for this addition, as this is a regulatory compliance under section 64 V B of the Insurance Act; wherein no insurance can be initiated without the payment of the premium.

20. At the same time refund premium of all deletions would be credited in the deposit account of the member banks.

21. All additions / deletions of officers / employees and family members would be on pro rata basis. In case, some member banks joined the scheme sometime after the main master policy has been incepted, they would also be joining on a prorate premium.

@@@@@
CHAPTER-V

REIMBURSEMENT OF EXPENSES ON TRAVEL

A) ON TRAVEL /ON OFFICIAL DUTY:

1. ELIGIBLE MODE OF TRAVEL:

The following provisions shall apply wherever an officer is required to travel on duty:

a) An Officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

b) An officer in the Middle Management Grade is entitled to travel by 1st Class or AC 2Tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be traveled is more than 1000 km. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the competent authority, having regard to the exigencies of business or public interest.

c) An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).

d) An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

e) Any other officer may be authorized by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank’s vehicle.

The remaining provisions as in Sub-regulation (2) & (3) of Regulation 41 of Officer’s Service Regulations shall remain unchanged. (Cir No.362; Ref.No.03/29 Dated 27.11.2003.)

Note:

i. Bank can authorize any officer to travel by one's own vehicle or Bank’s vehicle.

ii. Reimbursement of Tatkal charges on train tickets: Tatkal charges shall be reimbursed to officers who were advised to travel on official duty with a short notice on case to case basis subject to production of documentary proof and satisfaction of sanctioning authority about the urgency of journey.

iii. Where hiring of taxi is permitted, the actual taxi charges will be reimbursed.

iv. For travel by public motor or water transport the actual fares will be reimbursed.

v. Actual expenses for transport and porterage will be reimbursed.

2. REIMBURSEMENT OF TRAVELLING EXPENSES WHO USES THEIR OWN VEHICLE ON OFFICIAL DUTY:

- Officers who are travelling within the Municipal/Panchayat limits beyond 8 Kms
• Officers who are travelling outside the station
• Officers on transfer, if travel by road

<table>
<thead>
<tr>
<th>Type of vehicle</th>
<th>Capacity</th>
<th>Reimbursement rate per Km (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four wheeler</td>
<td>&gt; 1000 cc</td>
<td>9-00</td>
</tr>
<tr>
<td>Four wheeler</td>
<td>&lt; 1000 cc</td>
<td>7-00</td>
</tr>
<tr>
<td>Motor Cycle/Scooter</td>
<td></td>
<td>4-50</td>
</tr>
<tr>
<td>Mopeds</td>
<td></td>
<td>3-00</td>
</tr>
</tbody>
</table>

**Note:** These rates are applicable for reimbursement of Transfer Travelling Expenses to officers owning vehicles, on transfer, if the vehicles are driven by road.

3. HALTING ALLOWANCE (w.e.f. 1.6.2015)

<table>
<thead>
<tr>
<th>Grade / Scales of Officers</th>
<th>Metro (Rs.)</th>
<th>Major ‘A’ Class Cities (Rs.)</th>
<th>Area-I (Rs.)</th>
<th>Other Places (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers in Scale VI &amp; above</td>
<td>1800</td>
<td>1300</td>
<td>1100</td>
<td>950</td>
</tr>
<tr>
<td>Officers in Scale IV &amp; above</td>
<td>1500</td>
<td>1300</td>
<td>1100</td>
<td>950</td>
</tr>
<tr>
<td>Officers in Scale I / II / III</td>
<td>1300</td>
<td>1100</td>
<td>950</td>
<td>800</td>
</tr>
</tbody>
</table>

4. LODGING EXPENSES: (Circular No.078, Ref.No.03/07 dated 05.06.2007)

<table>
<thead>
<tr>
<th>Grade</th>
<th>Eligibility to Stay</th>
<th>Maximum Room Tariff permissible (Exclusive of admissible taxes) {in Rs.}</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEGS-VI &amp; VII</td>
<td>Five Star Hotel</td>
<td>6,800, 3,400, 3,000</td>
</tr>
<tr>
<td>SMGS-IV &amp; V</td>
<td>Three Star Hotel</td>
<td>4,000, 2,400, 2,000</td>
</tr>
<tr>
<td>MMGS-II &amp; III</td>
<td>Two Star Hotel (Non-AC)</td>
<td>2,400, 1,600, 1,200</td>
</tr>
<tr>
<td>JMGS-I</td>
<td>One Star Hotel (Non-AC)</td>
<td>1,600, 1,200, 800</td>
</tr>
</tbody>
</table>

**NOTE:** Officers in Top Executive Grade Scale VI & VII are entitled for 25% extra of the above referred room tariffs if they stayed in other than eligible hotels.

5. BOARDING EXPENSES:

<table>
<thead>
<tr>
<th>Officer Grade</th>
<th>Eligibility to stay</th>
<th>Boarding Charges (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Major ‘A’ class cities</td>
</tr>
<tr>
<td>Scale VI &amp; VII</td>
<td>4* hotel</td>
<td>250-00</td>
</tr>
<tr>
<td>Scale IV &amp; V</td>
<td>3* hotel</td>
<td>250-00</td>
</tr>
<tr>
<td>Scale II &amp; III</td>
<td>2* hotel (Non-AC)</td>
<td>200-00</td>
</tr>
<tr>
<td>Scale I</td>
<td>1* hotel (Non-AC)</td>
<td>200-00</td>
</tr>
</tbody>
</table>

**NOTE:**

a) Where lodging is provided by Bank, 3/4th of Halting allowance is admissible.

b) Where boarding is provided by Bank, ½ of the Halting allowance is admissible.

c) Where lodging and boarding is provided by Bank, ¼th of the Halting allowance is admissible.
d) Where boarding expenses are claimed on declaration basis, no Halting allowance is admissible.

e) Inspector of Branches shall be paid supplementary Diem allowance of Rs.10/- per day of halt for outside head quarters on inspection duty.

B) ON TRANSFER:

1. **Eligibility:** Self and his family members.

   ‘Family’ for the purpose of this Regulation shall be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer employees.

2. **Mode of Travel and Expenses on Travel**

   It is reiterated that the following provision shall continue to apply wherever an officer is required to travel on duty:

   a) An officer in Junior Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

   b) An officer in Middle Management Grade is entitled to travel by 1st Class or AC 2-tier Sleeper by train. He may, however, travel by air (economy class) if the distance to be travelled is more than 1000 kms. He may, however, travel by air (economy class) even for a shorter distance if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

   c) An officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by air (economy class).

   d) An officer in Senior Management or Top Executive Grade may travel by car between places not connected by air or rail provided that the distance does not exceed 500 km. However, when a major part of the distance between the two places can be covered by air or rail only the rest of the distance should normally be covered by car.

   e) Any other officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank’s vehicle.

   The remaining provisions as in Sub-regulations (2) & (3) of Regulation 41 of Officers’ Service Regulations shall remain unchanged.

   **Note:** Entitlement by Steamer – Delux Cabin

3. **Reimbursement of expenses for transporting officer’s Baggage:**

   a) **By Goods Transport:**

<table>
<thead>
<tr>
<th>Pay Range</th>
<th>With family</th>
<th>Without family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs.23,700/- per month to</td>
<td>3000 Kgs</td>
<td>1500 Kgs</td>
</tr>
<tr>
<td>Rs.31,705/- per month</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rs.32,850/- per month and above</td>
<td>Full Wagon</td>
<td>2500 Kgs</td>
</tr>
</tbody>
</table>
NOTE:

If an officer eligible for full wagon avails the facility of ‘container service’ by Railways, he will be reimbursed actual charges.

i. For one container if he/she is in Junior or Middle Management grade and

ii. Two containers if he/she is in Senior or Top Management Grade.

b) **By Road Transport:**

<table>
<thead>
<tr>
<th>Pay Range</th>
<th>With family</th>
<th>Without family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs.23,700/- per month to Rs.31,705/- per month</td>
<td>3000 Kgs</td>
<td>1500 Kgs</td>
</tr>
<tr>
<td>Rs.32,850/- per month &amp; above</td>
<td>120 quintals By approved Lorry Transport</td>
<td>60 quintals By unapproved Lorry Transport</td>
</tr>
</tbody>
</table>

NOTE: Quintal Rates were furnished in Annexure.

In view of substantial reduction in the freight rates charged by Railways from 01.04.2005, IBA advised the Bank to reimburse expenses on rate per kilometer basis with effect from 1st August 2006, if officer shifts his baggage by approved lorry transport.

<table>
<thead>
<tr>
<th>Distance in Kilometers</th>
<th>Rate per tonne per Km (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 2000 Kms</td>
<td>2-80</td>
</tr>
<tr>
<td>Beyond 2000 Kms</td>
<td>2-00</td>
</tr>
<tr>
<td>Hill &amp; Terrain Areas</td>
<td>5-60</td>
</tr>
</tbody>
</table>

NOTE:

i. The above rates do not apply on a slab basis.

ii. If goods are transported by unapproved lorry transport operators, the goods train tariff which is already existing shall continue.

c) **By Vehicle Transportation:**

If an officer owns car or two wheeler, the cost of its transportation will be reimbursed at the following rates.

For Car:

i. Goods train rate if transported by train.

ii. At the mileage rate if driven by road.
2 Wheeler:

i. Goods train rate if transported by train.
ii. Actual lorry charges if transported by vehicle.
iii. At the mileage rate if driven by road.

d) Lumpsum amount on Declaration basis:

Compensation on Transfer (w.e.f. 1.6.2015)

An officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.

<table>
<thead>
<tr>
<th>Grade / Scale of Officer</th>
<th>(Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers in Scale IV and above</td>
<td>20,000/-</td>
</tr>
<tr>
<td>Officers in Scale I, II and III</td>
<td>15,000/-</td>
</tr>
</tbody>
</table>

e) Halting Allowance:

An officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates in the case of travel on tour. Provided that on and from 30.10.1987, where no residential accommodation is made available by the Bank to an officer at the new place of posting and where such an officer may incur additional expenses in the process of taking over charge, for reasons, beyond his control, the Competent Authority may consider, on merit, grant of halting allowance to him/her up to a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.

f) Joining Time on Transfer:

a) Not exceeding 7 days exclusive of the number of days spent on travel.
b) The day on which he/she is relieved from his/her old post and public holidays following the day of relief shall not be included in computing the joining time.
c) No joining time shall be available if transfer is within the place or temporary in nature.

C) ON RETIREMENT:

1. On Retirement, an officer will be eligible to claim Traveling Allowance, baggage and other expenses for himself and his family members as on transfer from the last station at which he is posted to the place where he/she proposes to settle down on retirement.

2. Officers are permitted to avail the above facility within 6 months from the date of retirement.

D) ON DEMISE OF AN OFFICER IN HARNESS:

In the event of demise of an officer in harness, the benefit on Retirement available as referred above may be extended to the members of the family of the deceased officer by permitting them to claim the traveling allowance, baggage and other expenses from the place where the officer is working at the time of his demise to the place where his family members proposes to settle down.
E) LEAVE TRAVEL CONCESSION:

a) During each block of 4 years, an officer shall be eligible for leave travel concession for travel to his place of domicile once in each block of two years. Alternatively, he may travel in one block of two years to his place of domicile and in another block of two years to any place in India by the shortest route.

b) Alternatively, an officer, by exercising an option anytime during a 4 year block or two year block, as the case may be, surrender and encash his LTC (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to the eligible fare for the class of travel of which he is entitled up to a distance of 4500** kms (one way) for officers in JMG-Scale-I and MMG – Scale II & III and 5500 kms (one way) for officers in SMG- Scale IV & above.

**(There was an anomaly in the distance for JMG-Scale-I and MMG – Scale II & III officers that the figure of 4500 needs to be corrected to 5000 km's and the matter has been taken up by AIBOC with IBA for rectification ).

c) An officer opting to encash his LTC shall prefer the claim for himself / herself and his/ her family members only once during the block / term in which such encashment is availed of. The facility of encashment of privilege leave while availing of Leave Fare Concession is also available while encashing the facility of LTC.

d) The mode and class by which an officer may avail of Leave Travel Concession shall be the same as the officer is normally entitled to travel on transfer and other terms and conditions subject to which the Leave Travel Concession may be availed of by an officer, shall be as decided by the Board from time-to-time. Provided that w.e.f. 1st May 2010 an officer in Junior Management Grade Scale I while availing LTC will be entitled to travel by air in the lowest fare economy class in which case the reimbursement will be the actual fare or the fare applicable to AC 1st Class fare by train for the distance traveled whichever is less. The same rules shall apply when an officer in Middle Management Grade Scale II and Middle Management Grade Scale III while availing LTC where the distance is less than 1000 kms.

Definition of Family:

For the purpose of medical facilities and for the purpose of leave fare concession, the expression “family” of an employee shall mean -

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

b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding 10,000/- p.m. If the income of one of the parents exceeds 10,000/- p.m. or the aggregate income of both the parents exceeds Rs.10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

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

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents/ parents-in-law shall be covered.
Other Rules:

a) If husband and wife both are employees of the Bank, only one of them will be eligible to LFC as per his/her entitlement in a particular block of 4 years.

Officers are permitted to visit other places apart from the place of rest or home town subject to the following conditions.

i. Place of rest or home town is to be visited invariably.

ii. Reimbursement shall be restricted to the eligible fares by the entitled mode and class of travel for the distance from the place of work to the place of rest/home town by shortest route.

b) An officer under LFC can travel by taxi also. However, reimbursement will be actual fares/hire charges incurred or fares/hire charges incurred or fares by shortest route by the entitled class whichever is lower subject to the production of sufficient proof to the satisfaction of sanctioning authority i.e. petrol bills, tool gate receipts, RTA permit copy, charges per kilometer, total distance traveled and details of places visited (to be given by the owner of the vehicle on his letter head) and any other supplementary proof etc.

c) If the place of destination is not accessible by train, the officer will be free to travel by other means of transportation and such distance will be notionally taken as if covered by the railway and the reimbursement will be restricted to the extent of the mode and class of travel by which an officer is entitled to travel, or the actual fare of the transport by which he has traveled whichever is less.

d) The other means of transport referred to above includes journey by pony, dandy, taxi, tourist car etc.

e) While the officer is free to travel by transport other than the mode and class by which he is eligible to travel, the reimbursement will be restricted to that mode and class by which he is eligible to travel, or the actual fare by him, whichever is lower.

f) While it will be open for the officer to break journeys at the place he likes, the reimbursement of to and fro fare will be permissible only from the place of his posting to the place of his destination by shortest route, by the eligible mode & class of travel.

g) If an officer incurs, in case of a journey by train any reservation charges these may be reimbursed to him, subject to once for upward journey and once for return journey in addition to his/her entitlement.

In case of journey by road transport, if any reservation charges incurred by an officer the same may be reimbursed to him provided such charges are within his entitlement.

h) If the tour is to visit more than one place, the officer will be required to declare the place of destination/visit. The reimbursement will be restricted to the extent of the mode and class by which he is entitled to travel the distance from the place of posting to the place of destination/visit by shortest route.

i) If the officer is permitted to travel by his own car, he will be reimbursed to and fro charge calculated at the cost of one litre of petrol for every eight kilometers of distance covered, from his place of posting to the place of destination calculated on the basis of shortest route by railway or equivalent to the fare he is eligible as per eligibility whichever is lower.

j) LTC may be availed by the family of the officer prior to or after the date on which the officer himself avails of LTC, provided that the period between the date of commencement of the journey by the family and the date on which the officer himself commences his journey does not exceed 4 months.
k) In case of Home town LTC an officer will be eligible to claim LTC for the members of his family, if they do not ordinarily reside with him at the place of his posting, for travel of his family members from the place of domicile to the place of posting and return with the officer and vice-versa.

l) An officer has to produce relevant proof of having visited the place of destination/home town to the satisfaction of the sanctioning authority such as hotel bills, petrol bills, purchase bills etc.

m) Other ancillary or incidental expenses such as conveyance charges for sight seeing in the city or town, toll tax, pilgrim tax, porter or coolie charges, service charges for ticket bookings, bag roll charges etc., are not reimbursable under LTC, even if they come within the permissible overall entitlement.

n) Officer on probation are eligible for LTC on the same lines as in respect of confirmed officers provided such officers have completed at least 11 months of continuous service in the Bank.

o) If both the spouses are working in different Banks, each one of them can avail LTC separately for different journeys. However, there should not be two payments in respect of the same journey by both the employees.

p) An officer provided with Bank’s car cannot use the Bank’s car for performing the journey while availing leave travel concession, without the prior approval of Head Office (Services Department) and the charges as may be determined by Central Office will be payable by him to the Bank, if permission to use Bank’s car is granted.

q) In case of travel is undertaken by conducted tours, receipts showing the actual traveling expenses excluding, boarding, halting charges etc., should be submitted.

r) The family members of the officers who are permitted by the Bank to stay at a place other than the place of work of the officer can travel from their place to the place of destination mentioned in the LTC sanction. However, the entitlement is arrived at as if they have traveled from the place of posting of the officer only. (Bank Cir. Lr.No.666/20/IR/351 dated 29-3-2007)

F. ON TA BILLS

**TRANSPORT OF OWN VEHICLE:**

Reimbursement of charges eligible only for one vehicle i.e., either for car or for 2 wheeler. If it is drive by road, the relevant petrol bills/toll gate receipts etc., along with ‘C’ book copy is to be submitted. If it is transported by lorry or by train the receipt issued by the transport authority is to be submitted along with the claim. Prior permission is to be obtained from the Competent Authority for bringing the vehicle ON ROAD.

**LOCAL CONVEYANCE:**

Reasonable conveyance expenses actually incurred for travel by the frequent and cheapest mode of transport at the place of visit/halt shall be reimbursed against information such as date of travel, mode of conveyance engaged, approximate distance traveled, purpose of the visit etc.

- travel by taxies when they do not ply on meters should be avoided excepting in exigencies like strikes/bundhs.
• at places where frequent/cheaper mode of transport like auto etc., is available, travel by such mode of transport is obligatory.

• officers should stay near the place of work at out-station as far as possible to minimize expenditure in this regard.

• surface travel facility provided by Indian Airlines should be utilized wherever available.

• officers attending training programmes locally (residential or non-residential) are not entitled for reimbursement of conveyance expenses. However, in case, where the distance is beyond 8 Kms they are eligible for conveyance.

• conveyance expenses incurred for going to railway station/bus-station/air-port etc., towards booking of tickets for official tours shall not be considered for payment.

ENCLOSURES TO TA BILLS:

1. Copy of the reference authorizing the journey.

2. (A) IN CASE OF TRAIN TRAVEL:
   i. Ticket Number (PNR Number, when tickets purchased of computerized booking centres)
   ii. Train Number
   iii. Berth number and coach number
      (Xerox copy of the ticket is to be submitted, in case the crimped ticket is not available).

(B) IN CASE OF AIR/BUS TRAVEL:
   i. Original tickets
   ii. Date and time of departure
   iii. Flight No. (for air travel only)

(C) IN CASE OF TRAVEL BY OWN CAR:
   i. Copy of the permission obtained from the Competent Authority
   ii. Petrol bills, toll gate receipts etc.
   iii. Copy of the ‘C’ book

(D) IN CASE TRAVEL BY TAXI:
   i. Copy of the permission obtained from the Competent Authority.
   ii. Receipt for the total amount charged from the owner of the vehicle with full particulars, i.e. opening and closing meter readings, total distance traveled, rate per kilometer, driver batta, halting charges etc., and copy of the ‘C’ book.
   iii. Lodge bill and
   iv. Any other supplementary proof.
(E) FOR ATTENDING DOMESTIC ENQUIRIES, COURTS OF LAW ETC.:

1. Domestic Enquiries:

Certificate from the Enquiry Officer, furnishing the details of enquiry, date and place of enquiry eligibility for TA/DA.

2. Court Cases:

i. Attendance certificate issued by the Court.

ii. Certificate regarding eligibility for TA/DA to be given by the Competent Authority as per Format.

NOTE: Reasonable/actual expenses incurred towards porterage shall be reimbursed. The expenses towards bakshies/ mamools etc., shall not be reimbursed.

**FREIGHT RATES PER TONNE – (W.E.F. 27.12.2010)**

FOR TRANSPORTATION OF HOUSEHOLD EFFECTS

ONE TONNE = 10 QUINTALS

<table>
<thead>
<tr>
<th>DISTANCE K.M</th>
<th>CLASS Rs.150/-</th>
<th>DISTANCE K.M</th>
<th>CLASS Rs.150/-</th>
<th>DISTANCE K.M</th>
<th>CLASS Rs.150/-</th>
<th>DISTANCE K.M</th>
<th>CLASS Rs.150/-</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-100</td>
<td>125.10</td>
<td>511-520</td>
<td>498.90</td>
<td>1126-1150</td>
<td>1056.20</td>
<td>2176-2200</td>
<td>1806.20</td>
</tr>
<tr>
<td>101-110</td>
<td>134.70</td>
<td>521-530</td>
<td>507.90</td>
<td>1151-1175</td>
<td>1078.10</td>
<td>2201-2225</td>
<td>1817.90</td>
</tr>
<tr>
<td>111-120</td>
<td>144.20</td>
<td>531-540</td>
<td>517.10</td>
<td>1176-1200</td>
<td>1100.10</td>
<td>2226-2250</td>
<td>1829.60</td>
</tr>
<tr>
<td>121-130</td>
<td>153.50</td>
<td>541-550</td>
<td>526.10</td>
<td>1201-1225</td>
<td>1122.20</td>
<td>2251-2275</td>
<td>1841.10</td>
</tr>
<tr>
<td>131-140</td>
<td>162.50</td>
<td>551-560</td>
<td>535.10</td>
<td>1226-1250</td>
<td>1144.10</td>
<td>2276-2300</td>
<td>1852.70</td>
</tr>
<tr>
<td>141-150</td>
<td>171.60</td>
<td>561-570</td>
<td>544.20</td>
<td>1251-1275</td>
<td>1166.10</td>
<td>2301-2325</td>
<td>1864.20</td>
</tr>
<tr>
<td>151-160</td>
<td>180.50</td>
<td>571-580</td>
<td>553.20</td>
<td>1276-1300</td>
<td>1188.20</td>
<td>2326-2350</td>
<td>1875.60</td>
</tr>
<tr>
<td>161-170</td>
<td>189.30</td>
<td>581-590</td>
<td>562.10</td>
<td>1301-1325</td>
<td>1210.10</td>
<td>2351-2375</td>
<td>1887.00</td>
</tr>
<tr>
<td>171-180</td>
<td>197.90</td>
<td>591-600</td>
<td>570.90</td>
<td>1326-1350</td>
<td>1232.10</td>
<td>2376-2400</td>
<td>1898.40</td>
</tr>
<tr>
<td>181-190</td>
<td>206.40</td>
<td>601-610</td>
<td>579.90</td>
<td>1351-1375</td>
<td>1254.00</td>
<td>2401-2425</td>
<td>1909.70</td>
</tr>
<tr>
<td>191-200</td>
<td>215.00</td>
<td>611-620</td>
<td>588.80</td>
<td>1376-1400</td>
<td>1275.80</td>
<td>2426-2450</td>
<td>1920.90</td>
</tr>
<tr>
<td>201-210</td>
<td>223.80</td>
<td>621-630</td>
<td>597.60</td>
<td>1401-1425</td>
<td>1297.70</td>
<td>2451-2475</td>
<td>1932.00</td>
</tr>
<tr>
<td>211-220</td>
<td>232.70</td>
<td>631-640</td>
<td>606.60</td>
<td>1426-1450</td>
<td>1319.40</td>
<td>2476-2500</td>
<td>1943.10</td>
</tr>
<tr>
<td>221-230</td>
<td>241.20</td>
<td>641-650</td>
<td>615.50</td>
<td>1451-1475</td>
<td>1341.30</td>
<td>2501-2525</td>
<td>1955.70</td>
</tr>
<tr>
<td>231-240</td>
<td>249.90</td>
<td>651-660</td>
<td>624.30</td>
<td>1476-1500</td>
<td>1363.20</td>
<td>2526-2550</td>
<td>1968.50</td>
</tr>
<tr>
<td>241-250</td>
<td>258.60</td>
<td>661-670</td>
<td>633.20</td>
<td>1501-1525</td>
<td>1383.20</td>
<td>2551-2575</td>
<td>1980.90</td>
</tr>
<tr>
<td>251-260</td>
<td>267.90</td>
<td>671-680</td>
<td>642.20</td>
<td>1526-1550</td>
<td>1403.10</td>
<td>2576-2600</td>
<td>1993.40</td>
</tr>
<tr>
<td>261-270</td>
<td>277.10</td>
<td>681-690</td>
<td>651.00</td>
<td>1551-1575</td>
<td>1423.10</td>
<td>2601-2625</td>
<td>2003.80</td>
</tr>
<tr>
<td>271-280</td>
<td>286.20</td>
<td>691-700</td>
<td>659.90</td>
<td>1576-1600</td>
<td>1442.90</td>
<td>2626-2650</td>
<td>2014.30</td>
</tr>
<tr>
<td>281-290</td>
<td>295.10</td>
<td>701-710</td>
<td>668.70</td>
<td>1601-1625</td>
<td>1462.70</td>
<td>2651-2675</td>
<td>2024.90</td>
</tr>
<tr>
<td>291-300</td>
<td>303.80</td>
<td>711-720</td>
<td>677.70</td>
<td>1626-1650</td>
<td>1482.50</td>
<td>2676-2700</td>
<td>2035.50</td>
</tr>
<tr>
<td>301-310</td>
<td>312.50</td>
<td>721-730</td>
<td>686.60</td>
<td>1651-1675</td>
<td>1502.30</td>
<td>2701-2725</td>
<td>2046.10</td>
</tr>
<tr>
<td>311-320</td>
<td>321.00</td>
<td>731-740</td>
<td>695.40</td>
<td>1676-1700</td>
<td>1521.90</td>
<td>2726-2750</td>
<td>2056.70</td>
</tr>
<tr>
<td>321-330</td>
<td>329.70</td>
<td>741-750</td>
<td>704.40</td>
<td>1701-1725</td>
<td>1540.80</td>
<td>2751-2775</td>
<td>2067.30</td>
</tr>
<tr>
<td>331-340</td>
<td>338.30</td>
<td>751-760</td>
<td>713.30</td>
<td>1726-1750</td>
<td>1559.60</td>
<td>2776-2800</td>
<td>2078.00</td>
</tr>
<tr>
<td>341-350</td>
<td>346.80</td>
<td>761-770</td>
<td>722.10</td>
<td>1751-1775</td>
<td>1578.30</td>
<td>2801-2825</td>
<td>2088.70</td>
</tr>
<tr>
<td>351-360</td>
<td>355.70</td>
<td>771-780</td>
<td>731.00</td>
<td>1776-1800</td>
<td>1596.90</td>
<td>2826-2850</td>
<td>2109.40</td>
</tr>
<tr>
<td>DISTANCE K.M</td>
<td>CLASS Rs.150/-</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>--------------</td>
<td>----------------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3226-3250</td>
<td>1997.70</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3251-3275</td>
<td>2007.70</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3276-3300</td>
<td>2017.70</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3301-3325</td>
<td>2027.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3326-3350</td>
<td>2037.50</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3351-3375</td>
<td>2047.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3376-3400</td>
<td>2057.30</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3401-3425</td>
<td>2067.10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3426-3450</td>
<td>2076.90</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3451-3475</td>
<td>2086.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3476-3500</td>
<td>2096.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
CHAPTER-VI

STAFF WELFARE SCHEMES FOR EMPLOYEES

(A) NAMES OF SCHEMES

GENERAL SCHEMES:
1. Holiday Homes
2. Reimbursement of Expenses incurred towards Food and Beverages
3. Subsidized Canteen facility
4. Andhra Bank Employees Group Insurance Scheme

EDUCATION SCHEMES:
5. Incentives for excellence in Education to the Children of employees
6. Merit Awards to the Children of Employees

HEALTH SCHEMES:
7. Reimbursement of expenses for General Health Check-up
8. Reimbursement of hospitalisation expenses to the employees for major ailments
9. Reimbursement of expenses for Eye check-up & Spectacles
10. Relief to Physically Challenged Employees for purchase of Accessories
11. Financial to Employees towards purchase of Accessories to the children of Employees who are Physically challenged
12. Relief to employees whose children are mentally retarded

SCHEME FOR RETIRED EMPLOYEES:
13. Reimbursement of Hospitalization Expenses for major ailments to the Retired Employees on Superannuation
14. Presenting a Memento/Gift on the day of Retirement (on Superannuation)

SCHEMES FOR EMPLOYEES WHO DIE IN HARNESS:
15. Ex-gratia to families of employees who die in harness
16. Education grant to the children of employees who die in harness
(B) SANCTIONING POWERS

1. Vesting with Branches:
   a) Reimbursement of expenses incurred towards Food and Beverages.
   b) Presenting a Memento/Gift on the day of Retirement (on Superannuation).

2. Vesting with Zonal Offices / Head Office:
   a) Incentives for excellence in Education to the Children of employees.
   b) Reimbursement of expenses for General Health Check-up (including Mammography Test).
   c) Reimbursement of hospitalization expenses to the employees for major ailments.
   d) Reimbursement of expenses for Eye Check-up & Spectacles.
   e) Educational grant to the children of employees who die in harness.
   f) Subsidized Canteen Facility.

3. Vesting with Head Office only:
   a) Relief to Physically Challenged Employees for purchase of Accessories.
   b) Financial relief to employees towards purchase of Accessories to the children of employees who are Physically Challenged.
   c) Andhra Bank Employees' Group Insurance Scheme - Payment of Premium.
   d) Reimbursement of Hospitalization Expenses to the Retired Employees on Superannuation.
   e) Ex-gratia to families of Employees who die in Harness.

(C) DETAILS OF SCHEMES

SCHEME-1: HOLIDAY HOMES

All employees (including retired employees) of the bank, who are proceeding on holiday or leave, can avail Holiday Home facility with nominal rate at 14 centers viz., Bangalore, Bhubaneshwar, Chennai, Goa, Haridwar, Ooty, Manali, Mysore, New Delhi, Shirdi, Tirupathi, Tirumala, Varanasi and Katra (Vaishnodevi, Jammu). At present the tariff for the room is Rs.10/- per day in case of Officer Staff and Rs.5/- per day in case of Award Staff. The maximum stay allowed is 4 days only. However, it is restricted to maximum of 3 days with regard to stay at centres like Bangalore, Chennai, Mysore, Shirdi and Varanasi. Employees desirous of availing the facility are required to send an application through Branch/Office to Staff Welfare Department, Head Office for allotment of room. (Cir.No.118, Ref.No.03/24 dated 12.07.10)

NOTE: Any cancellations should be intimated at least 2 days prior to the date for which the reservation is booked & to impose a penalty of Rs.200/- per day for non-utilization without 2 days prior intimation of cancellation of holiday home will be charged from the employee. (Cir.No.016, Ref.No.03/01 dated 11.04.12)

SCHEME-2: REIMBURSEMENT OF EXPENSES INCURRED TOWARDS FOOD AND BEVERAGES

All employees on the rolls of the Bank including Part Time Sweepers on graded scale wages are covered under the scheme. Bank reimburses Rs.300/- per month to employees, who attends office for more than 10 days in a month, towards Food and Beverages expenses. The amount is to be claimed before the end of succeeding month to which it relates and no arrears will be paid. (Cir.No.555, Ref.No.20/100 dated 29.03.08)

- Reduction of reimbursement from Rs.300/- to Rs.200/- till further review.
SCHEME-3: SUBSIDIZED CANTEEN

Bank is providing subsidized canteen facility to the employees where the staff strength exceeds 50. The subsidy is being paid to the canteen contractor @ Rs.30/- per employee per month at Hyderabad and Rs.25/- per employee per month at other centers.

SCHEME-4: PAYMENT OF INSURANCE PREMIUM UNDER GROUP INSURANCE SCHEME

Bank entered agreement with LIC of India to cover the life risk of all the employees and the relevant premium is being borne by the Bank. The premium calculated for all employees who are on rolls as on the last working day of February every year and paid to LIC. The amount of coverage is as under:

<table>
<thead>
<tr>
<th>Cadre</th>
<th>Risk coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>JM-I to General Manager</td>
<td>Rs. 2,00,000-00</td>
</tr>
</tbody>
</table>

SCHEME-5: INCENTIVES FOR EXCELLENCE IN EDUCATION TO THE CHILDREN OF EMPLOYEES

Bank is providing cash incentive every year to the children of employees (maximum of two) to encourage them for further studies. It covers all children who are studying First Standard to Post Graduation. However, this scheme is applicable to only those children who are wholly dependent and whose age is below 25 years. The quantum of incentive per annum per child is as under:

<table>
<thead>
<tr>
<th>No.</th>
<th>Standard</th>
<th>Incentive Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>First Standard to SSC (X or equivalent)</td>
<td>Rs.2000</td>
</tr>
<tr>
<td>2.</td>
<td>Intermediate (XI &amp; XII classes)</td>
<td>Rs.2500</td>
</tr>
<tr>
<td>3.</td>
<td>Graduation to Post Graduation</td>
<td>Rs.3000</td>
</tr>
</tbody>
</table>

To claim the incentive, eligible employees are required to submit application (April to December) along with proof of pass and continuation of studies to the branch/office for onward submission to controlling office for sanction. Courses pursued under Distant Education mode or in a Foreign Country are not covered under the scheme. (Cir.No.118, Ref.No.03/24 dated 12.07.10)

- The scheme is frozen till further review.

SCHEME-6: MERIT AWARDS TO THE CHILDREN OF THE EMPLOYEES

In order to encourage meritorious students among the children of staff, Bank introduced Zone-wise Merit Award Scheme. Head office is also considered as a separate zone for this purpose. Merit Awards will be given for Boys and Girls separately for four categories viz., Officers, Clerks, Sub-staff and PTS. Zonal office will call applications every year. Students who have passed the examinations conducted during March to August are eligible to apply for awards. The toppers of each group will be given the following cash incentives. (Cir.No.555, Ref.No.20/100 dated 29.03.08)

<table>
<thead>
<tr>
<th>Rank</th>
<th>VII Class</th>
<th>SSC/SSLC/HSC</th>
<th>Intermediate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>MPC/BZC</td>
</tr>
<tr>
<td>First</td>
<td>800</td>
<td>900</td>
<td>1000</td>
</tr>
<tr>
<td>Second</td>
<td>700</td>
<td>800</td>
<td>900</td>
</tr>
<tr>
<td>Third</td>
<td>600</td>
<td>700</td>
<td>800</td>
</tr>
<tr>
<td>Fourth</td>
<td>500</td>
<td>600</td>
<td>700</td>
</tr>
</tbody>
</table>

- The scheme is frozen till further review.
SCHEME-7: REIMBURSEMENT OF EXPENSES FOR GENERAL HEALTH CHECK-UP & REIMBURSEMENT OF EXPENSES FOR MAMMOGRAPHY TEST FOR WOMEN (w.e.f. 29.3.2006)

All staff members/spouse who are on the rolls of the Bank and who have completed 40 years of age are eligible to claim for reimbursement of expenses for General Health Check-up subject to maximum of Rs.2500/- in Metros and Rs.2000/- at other places. However, additional reimbursement of expenses for Mammography test subject to maximum of Rs.600/- is available to all eligible women employees/ spouse of employees’ (who have completed 40 years) w.e.f. 29.03.2006. The reimbursement of expenses is subject to production of relevant receipts/bills of approved Hospitals/Diagnostic centers. This scheme is applicable to spouse of the staff members also. This facility can be availed by the eligible staff once in 2 years. (Cir.No.346, Ref.No.3/45 dated 26.12.2008)

SCHEME-8: REIMBURSEMENT OF HOSPITALIZATION EXPENSES TO THE EMPLOYEES FOR MAJORAILMENTS

Reimbursement of hospitalization expenses for major ailments (By-pass surgery, Angioplasty, Kidney transplantation, Cancer, Gastroenterology, Brain Surgery and Orthopedic surgery and other costly ailments approved by HO) over and above IBA package will be reimbursed subject to maximum of Rs.1,00,000/- under Staff Welfare Schemes. However, the difference in sanctioned amount and the amount claimed by the employee should be above Rs.25000/-. All staff members and their dependants are covered under this scheme. (Cir.No.191, Ref.No.3/29 dated 23.09.09)

SCHEME-9: REIMBURSEMENT OF EXPENSES FOR EYE CHECK-UP & SPECTACLES

All staff members who are on the rolls of the Bank are eligible to claim reimbursement of expenses for Eye Check-up and purchase of spectacles subject to maximum of Rs.1000/-. This is a one-time reimbursement in the entire service. (Cir.No.555, Ref.No.20/100 dated 29.03.2006)

- The scheme is frozen till further review.

SCHEME-10 RELIEF TO PHYSICALLY CHALLENGED EMPLOYEES FOR PURCHASE OF WHEEL CHAIR/CRUTCHES & ARTIFICIAL LIMBS/ HEARING AIDS

All staff members who are physically challenged are eligible to avail this facility. Under this scheme bank reimburse an amount not exceeding Rs.10,000/- and Rs.15,000/- for purchase of Wheel Chair/Crutches and Artificial Limbs/Hearing Aid respectively. Bank reimburses the amount once in 5 years in case of Wheel Chair/Crutches and once in 2 years in case of Artificial Limb/Hearing Aid. The above reimbursement is also available to the spouse/children of staff who are physically challenged. (Cir.No.413, Ref.No.20/72 dated 29.02.08 & Cir.No.191 Ref.No.3/29 dated 23.09.09)

SCHEME-11: FINANCIAL RELIEF TO EMPLOYEES TOWARDS PURCHASE OF ACCESSORIES TO THE CHILDREN/SPOUSE OF EMPLOYEES WHO ARE PHYSICALLY CHALLENGED

All staff members who are on the rolls of the Bank are eligible to claim for reimbursement for purchase of Wheel Chair/Crutches and Artificial Limb/Hearing Aid in respect of their dependant children/spouse who are physically challenged on submission of disability certificate. Bank reimburses the amount once in 5 years in case of Wheel Chair/Crutches and once in 2 years in case of Artificial Limb/Hearing Aid. (Cir.No.413, Ref.No.20/72 dated 29.02.08 & Cir.no.191 Ref 3/29 dated 23.09.09)

SCHEME-12: RELIEF TO EMPLOYEES WHOSE CHILDREN ARE MENTALLY RETARDED

An amount of Rs.10,000/- per annum will be paid to the staff whose children are mentally retarded till the child attain the age of 25 years. (Cir.No.413, Ref.No.20/72 dated 29.02.2008)
SCHEME-13: REIMBURSEMENT OF HOSPITALIZATION EXPENSES TO THE RETIRED EMPLOYEES ON SUPERANNUATION:

Bank is reimbursing medical expenditure incurred on surgery of major ailments to the tune of Rs.2.5 lakhs for self and Rs.1.5 lakhs for spouse with a margin of 10% and 25% for self and spouse respectively. However, in case of Cancer treatment (without surgery) the reimbursement is allowed up to Rs.1,00,000/- per year. (Cir.No.413, Ref.No.20/72 dated 29.02.2008 & Cir.No.244, Ref.No.3/25 dated 20.10.2008)

The following ailments (with ceilings) were included for reimbursement where surgery is involved.

a) Orthopedic cases (all types for fractures) - Rs.15,000-00

b) Liver cirrhosis:
   Maximum cap of Rs.1.00 lac per annum subject to eligibility (90% & 75%)

c) Hip/Knee replacements:
   Ex-employee: Rs.0.50 lakhs to Rs.1.50 lakhs per knee/hip within the overall eligibility of Rs.2.50 lakhs per annum
   Spouse: Rs.0.50 lakhs to Rs.1.00 lakhs per knee/hip within the overall eligibility of Rs.1.50 lakhs per annum

The following surgeries were included in the scheme keeping other terms & conditions of the scheme unchanged within the overall limit of Rs.2.50 lakhs for self and Rs.1.50 lakhs for spouse. (Cir.No.016, Ref.No.03/01 dated 11.04.2012)

   a. Cataract Surgery
   b. Prostrate Surgery and
   c. Hysterectomy operation for retired woman employee and spouse of male ex-employee

Subject to reimbursement as per IBA guidelines.

SCHEME-14: PRESENTING A MEMENTO/GIFT ON THE DAY OF RETIREMENT (ON SUPERANNUATION):

In recognition of the service rendered by the employees (including PTS) Bank is presenting a Memento/Gift worth Rs.12,500/- on the eve of retirement from service. (Cir.No.177, Ref.No.03/31 dated 19.08.2011 – w.e.f. 28.7.2011)

SCHEME-15: EX-GRATIA TO FAMILIES OF EMPLOYEES WHO DIE IN HARNESS:

Bank pays an amount of Rs.1.50 lakhs towards exgratia to the families (Nominees/Legal heirs) of the employee who die in harness. Advance amount of Rs.25000/- will be paid immediately to meet the funeral related expenses and the same will be adjusted from the exgratia amount. (Cir.No.413, Ref.No.20/72 dt.29.02.08)

- The scheme is frozen till further review.

SCHEME-16: EDUCATIONAL GRANT TO THE CHILDREN OF EMPLOYEES WHO DIE IN HARNESS:

The children of the deceased are entitled to claim reimbursement of Rs.2000/- upto X class, Rs.2500/- for Intermediate and Rs.3000/- for Graduation/Post Graduation for each child every year subject to maximum of two children. However, they are eligible to avail this facility only up to the
age of 25 years or superannuation date of the deceased whichever occurs earlier. The application is to be forwarded through the branch where the deceased employee worked. (Cir.No.555, Ref.No.20/100 dated 29.03.2006)

- Any expenditure under staff welfare has to be claimed before the expiry of the following financial year failing which the same stands lapsed.

**FACILITIES TO RETIRED (SUPERANNUATION) EMPLOYEES**

Besides terminal benefits (Pension/PF/ Gratuity/Leave encashment etc.,) the retired employees are entitled to avail the following benefits / facilities from the Bank:

**Reimbursement of Transport Charges:** Employees who retire on superannuation are eligible to claim reimbursement of transport charges (luggage) incurred on account of shifting of luggage from the office where he took retirement to the place of permanent settlement in India by submitting TA Bill. Employee is eligible to claim all expenses on par with normal transfer TA Bill except DA.

**Additional Interest Rate:** All retired/resigned employees are eligible for 1% additional interest on the deposits made by them under Savings and Term Deposits. Further, they are also eligible for Senior Citizen interest rate (0.50% extra) besides staff interest rate. (Cir.no.04 Ref 3/1 dated 05.04.2011)

**Retention of Residential Furniture:** Officers who availed residential furniture can retain the items on retirement by paying the following amounts to the Bank. (Cir.No.20, Ref.No.3/06 dated 21.04.2010)

<table>
<thead>
<tr>
<th>Age of the Furniture</th>
<th>Amount to be paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5 Years</td>
<td>Where the cost is Rs.5000/- or less - 50% of original cost or book value whichever is higher and where it is &gt; Rs.5000/- present book value is to be recovered.</td>
</tr>
<tr>
<td>5 Years &amp; &lt; 7 Years</td>
<td>40% of original cost or book value whichever is higher.</td>
</tr>
<tr>
<td>7 Years &amp; above</td>
<td>25% of original cost or book value whichever is higher.</td>
</tr>
</tbody>
</table>

**GUIDE TO BEREAVED FAMILIES**

Taking care of family members is the sacred responsibility of the family head and he is expected to take all possible care so that the spouse/children should not to face financial problems even in his absence i.e. untimely demise. Bank has been extending various facilities/benefits to the bereaved families through different schemes. Hence, staff and their family members are necessarily to have an idea of these schemes and the associated benefits thereon. The nominees/legal heirs are entitled to avail the following financial benefits/facilities from Bank and other organizations:

1) **Family Pension:** In case of an employee who opts for pension and expired after completion of 7 years of service, higher family pension equal to 50% of pay last drawn by the deceased employee or twice the ordinary rate of family pension whichever is less is payable.

2) ** Provident Fund (w.e.f. 1.11.2012):** The officers who are presently covered under the Bank Employees’ Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.

Officers who are presently covered under Contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
3) **Gratuity:** Employee is eligible for 15 days for every completed 26 working days and accordingly the eligible amount will be paid subject to the ceiling, if any. This amount will be paid immediately.

4) **Future Service Gratuity Insurance:** Bank has taken master policy for the said purpose. In case of death of any employee, Bank submits the claim to LIC and the same will be paid to the nominees of the deceased on receipt of claim amount from LIC. Normally, the settlement of claim takes 3 to 6 months. (Cir.no.360 Ref 20/62 dated 01.01.2008)

5) **Leave Encashment:** Bank pays the amount for the unavailed Privileged Leave, if any, subject to maximum of 240 days. The last drawn salary is the basis for calculation and payment.

7) **Financial Aid to Bereaved Families of the Employees who die in harness (FABF):** It is a voluntary contributory scheme and the interested employees can become member of the scheme by submitting option-cum-nomination letter to Head Office. The members are required to contribute Rs.20/-, Rs.15/-, Rs.10/- and Rs.5/- for officers, clerks, sub-staff and PTS respectively for each death. The average amount payable under the scheme is around `50,000/-. (Cir.No.218, Ref.No.3/32 dated 24-09-2014).

8) **Educational Grant to the children:** The children of the deceased are entitled to claim reimbursement of Rs.2000/- up to X class, Rs.2500/- for Intermediate and Rs.3,000/- for Graduation/Post Graduation for each child every year subject to maximum of two children. However, they are eligible to avail this facility only up to the age of 25 years or superannuation date of the deceased whichever occurs earlier. The application is to be forwarded through the branch where the deceased employee worked. (Cir.No.555, Ref.No.20/100 dated 29.03.2006)

9) **Residential Furniture:** Family of the deceased is allowed to retain the furniture provided by the bank under Officers Residential Furniture Scheme without payment of any amount/charges to the bank. (Cir.No.131, Ref.No. 4/1 dated 20.06.2005)

10) **Leased Accommodation:** Family members of the deceased employee are entitled to retain the quarters till completion of the succeeding month or current academic year whichever occurs later.

11) **Reimbursement of Transport Charges:** Family members are eligible to claim reimbursement of transport charges (luggage) incurred on account of shifting of luggage from the place of work of the deceased to the place of permanent settlement in India by submitting TA Bill and they are entitled to claim all expenses and the TA Bill is treated on par with normal transfer TA Bill except Dearness Allowance.

12) **Group Savings Linked Insurance Scheme (GSLI):** Bank collects monthly contributions from the members and remits to LIC of India. The monthly contribution includes two components viz., Savings & Insurance Premia in the ratio of 65:35. In case of death on account of accident, LIC pays the **double the amount** of assured. Bank submits the claim to LIC as per the eligibility. The monthly premium payable and risk coverage of various categories is furnished here under:

<table>
<thead>
<tr>
<th>No.</th>
<th>Category</th>
<th>Premium (M)</th>
<th>Sum assured</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Scale IV &amp; above</td>
<td>531.25</td>
<td>5,00,000</td>
</tr>
<tr>
<td>2</td>
<td>JM-I to MM-III</td>
<td>400.25</td>
<td>4,00,000</td>
</tr>
</tbody>
</table>

13) **Compensation & Reward for resisting crime against Bank:** To protect the interest of the family members of the employee who dies on account of resisting crime against bank, the following amounts will be paid to the bereaved family.
Facility Remarks

1. Compensation on death
   - JM-I to MM-III Officers – **Rs.3 lakhs**
   - SM IV & above officers - **Rs.5 lakhs**

2. Pay & Allowances
   - Bank continues to pay last pay drawn by the deceased officer, till one of the children attains age of 21 years or normal retirement age of the deceased whichever is earlier.

3. Educational Exp.
   - Up to Degree for children.

4. Employment
   - Family member subject to eligibility.

**In case of survival** – Cash reward of **Rs.50,000/-** will be paid besides eligible for out of turn promotion or advance increment or Special Leave.

14) **Special Grant of exgratia:** Bank is paying **Rs.1,000/-** per month to the **spouse** of the deceased, who retired on or before 31.12.1985 and had rendered at least 25 years of continuous service prior to their reaching the age of superannuation and are not getting any pensionary benefits from the Bank. (Cir.No.249, Ref.No.20/41 dated 10.10.2006)

15) **Liability Insurance:** All liabilities of staff members under Housing and Vehicle loans are insured and bank claims the amount from LIC of India in case of death of the employee and adjust the same to the respective loan accounts. The maximum coverage for Housing and Vehicle loans is **Rs.20 lakhs** and **Rs.4.50 lakhs** respectively. However, in case of two wheeler the maximum coverage available is **Rs.60,000/-** only. (Cir.No.450, Ref.No.3/95 dated 24.03.2015)

16) **Other reimbursements:** The family members of the deceased are entitled to claim the reimbursement of Newspaper, Conveyance and Refreshments of the current month/quarter and arrears if any from the branch.

17) **Appointment of dependant of the deceased:** Bank may consider the appointment of one of the dependants of the deceased employee, who expired while performing official duty as a result of **violence, terrorism, robbery or dacoity.** In respect of other employees who die in harness the revised scheme is applicable with effect from 6th August, 2014 (Circular No.250, Ref.3/45 dated 27.10.2014).

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

18) **Group Insurance Scheme (CODST):** This is a Group Policy taken by the Bank with LIC to cover the lives of the employees of the Bank with the following coverage.

<table>
<thead>
<tr>
<th>No.</th>
<th>Category</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>JM-I to General Manager</td>
<td><strong>Rs.2,00,000-00</strong></td>
</tr>
</tbody>
</table>

19) **Group Personal Accident Insurance (GPA):** Bank has taken Group Accident policy from M/s. United India Insurance Company Limited to cover the **employees against risks** round the clock. It covers death, permanent disablement and partial disablement. The risk coverage of various categories is as follows:

<table>
<thead>
<tr>
<th>No</th>
<th>Category</th>
<th>Coverage (Rs. in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>CMD</td>
<td>10.00</td>
</tr>
<tr>
<td>2</td>
<td>Executive Director</td>
<td>8.00</td>
</tr>
<tr>
<td>3</td>
<td>General Managers</td>
<td>7.00</td>
</tr>
<tr>
<td>4</td>
<td>Deputy General Managers</td>
<td>6.00</td>
</tr>
<tr>
<td>5</td>
<td>Asst. General Managers</td>
<td>5.00</td>
</tr>
</tbody>
</table>
20) Scheme of payment of ex-gratia in lieu of appointment of dependants on 
compassionate grounds: This scheme is applicable to employees who die in harness and 
employees who seek premature retirement due to incapacitation before reaching the age of 55 
years. Bank grants ex-gratia to the family of the eligible employee subject to the ceilings specified 
below, provided the monthly income of the family from all sources is less than 60% of the last 
drawn salary (net of the taxes) of the employee i.e. Officers Rs.8 lakhs; Clerks Rs.7 lakhs and Sub-staff Rs.6 lakhs.

The dependents should make an application within 6 months from the date of the death of the 
employee. The ex-gratia amount in eligible cases will be paid within 3 months of receipt of 
application, if the same is complete in all respects. (Cir.No.517, Ref.No.3/31 dated 06.03.2006)

Other Institutions/Organizations

1) Surety Loan: In case where the deceased employee availed loan from Andhra Bank Employees 
Co-operative Bank Limited, the balance under Thrift and MMBF contributions are adjusted to surety 
loan and the remaining balance will be written-off through insurance cover. The family members 
need not to pay liability under surety loan of Andhra Bank Employees Co-operative Bank.

2) Funeral Expenses: Andhra Bank Employees Co-operative Bank pays Rs.2,500/- to the family 
members of the deceased towards funeral expenses.

3) All India Andhra Bank Officers’ Federation is extending exgratia of Rs.50,000/- to the 
family members of the deceased officer. However, this scheme is meant for those officers who are 
members of the Federation only. (Federation Cir.No.4/SW/2007 dated 17.01.2007)

4) Insurance Claims: The family members of the deceased are entitled for the sum assured 
mentioned below provided the deceased maintains/avails the accounts/facilities.

<table>
<thead>
<tr>
<th>No.</th>
<th>Account / Product</th>
<th>Coverage</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>AB Visa Platinum</td>
<td>10,00,000</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>2</td>
<td>AB Gold Card</td>
<td>5,00,000</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>3</td>
<td>AB Classic Card</td>
<td>2,00,000</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>4</td>
<td>Abhaya</td>
<td>25,000</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>5</td>
<td>Abhaya Savings Plus</td>
<td>50,000</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>6</td>
<td>Abhaya Gold</td>
<td>1,00,000</td>
<td>Accidental Death</td>
</tr>
<tr>
<td>7</td>
<td>AB Jeevan Abhaya</td>
<td>1,00,000</td>
<td>Natural / Accidental Death</td>
</tr>
</tbody>
</table>

Note: Claims will be settled by the respective insurance companies as per the eligibility and 
Bank acts as facilitator only.

Important Points:

- All staff members should ensure that nomination is submitted for Pension, PF, Gratuity, 
  FABF, GSLI, Credit card, Andhra Bank Employees Co-operative Bank, Insurance Linked 
  Accounts etc., to avoid delay in settlement of claims.
All staff members are also advised to take a call on modification of nomination after their marriage.

Branch/Office to communicate the demise of the employee to Welfare Department, Head Office, Andhra Bank Employees Co-operative Bank, Credit Card Department etc., immediately.

Branch/Office to submit the death certificate of the deceased to Head Office to settle terminal benefits (Pension, PF, Gratuity etc.,) immediately. In case of accidental death, branch to should send death certificate along with copy of FIR/Post Mortem Report.

Wherever the deceased staff member has not submitted nomination, the branch/office has to obtain claim forms from the legal heirs as per the procedure laid down for payment of amounts by Bank. However, in such cases, the claims will be settled only at HO.

With regard to Abhaya, Abhaya Plus, Abhaya Gold and Abhaya Jeevan, the claim is to be submitted at the respective branches where the deceased maintained said accounts.

Any expenditure under staff welfare has to be claimed before the expiry of the following financial year failing which the same stands lapsed.

GROUP GRATUITY FUND: (w.e.f 1983)

**Purpose:** To guarantee payment of future gratuity in case of those employees who die in harness.

**Coverage:** All employees

**Effect of the scheme:** Bank is paying future gratuity to employees after demise to the nominees as if they work in the Bank up to superannuation.
SCHEME OF COMPASSIONATE APPOINTMENTS IN THE BANK
(Circular No.250, Ref.No.03/45 dated 27-10-2014)

1. **COVERAGE**
   1.1. To a dependent family member of permanent employee of the Bank who
   
   a. Dies while in service (including death by suicide)
   
   b. Is retired on medical grounds due to incapacitation before reaching the age of 55 years.
   
   (Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

   1.2. For the purpose of the Scheme, “employee” would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

2. **DEPENDENT FAMILY MEMBER**
   2.1. Spouse; or
   
   2.2. Wholly dependent son (including legally adopted son); or
   
   2.3. Wholly dependent daughter (including legally adopted daughter); or
   
   2.4. Wholly dependent brother or sister in the case of unmarried Employee.

   The term ‘Wholly dependent’ under this scheme shall be as defined in the Bipartite Settlement from time to time.

3. **AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT**
   3.1. Chairman & Managing Director.
   
   3.2. Executive Director holding current charge of Chairman & Managing Director.
   
   3.3. Board of Directors in special types of cases.
   
   3.4. While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee / employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc., banks will continue to abide by the guidelines issued by the Government of India, requiring consideration and decision in each case by the Board of the Bank/Authority appointed by the Board.

4. **POSTS TO WHICH APPOINTMENTS CAN BE MADE**
   4.1. The appointment shall be made in the **clerical** and **sub-staff cadre** only.
5. **ELIGIBILITY**

5.1. The family is indigent and deserves immediate assistance for relief from financial destitution; and

5.2. Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules.

6. **EXEMPTIONS**

6.1. Compassionate Appointment under the Scheme are exempted from observance of the following requirements:

6.1.1. Normal Recruitment Procedure i.e., without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.

6.1.2. The ban orders on filling up of posts issued by Government of India or any controlling authority.

7. **RELAXATIONS**

7.1. Upper age limit could be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.

(Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment;

(Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

8. **TIME LIMIT FOR CONSIDERING APPLICATIONS**

8.1. Application for employment under the Scheme from eligible dependent should normally be considered upto five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.

8.2. However, Bank can consider request for compassionate appointment even when the death of retirement on medical grounds of the employee took place long back, even five years ago. While considering such belated requests, it should, however, be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

9. **DETERMINATION/AVAILABILITY OF VACANCIES**

9.1. Appointment on compassionate grounds should be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.

9.2. Compassionate appointment can be made up to a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be
filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.

9.3. Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

10. **WHERE THERE IS AN EARNING MEMBER**

10.1. In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.

10.2. In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

11. **MISSING EMPLOYEE**

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions:-

11.1. A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

   (i) An FIR to this effect has been lodged with the Police,

   (ii) The missing person is not traceable, and

   (iii) The competent authority feels that the case is genuine;

11.2. This benefit will not be applicable to the case of an Employee:-

   i. Who had less than two years to retire on the date from which he has been missing; or

   ii. Who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.

11.3. Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;
11.4. While considering such a request, the results of the Police investigation should also be taken into account; and

11.5. A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank.

12. **PROCEDURE**

   a) The necessary information should be furnished in the prescribed proforma (Annexure) for processing the cases of compassionate appointment.

   b) The Officer in charge of the H.R. Department at the respective Zonal Office, should meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.

   c) An application for appointment on compassionate ground shall be considered by the Committee of four officers consisting of General Manager (HR) as Chairman of the committee, a Deputy General Manager, Assistant General Manager (HR) and Chief Manager (HR). The Committee shall meet during the second week of every month to consider cases received during the previous month. The applicant shall also be granted personal hearing by the committee, if necessary, for better appreciation of facts of the case. The recommendation of the committee will be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee’s recommendation, the case will be referred to the higher authority for a decision.

13. **UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE**

   The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment shall be terminated forthwith. This clause will be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.

14. **REQUEST FOR CHANGE IN POST / PERSON**

   When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist.

   Therefore –

   a) He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion will invariably be rejected.

   b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion will invariably be rejected.

15. **SENIORITY**

   A person appointed on compassionate ground in a particular year will be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.
16. **TERMINATION OF SERVICE**

The compassionate appointment can be terminated on the ground of non-compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him/her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure there for.

In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment is vested only with the CMD of the Bank.

17. **GENERAL**

i. Appointment made on grounds of compassion shall be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.

ii. It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.

iii. An application for compassionate appointment, however, will not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family shall be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.

iv. Compassionate appointment shall be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.

v. Requests for compassionate appointment consequent on death of retirement on medical grounds of erstwhile sub-staff shall be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.

vi. Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.
<table>
<thead>
<tr>
<th>LIST OF HOLIDAY HOMES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TIRUMALA:</strong></td>
</tr>
<tr>
<td>Sarvamangala Maha Mandapam,</td>
</tr>
<tr>
<td>Sri Kanchi Kamakoti Peetham,</td>
</tr>
<tr>
<td>Ring Road, Tirumala-517 504.</td>
</tr>
<tr>
<td>Ph:0877-2277370</td>
</tr>
<tr>
<td><strong>TIRUPATHI:</strong></td>
</tr>
<tr>
<td>Hotel Kalyan Residency,</td>
</tr>
<tr>
<td>177, TP Area,</td>
</tr>
<tr>
<td>Tirupathi – 517 501.</td>
</tr>
<tr>
<td>Tel No.0877-2259780</td>
</tr>
<tr>
<td><strong>SHIRDI:</strong></td>
</tr>
<tr>
<td>M/s. Hotel Sai Palkhi,</td>
</tr>
<tr>
<td>Near Sai Baba Temple,</td>
</tr>
<tr>
<td>Behind Hotel Neeta,</td>
</tr>
<tr>
<td>Pimpal Wadi Road, Shiridi</td>
</tr>
<tr>
<td>Phone: 02423-257999.</td>
</tr>
<tr>
<td><strong>BANGALORE:</strong></td>
</tr>
<tr>
<td>Kamat Yatri Nivas Pvt. Ltd.,</td>
</tr>
<tr>
<td>Thimmaiah Chambers, 1st Cross,</td>
</tr>
<tr>
<td>Near Tribhuvan Theatre,</td>
</tr>
<tr>
<td>Gandhinagar-560 009. Bangalore.</td>
</tr>
<tr>
<td>Ph.No.080-2260088/41241114/22263727</td>
</tr>
<tr>
<td><strong>MYSORE:</strong></td>
</tr>
<tr>
<td>M/s Kings Kourt Hotel,</td>
</tr>
<tr>
<td>Jhansi Lakshmi Bai Road,</td>
</tr>
<tr>
<td>Mysore – 575 005.</td>
</tr>
<tr>
<td>Ph.No.0821-2421142</td>
</tr>
<tr>
<td><strong>OOTY:</strong></td>
</tr>
<tr>
<td>Geethalaya Cottage,</td>
</tr>
<tr>
<td>No.133A, Febrook House,</td>
</tr>
<tr>
<td>Southwick, Coonoor Road,</td>
</tr>
<tr>
<td>Ooty – 643 001.</td>
</tr>
<tr>
<td>Ph.No.0423-2444431</td>
</tr>
<tr>
<td><strong>CHENNAI:</strong></td>
</tr>
<tr>
<td>Hotel Shri Devi Park Pvt. Ltd.,</td>
</tr>
<tr>
<td>No.1, Hanumantha Road,</td>
</tr>
<tr>
<td>North Usman Road,</td>
</tr>
<tr>
<td>T.Nagar, Chennai-600 017.</td>
</tr>
<tr>
<td>Ph:No.044-28157077, 28157177</td>
</tr>
<tr>
<td><strong>NEW DELHI:</strong></td>
</tr>
<tr>
<td>Hotel Jyoti Deluxe,</td>
</tr>
<tr>
<td>4/68, W-E-A, Karol Bagh,</td>
</tr>
<tr>
<td>Saraswati Marg,</td>
</tr>
<tr>
<td>New Delhi – 110 005.</td>
</tr>
<tr>
<td><strong>BHUBANESWAR:</strong></td>
</tr>
<tr>
<td>Hotel Keshari,</td>
</tr>
<tr>
<td>113 Station Square,</td>
</tr>
<tr>
<td>Bhubaneswar – 751 001.</td>
</tr>
<tr>
<td>Ph.No.0674-3291402/3291403</td>
</tr>
<tr>
<td><strong>HARIDWAR:</strong></td>
</tr>
<tr>
<td>Hotel Alpana,</td>
</tr>
<tr>
<td>Ramghat, Lower Bazar,</td>
</tr>
<tr>
<td>Haridwar-249 401.</td>
</tr>
<tr>
<td>Ph.No.01334-224567, 225544</td>
</tr>
<tr>
<td><strong>VARANASI:</strong></td>
</tr>
<tr>
<td>Hotel J.K. International,</td>
</tr>
<tr>
<td>Luxa Road, Varanasi-10.</td>
</tr>
<tr>
<td>Ph.No.0542-2392141/5560127.</td>
</tr>
<tr>
<td><strong>MANALI:</strong></td>
</tr>
<tr>
<td>Hotel Vintage,</td>
</tr>
<tr>
<td>Left Bank,</td>
</tr>
<tr>
<td>Manali (H.P.)</td>
</tr>
<tr>
<td>Tel.No.01902-253115</td>
</tr>
<tr>
<td><strong>GOA:</strong></td>
</tr>
<tr>
<td>Hotel Ashok Plaza,</td>
</tr>
<tr>
<td>Samrat Ashok Theatre Complex,</td>
</tr>
<tr>
<td>18th June Road, Panjim,</td>
</tr>
<tr>
<td>Goa – 403 001.</td>
</tr>
<tr>
<td>Ph.No.0832-6642596, 2427875,876</td>
</tr>
<tr>
<td><strong>KATRA (VAISHNODEVI, JAMMU)</strong></td>
</tr>
<tr>
<td>Hotel Bhawani’z Paradise,</td>
</tr>
<tr>
<td>Near Mata Vaishno Devi Shrine Board,</td>
</tr>
<tr>
<td>Jammu Road, Katra.</td>
</tr>
</tbody>
</table>
CHAPTER-VII

LOANS / FACILITIES AVAILABLE TO STAFF


Loan Limit: Rs.40 lakhs up to Scale IV
Rs.50 lakhs Scale V & Above

Eligibility:

a) Confirmed Officer/Employee who has put in at least 3 years continuous service in the Bank

b) For Ex-servicemen, their military service shall be counted for the purpose of eligibility after confirmation of their services in the Bank.

c) Husband and wife working in our Bank can avail the loan according to their individual entitlement, each of them to acquire the house/flat in their individual name (or) they may jointly avail staff housing loan to acquire a single house/flat, clubbing their entitlement which will be worked out in their individual eligibility.

Purpose:

i. For construction of Residential House on land already owned.

ii. For purchase of plot and construction of residential house thereon.

iii. For enlarging / extension / renovation of residential house already owned, subject to the specified limits as per para 4 below. However, there should be a gap of 3 years from the date of completion of earlier renovation.

iv. For purchasing a plot of land under co-operative scheme and building a house where title will vest on the officer/employee after the house is built.

v. For purchasing house / flat under self-financing housing scheme and co-operative Group Housing Societies.

vi. Officers/Award staff who have availed staff housing loan under the earlier scheme / additional housing or housing loan for public from our Bank, or from other bank or financial institution, for purchase / construction of a house will be eligible to convert/take over the outstanding amount of such loan under the present scheme for the same house upto the maximum eligible limit prescribed for their respective cadre.

vii. In the case of an employee, who has purchased/acquired a house/flat by availing Housing Loan under the earlier scheme and irrespective of the fact that the earlier loan availed is closed or outstanding, he/she shall have the option to avail the second housing loan for purchase / construction of another flat/house, subject to the overall loan ceiling applicable to him/her as applicable. There should be a gap of 7 years
from the date of original availment of loan for the first house. However, at any point of time, the staff member either in his/her name or in the name of his/her spouse should not have availed housing loan at concessional rate for more than two houses/flats including the house /flat proposed to be acquired under the scheme.

**Financing for purchase of Land**

Utilization of loan for purchase of land will be restricted to the cost of the land or 30% of the permissible amount of total loan, whichever is lower. Construction of the house should be completed within 18 months from the date of disbursement of the loan for purchase of plot.

**Repayment:**

Loan together with the interest has to be repaid in 360 monthly instalments or before the age of retirement whichever is earlier.

**Rate of Interest:**

8% p.a. (simple) upto the date of exit and thereafter rate as applicable to general public.

**Margin:**

Minimum margin will be 10% of the project cost. Project cost will include:

- Purchase price of land / house / flat
- Cost of construction / extension (if applicable)
- Stamp duty and registration charges as applicable

**Other Conditions:**

- Original cost incurred by the officer/employee for the land already purchased/acquired by him/her can be accepted as part of the above said margin at the request of the officer/employee. The margin amount at all stages must be contributed proportionately by borrower where disbursement is to be made in phases.

**Loan Limit:** **Rs.8 lakhs**

**Purpose:** For Enlargement / Renovation / Repairs

**Rate of Interest:** 8% p.a. (Simple)

**Margin:** 10%
### B. VEHICLE LOANS

<table>
<thead>
<tr>
<th></th>
<th>2 WHEELER</th>
<th>4 WHEELER</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Eligibility</strong></td>
<td>3 years of confirmed service (including clerical service in respect of promotee officers)</td>
<td>A confirmed officer drawing basic pay of Rs.30,560/-</td>
</tr>
<tr>
<td><strong>Amount of loan:</strong></td>
<td><strong>New vehicle</strong> 90% of the cost or Rs.60,000/- whichever is less. RDOs: No ceiling</td>
<td>80% of the cost or Rs.4,50,000/- whichever is less</td>
</tr>
<tr>
<td><strong>Old vehicle</strong></td>
<td>i. Amount same</td>
<td>i. Amount same</td>
</tr>
<tr>
<td></td>
<td>ii. A certificate from reputed garage</td>
<td>ii. A certificate from reputed motor garage</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iii. Letter of offer from the owner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>iv. Age of car should not exceed more than 10 years</td>
</tr>
<tr>
<td><strong>Rate of interest</strong></td>
<td>i. 8.5% p.a simple interest upto Rs.60,000/-</td>
<td>i. 8.5% p.a. (simple) upto Rs.80,000/-</td>
</tr>
<tr>
<td></td>
<td>ii. Bank rate or 8.5% p.a. simple, whichever is higher beyond Rs.60,000/-</td>
<td>ii. Higher Bank rate or 12% p.a. simple beyond Rs.80,000/-</td>
</tr>
<tr>
<td><strong>Repairs</strong></td>
<td>NIL</td>
<td>Loans for repairs of motor cars is Rs.10,000/- once in every 5 years and repayable in 60 monthly instalments with rate of interest of 12% p.a. (simple)</td>
</tr>
<tr>
<td><strong>Repayment</strong></td>
<td>84 monthly installments in the ratio of 5:1 towards principle and interest respectively</td>
<td>200 monthly installments in the ratio of 3:2 towards principal and interest respectively</td>
</tr>
<tr>
<td><strong>Second Loan</strong></td>
<td>No second loan till the end of 4 years (however, time stipulation is waived in case of availment of 4 wheeler loan)</td>
<td>No second loan till the end of 4 years</td>
</tr>
<tr>
<td><strong>Substitution of Motor Car</strong></td>
<td>Same guidelines as in the case of substitution of security in housing loan account</td>
<td></td>
</tr>
</tbody>
</table>
C. **CLEAN OVERDRAFT FACILITY** (Circular No.284, Ref.No.3/58 dated 10.10.2012)

1. **Eligibility:** All the confirmed employees (including part time sweepers drawing scale wages) of the bank with a minimum service of 3 years are eligible for the facility. Eligibility shall be 15 times the gross salary subject to the ceiling:

2. **Limit** – Rs.4,50,000-00

3. **Gross salary** for this purpose shall mean - Salary + Notional HRA @150% of normal HRA in case of officers availing leased accommodation.

4. Lower limit can be availed by the employees at their discretion.

5. **Rate of Interest:** Recently revised rate of interest is Base Rate + 0.5% i.e. 10.75% at present.

6. **Net Salary:** The net salary of the employee after all the statutory deductions, other loan installments including vehicle loans and notional monthly interest on Clean Overdraft limit (assuming that the limit is fully drawn) should not be less than 40% of the gross monthly emoluments. The Housing Loan installment upto Rs.8,000/-shall, however, be added back while computing the net take home pay.

7. **Renewal:** The Clean Overdraft facility shall be renewed once in two years.

The enhancement of the limits shall be effective from 01.10.2012.

D. **STAFF PERSONAL LOANS:**

- **Applicability:** Those employees who desires to continue under the personal loan scheme and not availing CODST.
- **Quantum:** Rs.75,000/-
- **Rate of interest** BMPLR + Term Premia

E. **FESTIVAL ADVANCE:**

One month gross salary repayable in 10 equal monthly installments.

F. **PF LOANS:**

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Quantum of Loan</th>
<th>Repayment schedule monthly</th>
<th>Rate of Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Medical purposes</td>
<td>6 Basics + Allowance ranking for PF</td>
<td>24</td>
<td>10% p.a.</td>
</tr>
<tr>
<td>For marriage of self dependent or expenditure connection with religious purposes</td>
<td>6 Basics + Allowance ranking for PF</td>
<td>48</td>
<td>10% p.a.</td>
</tr>
<tr>
<td>Housing Purpose</td>
<td>Maximum Individual contribution or amount of Sale agreement/ Estimate whichever is less</td>
<td>48</td>
<td>10% p.a.</td>
</tr>
<tr>
<td>To Pay LIC premium</td>
<td>6 Basics + Allowance ranking for PF</td>
<td>48</td>
<td>10% p.a.</td>
</tr>
</tbody>
</table>

The loan is renewal after completion of 1/3rd period.
### (G) NON-REFUNDABLE WITHDRAWAL OF PF:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>No. of times</th>
<th>Eligibility</th>
<th>Quantum</th>
</tr>
</thead>
<tbody>
<tr>
<td>House Construction (Estimate)</td>
<td>1</td>
<td>10 Years</td>
<td>Individual Contribution / Sale Agreement / Estimate</td>
</tr>
<tr>
<td>Major Operation (Kidney, Heart and Brain)</td>
<td>2</td>
<td>5 Years</td>
<td>Cost of Hospitalization Expenses</td>
</tr>
<tr>
<td>Performing marriage of Daughter/ Depending Sister</td>
<td>3</td>
<td>5 Years</td>
<td>Self declaration and Wedding Card</td>
</tr>
<tr>
<td>Renewal</td>
<td></td>
<td></td>
<td>After 8 Monthly Instalments</td>
</tr>
</tbody>
</table>
CHAPTER-VIII

PROMOTIONS

The salient features of the Promotion Policy from JMGS-I to MMGS-II and from MMGS-II to MMGS-III and MMGS-III to SMGS-IV are as under: (Circular No.444, Ref.No.3/75 dated 31.3.2012)

Promotions from JMGS-I to MMGS-II

There shall be 2 channels for promotions from JMGS-I to MMGS-II

1. Normal/Seniority Channel
2. Merit/Fast Track Channel

1. **Normal/Seniority Channel:**

Under Normal/Seniority Channel, officers who have put in 5 years satisfactory service in JMGS-I cadre will be called for direct interview in the ratio of 1:3 in the order of seniority.

2. **Merit /Fast Track Channel:**

Under Merit / Fast Track Channel, officers who have put in a minimum 3 years satisfactory service in JMGS-I cadre are eligible to appear for the written test and the successful candidates in the written test shall be called for interview in the ratio of 1:3 in the order of merit.

Officers coming under Normal/Seniority Channel can also opt for Merit/Fast Track Channel.

**Channels and allocation of vacancies:**

<table>
<thead>
<tr>
<th>Normal/Seniority Channel</th>
<th>Merit/Fast Track Channel</th>
</tr>
</thead>
<tbody>
<tr>
<td>35%</td>
<td>65%</td>
</tr>
</tbody>
</table>

In case of non-filling up of vacancies either under Normal/Seniority Channel or Merit/Fast Track Channel, the powers for inter-changing the vacancies is vested with the Chairman & Managing Director or the Executive Director in the absence of Chairman & Managing Director.

Promotions from MMGS-II to MMGS-III

There shall be 2 channels for promotions from MMGS-II to MMGS-III

1. Normal/Seniority Channel
2. Merit/Fast Track Channel

1. **Normal/Seniority Channel:**

Under Normal/Seniority Channel, officers who have put in 5 years satisfactory service in MMGS-II cadre will be called for direct interview in the ratio of 1:3 in the order of seniority.

2. **Merit /Fast Track Channel:**

Under Merit / Fast Track Channel, officers who have put in a minimum 3 years satisfactory service in MMGS-II cadre are eligible to appear for the written test and the successful candidates in the written test shall be called for interview in the ratio of 1:3 in the order of merit.
Officers coming under Normal/Seniority Channel can also opt for Merit/Fast Track Channel.

**Channels and allocation of vacancies:**

<table>
<thead>
<tr>
<th>Normal/Seniority Channel</th>
<th>Merit/Fast Track Channel</th>
</tr>
</thead>
<tbody>
<tr>
<td>40%</td>
<td>60%</td>
</tr>
</tbody>
</table>

In case of non-filling up of vacancies either under Normal/Seniority Channel or Merit/Fast Track Channel, the powers for inter-changing the vacancies is vested with the Chairman & Managing Director or the Executive Director in the absence of Chairman & Managing Director.

**Separate Channel for Specialist Officers:**

As envisaged in the HR Policy, a separate channel is introduced for the Specialist Officers. The quota for the Specialists will be carved from out of the total vacancies declared on year-to-year basis.

*Specialist Officers for the above purpose include those officers who are directly recruited or converted and presently working as Specialist Officers such as PROs, I.T. Officers, Law Officers, H.R. Officers, O.L. Officers, Security Officers, Technical Officers, Marketing Officers, Financial Analysts, Economists, etc.*

*Rural Development Officers will have to participate in the process under the general channel only.*

The officers interested to be considered for promotion under any of the Channels have to submit their willingness in the prescribed format and those candidates who fulfill the eligibility criteria only would be called for Interview / Written Test.

Written Test shall be conducted by an independent agency with a view to have an impartial and objective assessment of performance of officers in JMGS-I, MMGS-II who are eligible for promotion to MMGS-II and MMGS-III, respectively.

Promotions from JGMS-I to MMGS-II and MMGS-II to MMGS-III shall be on the basis of merit with weightages for PA Reports, Written Test, Interview, Branch Managership/Specialist, out of State service, Seniority and Educational Qualifications, as applicable.

**WEIGHTAGES:**

**Promotion from JMGS-I to MMGS-II:**

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Normal / Seniority Channel</th>
<th>Merit/Fast Track Channel</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA Reports</td>
<td>40</td>
<td>25</td>
</tr>
<tr>
<td>Out of State @</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Educational Qualifications *</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Written Test</td>
<td>-</td>
<td>30</td>
</tr>
<tr>
<td>Br. Managership / Specialists**/$</td>
<td>9/6</td>
<td>4</td>
</tr>
<tr>
<td>Service beyond 7 years ***</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>Interview</td>
<td>35</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

@ 2 marks for each year for out of state service in the present grade subject to a maximum of 6 marks.
CAIIB/CA/ICWA/CS – 5 marks; JAIIB – 3 marks, subject to a maximum of 5 marks.

3 marks for each year as Branch Manager in the present grade, subject to a maximum of 9 marks; 2 marks for each year of confirmed service as a Specialist Officer subject to a maximum of 6 marks under the Normal/Seniority Channel.

2 marks for each year as Branch Manager in the present grade, subject to a maximum of 4 marks under Merit/Fast Track channel (No marks are allotted for specialists under this channel).

1 mark per year for Service beyond 7 years, subject to a maximum of 5 marks.

While arriving at the marks for Branch Managership/Specialists, fraction of a year service beyond 9 months shall be counted as an year provided the officer has completed at least one year of service.

In the case of a Specialist Officer who is posted as a Branch Manager, for the period he has rendered as a Branch Manager the weightage shall be given for Branch Managership only. In other words weightage for both Branch Managership and Specialists will not be given for the same year.

### Promotion from MMGS-II to MMGS-III:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Normal / Seniority Channel</th>
<th>Merit/Fast Track Channel</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA Reports</td>
<td>40</td>
<td>25</td>
</tr>
<tr>
<td>Out of State *</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Written Test</td>
<td>-</td>
<td>30</td>
</tr>
<tr>
<td>Br. Managership / Specialists**</td>
<td>15/9</td>
<td>15/9</td>
</tr>
<tr>
<td>Service beyond 7 years ***</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td>Interview</td>
<td>34</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

2 marks for each year for out of state service in the present grade subject to a maximum of 6 marks.

5 marks for each year as Branch Manager in the present grade, subject to a maximum of 15 marks; 3 marks for each year of confirmed service as Specialist Officer subject to a maximum of 9 marks.

1 mark per year for Service beyond 5 years, subject to a maximum of 5 marks.

While arriving at the marks for Branch Managership/Specialists, fraction of a year service beyond 9 months shall be counted as an year provided the officer has completed at least one year of service.

In the case of a Specialist Officer who is posted as a Branch Manager, for the period he has rendered as a Branch Manager the weightage shall be given for Branch Managership only. In other words weightage for both Branch Managership and Specialists will not be given for the same year.
Common guidelines for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III:

i. There shall be a requirement of minimum 75% marks in APAR for each of the years of service eligible for promotion in case of promotion on Merit / Fast Tract channel.

ii. There shall be mandatory requirement of two years continuous service in rural areas for promotion from Scale I to II and a total of three years in rural/semi-urban areas, including the rural service in Scale-I, for promotion from Scale II to III.

iii. For the seniority channel, officers who have put in more than the aforesaid service in rural/semi-urban areas will get an advantage of further relaxation of 50% weightage in minimum experience for each additional completed year of service while assessing their eligibility.

iv. Performance Appraisal Reports of the preceding 3 years shall be considered for giving weightage. The marks will be computed basing on the total marks awarded during the preceding 3 years. The average marks would be calculated and applied to the minimum allocation of marks to arrive at the marks for which the candidates are eligible.

v. Written test shall be objective for 100 marks and will be conducted online and the total marks secured in the test shall be reduced to the required percentage to arrive at the marks for which the candidates are eligible under Merit / Fast Track Channel.

In case of Specialist Officers, both the categories of Specialists i.e. those who are eligible to compete under the specialists’ channel as well as the Rural Development Officers competing under the general channel, 70% of the questions will cover general banking topics and 30% of the questions will be in their respective areas of specialization. However, the Rural Development Officers will have the choice to attempt 30% of the questions either in their area of specialization or on General Banking but not so in the case of other specialist officers who will have to attempt 30% of the questions in their areas of specialization only.

vi. The Officers who have appeared for the written test should secure a minimum of 40% marks to be called for interview. The marks secured in the written test shall be arranged in the descending order of merit and shall be called for interview in the ratio of 1:3 basing on the number of vacancies. In case, more than one candidate secures the same number of marks at the cut off point, all such candidates shall be eligible to be called for the interview.

vii. The marks for the interview shall be awarded by the interview committee constituted by the Chairman & Managing Director of Executive Director in the absence of the Chairman and Managing Director. Candidates have to secure a minimum of 35% marks in the interview. Otherwise, they shall be treated as ineligible for promotion.

viii. The marks obtained by the candidates for Performance Appraisal Reports, Branch Managernship/Specialist, Out of State service, Education Qualifications, Written Test, Seniority and Interview shall be aggregated and arranged in the descending order to prepare the final merit list.

ix. For all the purposes the qualifying date shall be the 1st April of the financial year (April-March) in which the vacancies arise.

OTHER FEATURES:

1(a) Wait list of 10% shall be maintained which shall be valid for a period of one year from the date of promotion or till the finalization of the next round of promotions, whichever is earlier, in terms of Government guidelines. In case of refusal to accept promotion by any officer for any reason, the next candidate from the wait list in the respective Channel shall be promoted.
b) Consequent to the amendment made on 28.08.2006 in Regulation 5 of ABOSR 1982, an Officer who refuses to accept promotion when offered shall stand to forfeit movement to next higher scale as also stagnation increment provided for at the top of the scale and he will not be entitled to Professional Qualification Pay also.

c) Failure to report at the new place of posting by the stipulated date would amount to forfeiture of promotion, duly attracting the provisions of Regulation 5 of ABOSR, 1982. Further, the officer will be debarred from participating in the next two promotion process or for a period of two years from the date of forfeiture whichever is earlier.

2(a) Officers in respect of whom disciplinary action has been taken in the past and imposed with major penalty are not eligible to participate in the promotion process for a period of one year from the date of imposition of penalty or one promotion process whichever is earlier. Officers who are imposed with minor penalty are eligible to participate in the promotion process except the minor penalty of “Withholding the Promotion” as per regulation 4 (c) of Andhra Bank Officer Employees’ (Discipline and Appeal) regulations 1981.

(b) In respect of promotion of Officers against whom disciplinary action is pending or whose conduct is under investigation, the guidelines issued by the Government from time to time will be deemed to be part of this policy and given effect to accordingly.

(c) In respect of promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III Officers equal to the number of vacancies existing as on the date of promotion would be promoted in one lot to the next higher scale/grade as on a common date.

(d) The number of vacancies in each grade/scale shall be determined by the Board from time to time subject to the guidelines as may be issued by the Government of India in this regard.

(e) The marks obtained by the candidates in the Written Test, Out of State Service, Branch Managerness/Specialist and Educational Qualifications shall be furnished to the candidates on request.

3. APPELLATE PROCEDURE:

An Officer, who feels that his case for promotion to MMGS-II and MMGS-III has not been duly dealt with, will have a right to appeal. The appeal shall be made within 3 months from the date of announcement of promotion directly to the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director, who shall constitute a three member committee consisting of officers not below the rank of SMGS-IV to process the appeals.

Such committee should review the appeals as soon as they are received, but in any case, not later than six months from the date of receipt of appeals and submit the recommendations to the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director.

The decision of the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director in respect of these appeals shall be final. Executives who are members of Interview Panel, will not be on the Appellate Committee.

In case, the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director decides to effect promotions to the Officers who have preferred appeals basing on the recommendations of the Appellate Committee, the same shall be by way of creating supernumerary vacancies in the cadre to the maximum extent of 5% of the total identified vacancies. The matter shall be informed to the Board after effecting such promotions. In the
future promotion process, the number of supernumerary vacancies so created shall be reduced from the identified vacancies, but the zone of consideration shall not be effected to the extent of reduction.

4. If an officer appears for the promotion process and gets selected, but refuses to accept promotion, the officer shall not be eligible to participate in the next promotion process.

5. The guidelines/directives issued by the Government of India from time to time in respect of Service Regulations of Officers regarding relaxation of any criteria, reservation of posts etc., will be given effect to accordingly and will be deemed to be part of this policy.

6. For any difference arising in the interpretation of clauses in this document, the decision of the Chairman & Managing Director or Executive Director in the absence of Chairman and Director shall be final.

Promotions from MMGS-III to SMGS-IV

There shall be only one channel for Promotion from MMGS-III to SMGS-IV, viz. Merit / Fast Track Channel.

All Officers who have put in a minimum of 3 years satisfactory service in MMGS-III cadre will be eligible to appear for a mandatory written test, which shall also include a test for computer literacy and computer knowledge and will be of a qualifying nature. The officers who qualify in the written test will be called for group discussion and interview in the order of their seniority at the ratio of 1:3.

WEIGHTAGES:

Promotion from MMGS-III to SMGS-IV:

<table>
<thead>
<tr>
<th>Branch Managership / Specialist**</th>
<th>Performance Appraisal</th>
<th>Out of State Service*</th>
<th>Group Discussion</th>
<th>Interview</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>15/9</td>
<td>30</td>
<td>6</td>
<td>10</td>
<td>39</td>
<td>100</td>
</tr>
</tbody>
</table>

* 2 marks for each year for out state service in the present grade to a maximum 6 Marks.

** 5 marks for each year as Branch Manager in the present grade subject to a maximum of 15 marks; 3 marks for each year of confirmed service as Specialist Officer subject to a maximum of 9 marks.

While arriving at the marks for Branch Managership/Specialists, fraction of a year service beyond 9 months shall be counted as a year provided the officer has completed at least one year service.

In case of a Specialist officer who is posted as Branch Manager, for the period he has rendered as a Branch Manager the weightage shall be given for Branch Managership only. In other words weightage for both Branch Managership and Specialists will not be given for the same year.

In promotions from MMGS-III to SMGS-IV the vacancies on account of retirements in the grade and consequential vacancies shall be filled up from and from and out of the waitlist of the candidates selected by DPC.
The marks for interview shall be awarded by the interview committee constituted by the Chairman & Managing Director or Executive Director in the absence of the Chairman and Managing Director. Candidates have to secure a minimum of 35% marks in the interview. Otherwise, they shall be treated as ineligible for promotion.

For all purposes the qualifying date shall be the 1st April of the financial year (April-March) in which the vacancies arise.

Other Features:

1. Officers in respect of whom disciplinary action has been taken in the past and imposed with major penalty are not eligible to participate in the promotion process for a period of one year from the date of imposition of penalty or one promotion process whichever is earlier. Officers who are imposed with minor penalty are eligible to participate in the promotion process except the minor penalty of “Withholding the Promotion” as per regulation 4 (c) of Andhra Bank Officer Employees’ (Discipline and Appeal) regulations 1981.

2. (a) In respect of promotion of Officers against whom disciplinary action is pending or whose conduct is under investigation, the guidelines issued by the Government from time to time will be deemed to be part of this policy and given effect to accordingly.

   (b) The number of vacancies in the grade/scale shall be determined by the Board from time to time subject to the guidelines as may be issued by the Government of India in this regard.

   (c) Marks obtained by the candidates in the Written Test, Out of State Service and Branch Managership/Specialist will be furnished to the candidates on request.

   (d) The officers interested to be considered for promotion have to submit their willingness in the prescribed format as per their eligibility and those candidates who fulfill the eligibility criteria only would be called for Written Test.

3. APPELLATE PROCEDURE

An Officer, who feels that his case for promotion to MMGS-II and MMGS-III has not been duly dealt with, will have a right to appeal. The appeal shall be made within 3 months from the date of announcement of promotion directly to the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director, who shall constitute a three member committee consisting of officers not below the rank of SMGS-IV to process the appeals.

Such committee should review the appeals as soon as they are received, but in any case, not later than six months from the date of receipt of appeals and submit the recommendations to the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director.

The decision of the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director in respect of these appeals shall be final. Executives who are members of Interview Panel, will not be on the Appellate Committee.

In case, the Chairman and Managing Director or Executive Director in the absence of Chairman and Managing Director decides to effect promotions to the Officers who have preferred appeals basing on the recommendations of the Appellate Committee, the same shall be by way of creating supernumerary vacancies in the cadre to the maximum extent of 5% of the total identified vacancies. The matter shall be informed to the Board after
effecting such promotions. In the future promotion process, the number of supernumerary vacancies so created shall be reduced from the identified vacancies, but the zone of consideration shall not be effected to the extent of reduction.

4. If an officer appears for the promotion process and gets selected, but refuses to accept promotion, the officer shall not be eligible to participate in the next process.

5. The guidelines /directives issued by the Government of India from time to time in respect of Service Regulations of Officers regarding relaxation of any criteria, reservation of posts etc., will be given effect to accordingly and will be deemed to be part of this policy.

6. For any difference arising in the interpretation of clauses in this document, the decision of the Chairman & Managing Director or Executive Director in the absence of Chairman and Director shall be final.

###
CHAPTER-IX

OFFICERS’ TRANSFER POLICY – 2013-15

(H.O. CIR. NO.149, REF. NO.03/29 DATED 13.07.2013)

I. POLICY TRANSFERS

1. Period of stay in a branch/office:

   Officers working in a branch/office for a period of 3 years are liable to be transferred to another branch/place within the Zone.

2. Period of stay in a Zone:

   All the zones of the Bank have been categorized into three and maximum period of stay in a zone is determined based on the category as detailed hereunder:

   a) Hyderabad-I & II Zones and Head Office & Vijayawada: Officers who have completed 5 years in any of these Zones / Offices are liable to be transferred either to outside the State or within the State as per the administrative requirement.

      The period of stay in Head Office, Hyderabad-I and Hyderabad-II shall be reckoned with as a single Zone for this purpose.

   b) All other Zones in A.P.

      Officers who have completed 6 years in all other Zones in A.P. are liable to be transferred either to outside the State or within the State as per the administrative requirements.

   c) Zones outside the States of A.P. & Orissa:

      Officers who have completed 6 years in the State are liable to be transferred outside the State or within the State as per the administrative requirements.

3. Out of State postings:

   The following aspects may be considered while effecting transfers to outside the State in the order of priority.

   a. Pending Request transfers to the State

   b. Officers on Promotion irrespective of age are liable to be posted to out of State

   c. Officers who have not rendered out of state service in the same scale and have not completed 55 years may be considered for out of state transfers basing on administrative requirement.

      However, this may be extended beyond the age above mentioned, if sufficient number of officers is not available for such postings.
4. Exemption from Policy Transfers:
   a. Exemption as per Government/IBA Guidelines:
      i. Officers categorized as Physically challenged persons
      ii. Officers having mentally retarded spouse/children

      General Manager (HR) shall exercise his discretion for consideration of such exemptions keeping the guidelines issued by Government / IBA from time to time and on merits.

   b. Exemption of officers who are reaching superannuation:
      i. **Hyderabad-I & II and Head Office:** Male officers who have completed 59 years as on cut-off date and female officers who have completed 58 years as on cut-off date may be exempted.
      ii. **All Other Zones:** Male officers who have completed 57 years as on cut-off date and female officers who have completed 56 years as on cut-off date may be exempted.

5. Other Policy Guidelines:

   All officers are liable for transfer on promotion. If transfer is not given at the time of promotion they may be transferred any time thereafter.

II. REQUEST TRANSFERS

1. Eligibility:
   a. Officers who have put in three years active service in a Zone are eligible to apply for transfer mentioning three Zones at their choice. However, in case an officer has only one or two choices, he may mention the same as his 2nd or 3rd choice.
   b. Officers who require specialized medical treatment for self, spouse or children may apply for transfer through proper channel irrespective of their period of stay in the present Zone.

      Officers who were transferred to the present Zone on request are not eligible to apply for request transfer and they are liable to be transferred under policy guidelines only.
   c. Officers who are due for retirement as mentioned hereunder are eligible to apply for transfer mentioning three Zones of their choice through proper channel irrespective of their period of stay in the present Zone. However, in case an officer has only one or two choices, he may mention the same as his 2nd or 3rd choice.
      i. **To apply for transfer to Hyderabad-I & II Zones and Head Office:**
         - Male officers who are due to retirement within one year
         - Female officers who are due for retirement within two years
ii. **To apply for other Zones:**

- Male officers who are due to retirement within three years
- Female officers who are due for retirement within four years

The total number of all request transfers except under II (1) (c) above and transfers effected on medical grounds is limited to a maximum of three times in the entire service.

However, those who have already exhausted more than 3 requests as on date are eligible for one more request in the remaining period of service.

**2. PREFERENCE FOR CONSIDERATION OF REQUEST TRANSFERS**

Depending upon the availability of vacancies, the request transfers may be considered in the following order of priority.

- Officers applied to Home State
- Officers who are due for retirement as per eligibility mentioned in clause II (1) (c) above
- Lady Officers
- On Medical grounds
- All other cases

However, it may be noted that the requests of the officers will be considered purely basing on the vacancy position.

**III OTHER GUIDELINES:**

1. Requests of officers to join their spouses will be considered as per Government guidelines, subject to availability of vacancies.
2. Mid-academic year transfers will be done on exigencies of service and administrative requirements.
3. All transfer orders issued by Head Office will normally be to the Zones for further posting. However, officers who are having specialized experience or talent may be posted directly as per administrative requirements.
4. Officers identified for managerial assignments would be available for such positions and given placement as per administrative requirement within the Zone till such time they complete their period of stay in the concerned Zone.
5. The cut-off date for determining the service/stay in a Zone, wherever applicable, and age of the officer will be 30th June of the respective year.

   However, every officer is liable to be transferred to any branch/office as per administrative requirement / exigencies and in accordance with Regulation 47 of the Andhra Bank Officers’ Service Regulations, 1982.

These guidelines will be in force for a period of three years, prospectively and shall be reviewed every year depending upon the requirements.
TRANSFER POLICY GUIDELINES – MM III

I. All transfers of officers in MMGS-III will ordinarily be effected in accordance with these guidelines. However, every officer is liable for transfer to any branch/office in the country depending on the need and in accordance with Regulation 47 of the Andhra Bank Officers’ Service Regulations, 1982.

II. Period of Stay:

Normally the tenure of officers in a Zone would be 3 years subject to review of his/her performance.

III. Out of State Postings:

For out of State postings in MMGS-III grade normally officers who have not worked outside the State in the same Scale would be considered. Requests can be made by the officers working outside the State of their domicile on completion of 3 years for repatriation to Home State. However, they may mention three Zones of their choice for consideration. In case an officer has only one or two choices, he may mention the same as his 2nd or 3rd choice.

IV. Request Transfers:

Officers working in other Zones, who have put in a minimum period of 3 years of continuous service as on the cut-off date i.e., 30th June of the respective year are eligible to apply for request transfer duly mentioning three Zones of their choice through proper channel so as to reach Human Resources Department, Head Office before 1st March of the respective year. Officers who are due for retirement within 3 years as on cut-off date or officers having serious medical problems may apply for request transfer even though they have not completed 3 years of service in the Zone as on cut-off date. Such requests will be considered based on the requirement of officers in the Zone.

V. Other guidelines:

a. Transfer request of officers to join their spouses will be considered as per Government guidelines, subject to availability of vacancies.

b. Requests of officers for transfer to a particular place or retention at a particular place for continuing / securing specialized medical treatment for self, spouse and children may be considered by the General Manager (HR) on the merits of each case.

###
CHAPTER-X

TERMINAL BENEFITS

(A) ANDHRA BANK EMPLOYEES PROVIDENT FUND (As per the trust deed executed by the Bank in 1944)

The trustees of the fund shall consist of 2 Director Trustees, 3 Executive Trustees and 4 Member Trustees. Out of 4 member trustees, 2 are from officers and 2 are from workmen representing recognized officers and workmen unions.

1. **Applicability**: All permanent employees.

2. **Individual Contribution**:
   Monthly contribution from employee shall be 10% of Basic Pay plus Increment component of FPP, Officiating allowance, plus PQP towards contributory PF.

3. **Bank’s Contribution**:
   Equal contribution shall be made by the bank, if he/she is not a pension optee. An employee who joins the service of the bank on or after the notified date at the age of thirty five years or more, may, within a period of ninety days from the date of his appointment, elect to forego his right to pension whereupon the pension regulations shall not apply to him.

4. **Voluntary Contribution**:
   Contribution equal to compulsory monthly contribution shall be allowed as optional from employee.

5. **Interest on Contribution**:
   The account of each member shall be credited with interest every half year at such rate as the trustees might fix from time to time. At present, rate of interest is 9% p.a. compound interest with half yearly rests will be allowed.

6. **Nomination**:
   Each member may nominate in writing a person or persons either belonging to his/her family or dependent on him to receive the amount to the credit of his/her fund account in case of his/her death.

7. **Recovery of Amount**:
   a) Bank shall not entitle to recover any sum available in Member’s contribution account.
   b) In case of Bank’s right to recover financial loss on account dismissal of an employee due to misconduct, it shall be limited to the extent of such loss and out of Bank’s contribution only

8. **Repayment of Provident Fund**:
   a) In case of employee served Bank for a period of at lease 10 years, or attaining age of superannuation or incapacitated for further service (duly certified by a medical authority) or dispensing with his/her service in consequence of reduction or re organization of establishment or voluntarily leaves his/her employment for other unavoidable cause full amount shall be payable irrespective of the service, subject to entitlement of recoveries by Bank referred above.
b) In case of employee served Bank for five years and more but less than 10 years, he shall be entitled to his own account full and the Bank’s contribution at the rate of 1/10th of such contribution with interest multiplied by the number of completed years of total service of the employee.

c) In case of death of an employee, full amount will be paid to the nominees or legal heirs irrespective of service.

d) Board of Directors may permit the employee to leave the service of Bank before 10 years with full amount or part of the amount.

9. **Supply of statement of account:**

Each member shall be given either a pass book or an annual statement of accounts, which at present is being given as 2 half yearly statements, March and September.

**(B) GRATUITY**

1. **Applicability:** Every officer shall be eligible for Gratuity on
   a) retirement
   b) death
   c) disablement
   d) resignation (after 10 years continuous service)
   e) termination except by way of punishment (after completion of 10 years of service).

   Officer is entitled for payment of Gratuity either under statutory or under service regulations which ever is advantageous to him/her.

2. **Statutory Gratuity:** (As per payment of Gratuity Act, 1972)

   For every completed year of service or part thereof in excess of 6 months, the employer shall pay gratuity to the employee at the rate of 15 days wage based on the rate of wages last drawn by him (without stipulation on wages) on the basis that a worker earns a month’s wages for attending to work on 26 working days, as per the following formula.

   \[
   \text{Wage} \times \frac{15}{26} \times \text{Number of completed years of service.}
   \]

   **Wage means:**
   
   Basic Pay
   Dearness allowance
   Special Pay (if any like PQP/FPP etc.) which are permanent in nature

   Maximum Ceiling: Rs.10,00,000/-

3. **Gratuity under Service Regulations:**

   a) **The amount of Gratuity payable shall be**

   One month’s pay of every completed year of service, subject to maximum of 15 months pay upto 30 years of service. Where an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of ½ month’s pay for each completed year of service beyond 30 years.
Pay for the purpose of gratuity,

Pay shall include:

Basic Pay,
Special pay, if any, which is permanent in nature and which ranks for PF
Pay shall not include Dearness Allowance.

To illustrate:

Gratuity as per ABOSR:

25 years of completed service: 15 basics (Basic Pay + FPP + PQP)
32 years of completed service: 15 basics + 1 basic
10 years of completed service: 10 basics
There is no ceiling, but the tax exemption is limited to Rs 10.0 lacs only.

Gratuity as per Act:

(Basic Pay + FPP + PQP + DA) x 15 x no. of completed years of service

Future Service Gratuity:

In the event of death of any employee, LIC of India will settle the Gratuity as per Gratuity Act for the left over service of the deceased employee. Head Office will prefer claims with LIC of India and pass on the benefit to the Nominees/family members of the deceased.

(C) ANDHRA BANK (EMPLOYEES’) PENSION REGULATIONS, 1995

Notified Date: 29.09.1995

Applicability: All permanent employees provided that

a) Who joined Bank’s service on or after 29.09.1995.

b) Who were in service of the Bank on or after 1st January, 1986 and retired before 29.09.1995 and exercised option as per regulations.

c) Who were in service before 29.09.1995 and continued in service afterwards and exercised option as per regulation.

d) Others as mentioned in Pension Regulations 4.

Constitution of the Fund:

In the name of Andhra Bank (Employees’) Pension Fund.
Board of trustees: Nine

Out of them, two are representatives from Officers’ Federation (being the majority officers’ organization) and two are representatives from Award Employees’ Union (being the majority award staff union)

Qualifying service: 10 years (For full details, vide Pension Regulations)

Maximum service: Maximum service counted for full pension is 33 years.

CLASSES OF PENSION:

Superannuation Pension:
Granted on attaining the age of superannuation. Minimum 10 years of service.

Pension on Voluntary Retirement:
Granted to those who have completed 20 years of service and take voluntary retirement. Additional 5 years or left over service whichever is less is added to the qualifying service.

Invalid Pension:

Minimum 10 years of service:
Payable to officer who retired on account of any bodily or mental infirmity which permanently incapacitates the officer.

- Not less than ordinary rate of family pension payable to the family in case of death of the officer while in service.

Compassionate Allowance:
Payable to the employee who is dismissed or removed or terminated deserving cases of special consideration.

Maximum two thirds of the pension otherwise payable to the employee.

Premature Retirement Pension:
Minimum 10 years of service.

Payable to those who retire from service on account of orders of the Bank to retire prematurely.

Compulsory Retirement Pension:
Payable to those who retired from service as a penalty.

Not less than two third and not more than full pension to which the officer is otherwise entitled.

TYPES OF PENSIONS:

a. Full Pension (Self)
b. Family Pension
c. Commutation
**Full Pension Self:**

Basic pension: 50% of the average emoluments X qualifying service

Subject to minimum pension.

**Average emoluments:**

Average of preceding 10 months from the date of retirement.

(Average emoluments means pre-revised Basic Pay plus increment components of special allowances, which are permanent in nature) and D.A. at applicable rate thereon.

**Dearness Relief:**

a. DA shall be granted as per the rates specified.
b. DA shall be allowed on full basic pension ever after commutation.

**Commutation:**

a. An employee shall be entitled to commute for a lump sum payment of a fraction not exceeding one third of Basic Pension.
b. An employee who had commuted the admissible portion of pension is entitled to have the commuted portion of the pension restored after the expiry a period of 15 years from the date of commutation.

**Committed value:**

1/3rd Basic Pension X 12 X factor corresponding to age as on the next birthday as on the date of application for commutation as shown in commutation table.

**FAMILY PENSION:**

After completion of one year of continuous service.

i. In the case of an employee who die after completion of 7 years service, higher family pension equal to 50% of pay last drawn by the deceased employee or twice the ordinary rate of family pension whichever is less is payable.

ii. In the event of death of an employee after retirement, before attaining the age of 65 years Family Pension is payable at twice the ordinary rate of family pension, @ 50% of pay last drawn by the employee at the time of retirement whichever is less. The Maximum period for which enhanced family pension will be payable is 7 years from the date of death or till the deceased employee would have attained 65 years of age whichever is earlier.

**Commercial employment after retirement:**

If the pensioner who immediately before his retirement was holding the post of an officer and wishes to accept any commercial employment before the expiry of two years from the date of his retirement, he shall obtain the previous sanction of the bank to such acceptance.

Subject to the provision of sub regulation (3), the bank may, by order in writing, on the application by a pensioner, grant, subject to such conditions, if any, as it may deem necessary, permission, or refuse, for reasons to be recorded in the order, permission to such pensioner to take up the commercial employment specified in the application.
LEAVE ENCASHMENT:

The following components will be taken for encashment of leave at the time of retirement.

Basic Pay + DA + FPP + PQP + HRA + CCA + Deputation allowance/Hill Allowance, if any.

If officer is availing leased accommodation facility, Notional HRA will be taken as part of the salary.

Table for arriving at the commutation value of basic Pension.

\((\frac{1}{3}\text{rd Basic Pension} \times 12 \times \text{factor at the corresponding age in the table below})\)

<table>
<thead>
<tr>
<th>Age next Birth day</th>
<th>Commutation value expressed as number of years purchase</th>
<th>Age next Birth day</th>
<th>Commutation value expressed as number of years purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>17</td>
<td>19.28</td>
<td>51</td>
<td>12.95</td>
</tr>
<tr>
<td>18</td>
<td>19.20</td>
<td>52</td>
<td>12.66</td>
</tr>
<tr>
<td>19</td>
<td>19.11</td>
<td>53</td>
<td>12.35</td>
</tr>
<tr>
<td>20</td>
<td>19.01</td>
<td>54</td>
<td>12.05</td>
</tr>
<tr>
<td>21</td>
<td>18.91</td>
<td>55</td>
<td>11.73</td>
</tr>
<tr>
<td>22</td>
<td>18.81</td>
<td>56</td>
<td>11.42</td>
</tr>
<tr>
<td>23</td>
<td>18.70</td>
<td>57</td>
<td>11.10</td>
</tr>
<tr>
<td>24</td>
<td>18.59</td>
<td>58</td>
<td>10.78</td>
</tr>
<tr>
<td>25</td>
<td>18.47</td>
<td>59</td>
<td>10.46</td>
</tr>
<tr>
<td>26</td>
<td>18.34</td>
<td>60</td>
<td>10.13</td>
</tr>
<tr>
<td>27</td>
<td>18.21</td>
<td>61</td>
<td>9.81</td>
</tr>
<tr>
<td>28</td>
<td>18.07</td>
<td>62</td>
<td>9.48</td>
</tr>
<tr>
<td>29</td>
<td>17.93</td>
<td>63</td>
<td>9.15</td>
</tr>
<tr>
<td>30</td>
<td>17.78</td>
<td>64</td>
<td>8.82</td>
</tr>
<tr>
<td>31</td>
<td>17.62</td>
<td>65</td>
<td>8.50</td>
</tr>
<tr>
<td>32</td>
<td>17.46</td>
<td>66</td>
<td>8.17</td>
</tr>
<tr>
<td>33</td>
<td>17.29</td>
<td>67</td>
<td>7.85</td>
</tr>
<tr>
<td>34</td>
<td>17.11</td>
<td>68</td>
<td>7.53</td>
</tr>
<tr>
<td>35</td>
<td>16.92</td>
<td>69</td>
<td>7.22</td>
</tr>
<tr>
<td>36</td>
<td>16.72</td>
<td>70</td>
<td>6.91</td>
</tr>
<tr>
<td>37</td>
<td>16.52</td>
<td>71</td>
<td>6.60</td>
</tr>
<tr>
<td>38</td>
<td>16.31</td>
<td>72</td>
<td>6.30</td>
</tr>
<tr>
<td>39</td>
<td>16.09</td>
<td>73</td>
<td>6.01</td>
</tr>
<tr>
<td>40</td>
<td>15.87</td>
<td>74</td>
<td>5.72</td>
</tr>
<tr>
<td>41</td>
<td>15.64</td>
<td>75</td>
<td>5.44</td>
</tr>
<tr>
<td>42</td>
<td>15.40</td>
<td>76</td>
<td>5.17</td>
</tr>
<tr>
<td>43</td>
<td>15.15</td>
<td>77</td>
<td>4.90</td>
</tr>
<tr>
<td>44</td>
<td>14.90</td>
<td>78</td>
<td>4.65</td>
</tr>
<tr>
<td>45</td>
<td>14.64</td>
<td>79</td>
<td>4.40</td>
</tr>
<tr>
<td>46</td>
<td>14.37</td>
<td>80</td>
<td>4.17</td>
</tr>
<tr>
<td>47</td>
<td>14.10</td>
<td>81</td>
<td>3.94</td>
</tr>
<tr>
<td>48</td>
<td>13.82</td>
<td>82</td>
<td>3.72</td>
</tr>
<tr>
<td>49</td>
<td>13.54</td>
<td>83</td>
<td>3.52</td>
</tr>
<tr>
<td>50</td>
<td>13.25</td>
<td>84</td>
<td>3.32</td>
</tr>
<tr>
<td></td>
<td></td>
<td>85</td>
<td>3.13</td>
</tr>
</tbody>
</table>
INTRODUCTION OF NEW PENSION SCHEME FOR EMPLOYEES JOINING THE BANK
ON OR AFTER 01.04.2010 IN TERMS OF MEMORANDUM OF SETTLEMENT AND
JOINT NOTE DATED 27.04.2010 AT INDUSTRY LEVEL


In terms of Memorandum of Settlement dated 27.04.2010 signed with Representative Workmen
Unions and Joint Note dated 27.04.2010 signed with Representative Officers’ Organisation,
employees joining the services of banks on or after 01.04.2010 shall be eligible for Defined
Contributory Pension Scheme. Our Bank has already introduced the scheme since October-2010.
Employee's contribution of DCPF along with matching Bank's contribution is being collected every
month with effect from 01/04/2010 from those employees who joined our Bank on or after
01/04/2010.

This circular contains a brief introduction of the New Pension Scheme, its salient features pertinent
to the employees along with details of registration procedure to be adhered by them in order to
enroll themselves as members to the scheme.

WHAT IS NPS:

The Defined Contributory Pension Scheme introduced will be one as governed by the provisions of
New Pension Scheme [NPS] introduced for employees of Central Government w.e.f 01.01.2004,
available under "All Citizens Model" and as modified from time to time.

There shall be no separate Provident Fund for employees joining the services of the bank on or
after 01.04.2010.

The employees joining the services on or after 01.04.2010, Who are called “Subscribers” of the
scheme, shall contribute 10% of the Basic pay and Dearness Allowance towards the
Defined Contributory Pension Scheme and the bank shall make a matching contribution
in respect of these employees.

WHO REGULATES THE NPS SCHEME:

The scheme shall be regulated and administered by Pension Fund Regulatory And Development
Authority (PFRDA) which has been established by the Government of India, Ministry of Finance vide
notification dated 10.10.2003, to promote old age income security.

BANK’S ROLE IN IMPLEMENTATION OF THE SCHEME:

IBA vide their letter dated 08.10.2011 informed that Banks can join National Pension Scheme
(NPS) directly through Point-Of-Presence [POPs]. Banks desirous of extending NPS to their
employees need to tie up with any of the approved POPs under NPS through MOUs or can register
themselves as POPs with PFRDA.

WHAT IS POP:

Point of Presence (POP) is the first point of interaction between the subscriber and the NPS
architecture. POP–Service providers (POP–SPs) are designated branches of registered POPs to
extend the reach of NPS. POP/POP-SP performs the functions relating to registration of subscribers,
undertaking KYC verification, receiving contributions and instructions from subscribers/corporates
and transmission of the same to the designated NPS intermediaries.

Our Bank is registered POP with PFRDA and has been allotted registration code: 04411. We, as the
designated POP accept and consolidate monthly DCPF contributions from our employees. This
consolidated data and aggregated funds will be sent to Central Recordkeeping Agency [CRA] and
Trustee Bank respectively for upload.
TYPES OF NPS ACCOUNTS:

Under NPS, following two types of accounts are available:-

**Tier – I Account:** Employer / employee can contribute for retirement into this non withdrawable account. Income Tax benefits as per the Income Tax Act, 1961 are available to both employer and employee contributions. Employees shall contribute 10% of the Basic pay and Dearness Allowance towards the Defined Contributory Pension Scheme and the bank shall make a matching contribution in respect of these employees.

**Tier – II Account:** This is a voluntary facility where the subscriber can get fund management facility at very low cost. Subscriber will be free to withdraw savings from this account whenever they wish. This is applicable only if there are voluntary DCPF contributions made by the employees.

HOW TO JOIN NPS AND OBTAIN PRAN:

It is mandatory that all employees who have joined the services of the Bank on or after 01/04/2010 should enroll themselves in the NPS. To enroll themselves, employees (subscribers) need to submit the duly filled-in Composite Registration Form (UOS-S1) to Andhra Bank-HR Dept-PF section-Head Office since our Bank is registered POP.

Upon Registration, Employees will be provided with a unique Permanent Retirement Account Number called PRAN. This account number will be the primary means of identifying and operating the account. Employees [subscribers] will also receive a Telephone Pass Word [TPIN] which can be used to access their accounts on the call centre number: 1-800-222080.

National Securities Depository Limited [NSDL] has been appointed as the CRA where the Permanent Retirement Account will be maintained. The record keeping, administration and customer service functions for all subscribers of NPS shall be centralized and performed by the CRA. The CRA shall also provide periodic, consolidated PRAN statements to each subscriber.

Account Portability

Employees would be free to carry their PRANs to new employments or continue as individuals after change of employment status.

Statement of transactions:

The statement of transactions would be dispatched individually to each employee [subscriber] by the CRA.

Exit from NPS:

Exit from NPS would be governed by employer – employee relation but within the overall rules prescribed for the individual subscribers under ALL CITIZENS MODEL i.e.

- **On attaining Normal Retirement Age (NRA) of 60 years:**

  Subscriber will be required to compulsorily annuitize atleast 40% of his pension wealth and the remaining 60% can be withdrawn as a lump sum or in a phased manner.

  In case the subscriber opts for a phased withdrawal:

  a. Minimum 10% of the pension wealth should be withdrawn every year.

  b. Any amount lying to the credit at the age 70 should be compulsorily withdrawn in lump sum.
Withdrawal any time before 60 years of age:- In such case, subscriber will have to compulsorily annuitize 80% of his / her accumulated pension wealth. The remaining 20% can be withdrawn as a lump sum.

Death due to any cause:- In such an unfortunate event, option will be available to the nominee to receive 100% of the NPS pension wealth in lump sum. However, if the nominee wishes to continue with the NPS, he / she shall have to subscribe to NPS individually after following due KYC procedure.

As per IBA guidelines, vide their letter dated 30.11.2011 Banks have to initiate the process of early implementation of National Pension Scheme in co-ordination with PFRDA, New Delhi.

As the first step of implementation of the Scheme, We have, vide our letter dated 29/12/2011, dispatched the registration forms [UOS-S1] to all the employees who joined our Bank on or after 01/04/2010. We furnish hereunder few important points of clarification for the benefit of employees while filling up the registration forms.

1. Employees need to fill-in the Personal Details in Page-1 and Page-2 only.

2. Page-3 details need not be filled by the employee. This is for the purpose of office use only. Declaration on Page-5 should be signed by the employee.

3. Employees desirous of opening Voluntary contributions of DCPF need to furnish Tier-II details in Page-4.

4. Proof of document copy in support of Date of Birth and copy of PAN card are mandatory enclosures to the registration form.

5. Employees may enter their staff code number at the right side top corner of Page-1 of the application form.

All the branches, particularly newly recruited employees who have joined our Bank on or after 01.04.2010 are requested to carefully go through this circular and expedite submission of Registration Forms to PF Section-Human Resources Department-Head Office-Hyderabad, in order to obtain the PRAN cards at the earliest.

Employees, desirous of more information on this New Pension Scheme (NPS) are suggested to visit the following websites:
SALIENT FEATURES OF THE NEW PENSION SCHEME INTRODUCED FOR EMPLOYEES JOINING THE BANK ON OR AFTER 01.04.2010 IN TERMS OF MEMORANDUM OF SETTLEMENT AND JOINT NOTE DATED 27.04.2010 AT INDUSTRY LEVEL

(H.O. Circular No.390/03/76 dated 14.12.2012)

In terms of Memorandum of Settlement dated 27.04.2010 signed with Representative Workmen Unions and Joint Note dated 27.04.2010 signed with Representative Officers’ Organization, employees joining the services of banks on or after 01.04.2010 shall be eligible for Defined Contributory Pension Scheme. It is mandatory that all employees who have joined the service of the Bank on or after 01/04/2010, enroll themselves as members of this scheme which entails obtaining of Permanent Retirement Account Number [PRAN] from NSDL who are the Central Record Keeping Agency [CRA].

For the benefit of all the fresh recruits the annexure to this circular contains a brief introduction of the New Pension Scheme, its salient features pertinent to the employees along with details of registration procedure to be adhered by them in order to enroll themselves as members of the scheme.

All employees who have joined the Bank on or after 01/04/2010 are required to submit the prescribed registration form, duly filled-in after ensuring the following so as to expedite the process of PRAN registration:

1. The Registration form should be complete in all respects.
2. Photograph should be affixed at the appropriate place.
3. Signature should be made in black ink only.
4. Ensure enclosures of:
   i) Latest Bank account statement
   ii) Photo Identity proof
   iii) Address proof

It may be noted that the monthly contributions of the concerned employees under the NPS cannot be uploaded into the NPS architecture unless the process of registration for PRAN is completed and PRAN account is opened. Till such time, their contributions will not fetch any return.

Branches where new employees under New Pension Scheme join, should ensure that they submit the filled-in PRAN registration form along with the necessary enclosures to PF section-HR Department, Head Office before the disbursement of their first salary so that their PRAN accounts will be ready for transfer of their contributions.
ANNEXURE

SALIENT FEATURES OF THE NEW PENSION SYSTEM [NPS]:

1. In terms of Memorandum of Settlement dated 27.04.2010 signed with Representative Workmen Unions and Joint Note dated 27.04.2010 signed with Representative Officers’ Organization, employees joining the services of banks on or after 01.04.2010 shall be eligible for Defined Contributory Pension Scheme. These employees shall contribute 10% of the Basic pay and Dearness Allowance towards the Defined Contributory Pension Scheme and the bank shall make a matching contribution in respect of these employees.

2. The Defined Contributory Pension Scheme is the one as governed by the provisions of National Pension System [NPS] introduced for employees of Central Government with effect from 01.01.2004 and as modified from time to time.

3. The scheme is regulated and administered by Pension Fund Regulatory And Development Authority (PFRDA) which has been established by the Government of India, Ministry of Finance vide notification dated 10.10.2003, to promote old age income security.

4. NPS ARCHITECTURE:

In NPS architecture, each function is performed by different entities.

a. Pension Fund Regulatory and Development Authority [PFRDA] is the regulator for the NPS. They are responsible for appointment of various intermediaries in the system, such as Central Record Keeping Agency [CRA], NPS Trust, Trustee Bank, Pension Fund Managers, Custodians, Points of Presence (POP) and monitor their performance.

b. Central Record keeping lies with NSDL. As CRA, its functions include record keeping, administration and customer service functions, issue of Permanent Retirement Account Number [PRAN] to each subscriber and maintain a database of all PRANs issued and recording transactions relating to each subscriber’s PRAN. They also act as an operational interface between PFRDA and other NPS intermediaries.

c. The NPS Trust established by PFRDA is administered by the Board of Trustees as constituted by PFRDA. This Trust would be responsible for taking care of the funds under the NPS. The Trust would hold an account with a bank and this bank would be designated as NPS Trustee Bank. Presently, Bank of India is functioning as Trustee Bank.

d. Funds are managed by six Fund Managers from Public and Private sector with proven track record.

e. Stock Holding Corporation of India Ltd., functions as custodian for NPS.

f. Points-Of-Presence [POP] are the first point of interaction between the subscriber and the NPS architecture. They perform the functions relating to registration of subscribers, undertaking Know Your Customer [KYC] verification, receiving contributions and instructions from subscribers/corporate and transmission of the same to designated NPS intermediaries. Banks can also get themselves registered as POP.

As per IBA guidelines, all the nationalized Banks have adopted the uniform structure called “The corporate Model” under NPS.
Salient features of the “Corporate Model” adopted by us are:

1. Administered by PFRDA
2. Available to all entities registered under Companies Act
3. Contributions are made equally by employer and employee
4. Corporate should enroll their employees through Point-Of-Presence [POP] and obtain Permanent Retirement Account Number [PRAN] for each employee. Banks can also get themselves registered as POPs
5. **Investment Choice:** Corporate default option where corporate decides on behalf of all underlying subscribers [Option 2:].
6. **Choice of Scheme:** Scheme defined for Central Govt. Employees, in which investment norms are in accordance with Ministry of Finance guidelines.
7. Employees would be free to carry their PRANs to new employments or continue as individuals after change of employment status.

**INSTRUCTIONS TO FILL IN REGISTRATION FORM FOR PRAN ACCOUNT:**

*The forms are processed by NSDL by way of scanning. Since the entire process is in electronic mode, employees are advised to strictly adhere to the instructions provided and not to deviate any of them, failing which the forms are liable for rejection from NSDL.*

**General Instructions to fill up Registration Form:**

- Application should be in the standard format prescribed by NSDL.[CS-S1].
- Each registration form should necessarily be accompanied with the Declaration-cum-consent letter of the employee.
- Instructions given in Page-5 of the form should be thoroughly read before filling the form.
- The colour photograph should be as per specification mentioned in the form
- The application form comprises of five sections- Section-A to Section-E.
- In Section-A, Employee’s Personal Details are to be filled. Ensure that Name, Date of Birth, Father’s Name, Address fields are filled-in correctly and matches with the proof enclosed.
- In Section-B, Employment details are to be filled. Please enter date of joining and employee code number. Corporate Registration Number allotted by CRA is pre-stamped in the form. Our Corporate Branch Registration Number is 6500421.
- In Section-C, Nomination details are to be furnished. Though it is optional, it is suggested that the employee fill in the nomination details.
- Section-D is about the scheme selection of Investment choice. This section should not be filled by the employee.
- Section-E contains the declaration and authorization clause. It is mandatory that the employees should fill in the declaration under PML act, 2002 and affix their signature.
The POP details in Page-4 of the form is pre-stamped. Our POP Registration number is: 5000472.

All Employees are advised to apply and obtain their respective PAN cards at the time of reporting to their Zonal Offices. However, do not withhold the Registration form for the sake of non-availability of PAN card.

All employees have to immediately open their salary account at their respective Branch/link branch as soon as they report at their place of posting and fill the Bank details in the form.

All employees are advised to send the filled-in-registration forms along with relevant documents along joining report to their respective Zonal Office-HR section.

**Important Do’s:**

1. Do write in legible handwriting and in block letters.
2. Do use Black ink pen only.
3. **Do sign in black ink only, in the box below color photo** and in all required places, within the box provided.

**Important Don’ts:**

1. Do not overwrite
2. Do not forget to enclose supporting/proof documents
3. Do not fill in Section-D of the form for Investment Choice
4. **Do not sign or stamp across the Photograph**
5. Do not leave the mandatory fields blank
6. Do not sign beyond the box provided for signature
7. Do not staple or clip the photograph to the form

**Mandatory enclosures:**

1. PAN card copy duly attested (If Pan Card is available)
2. Bank Statement with latest 3 month’s transactions duly attested.
4. Address (as furnished in the form) proof copy duly attested.
CHAPTER-XI

LEAVE RULES

(For full details, please refer HO Circular No.140, Ref.No.03/13 dated 21.07.2004)

(A) GENERAL RULES:

1. Leave is a privilege and cannot be claimed as right.

2. Sanction of leave is not automatic. It involves application, consideration and sanction.

3. An employee before proceeding on leave shall furnish his/her address during the period of leave and shall keep the competent authority informed of any change in the address previously furnished to facilitate proper communication.

4. Lapse of Leave:

   All types of leave shall lapse on the death of an employee or if he ceases to be in service provided that.

   a) If an employee in any cadre dies in service, his/her heirs will be paid salary for the privilege leave accrued to him at the time of his death.

   b) If an employee in any cadre retires from service, he shall entitled to encash the privilege leave at his credit at the time of his retirement at the rate of last pay drawn before retirement.

   c) Where an employee’s services are terminated he/she shall be paid his/her pay and allowances for the period of privilege leave at his/her credit.

   d) An employee who resigns from Bank’s service complying with rules & regulations governing resignation, he is eligible for encashment of privilege leave to the extent of half of such leave to his credit on the date of cessation of service subject to a maximum of 120 days.

   e) Where an employee’s services are terminated on disciplinary grounds, he is not eligible for encashment of privilege leave.

5. Recall for Duty:

   The competent authority to sanction leave can cancel the leave and recall the employee whenever his services are required. When an employee is out of station and recalled for duty, he is entitled for to and fro traveling expenses from the place where he was recalled for himself and also for his family members.

(B) CASUAL LEAVE (CL):

1. Number of casual leaves are 12.

2. An officer who joins in the middle of year, casual leaves will be granted on prorata basis, one casual leave for one month but can be availed at any time during the calendar year.

3. Casual leave can not be availed for more than 4 days at a time irrespective of number of holidays intervening suffix or prefix.
4. Casual leave cannot be combined with any other type of leave except special casual leave for family planning operation purpose.

5. Casual leave can be availed on the grounds of sickness also without production of medical certificate.

6. Half a day casual leave is not permissible.

7. Unavailed casual leave converted to sick leave:
   a) Casual leave not availed by an employee in any calendar year including the 1st calendar year will be converted into sick leave on full substantive pay. Such leave shall be maintained under a separate head called: ‘UNAVAILED CASUAL LEAVE CONVERTED INTO SICK LEAVE’.
   b) This is apart from the regular sick leave available. It can also be availed by suffixing or prefixing to sick leave on submission of medical certificate on full pay.
   c) Public holidays and weekly offs falling within the period of availment of unavailed casual leave will be treated as part of leave just like sick leave and privilege leave.
   d) Unavailed casual leave converted to sick leave not exceeding a day availed on grounds of sickness, shall be allowed without production of medical certificate.
   e) A promotee officer can avail the unavailed casual leave accumulated during his/her service in clerical cadre, at any time during his/her further service in the bank.
   f) In case of officers, casual leave not availed in any year can be availed in the following 3 years, otherwise it will be lapsed.

(C) PRIVILEGE LEAVE:
On or from 1.6.2015 under Regulation 33(4) of Officers Service Regulation 1979/82, Privilege Leave may be accumulated up to not more than 270 days except where leave has been applied and it has been refused. However, encashment of Privilege Leave shall be restricted up to a maximum of 240 days.

Further, in modification of Regulation 33(5) of Officers’ Regulations, 1979/82, an officer desiring to avail of privilege leave shall ordinarily give not less than 15 days” notice of his intention to avail of such leave.

(D) SICK LEAVE:

1. An employee in any cadre is eligible for one month of sick leave for each completed year of service subject to a maximum of 18 months during the entire service.

2. Sick leave can be accumulated up to 540 days during the entire service and can be availed of only on production of medical certificate issued by a registered medical practitioner acceptable to the Bank.

3. Sick leave can be availed by any employee during the first year of service and also on subsequent years on prorata basis @ 2 ½ days per month.

4. Sick leave shall be sanctioned on half substantive pay. Provided that an employee desires he/she shall be permitted to avail the leave on full substantive pay by debiting twice the period of leave to his sick leave account.
5. For calculating sick leave, the entire period of service is to be taken without debiting the period of absence on PL, EOL and unauthorized absence.

6. Sick leave cannot be sanctioned without submitting medical certificate even for short period of one to two days.

7. If the staff member absents on sick grounds at frequent intervals and/or the medical certificate submitted by the employee is not acceptable to the bank, the sanctioning authority may refer him for medical examination at its own cost before banks approved doctor or any government hospital authority under advice to personnel department at Head office. In case it is proved that the medical certificate produced by the employee is false, no sick leave should be granted and the period should be treated as unauthorized absence besides taking suitable disciplinary action.

8. Sick leave can be combined with any other leave except CL and joining time.

**SPECIAL SICK LEAVE**

With effect from the 1.6.2015, Special Sick Leave up to 30 days may be granted to an officer employee once during his/her entire period of service for donation of kidney/ organ.

**(E) ADDITIONAL SICK LEAVE:**

1. An employee in any cadre, who has put in a service of 24 years shall be eligible for additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of 3 months.

2. Additional sick leave shall be on half substantive pay. Provided that the employee so desires, shall be permitted to avail on full substantive pay by debiting twice the period of leave to his additional sick leave account.

3. Additional sick leave can also be permitted on prorate basis as that of sick leave at the rate of 2 ½ days for each completed year after 24 years of service.

4. All other terms and conditions applicable for sick leave are also applicable to additional sick leave

**(F) MATERNITY LEAVE (w.e.f. 25.5.2015):**

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

b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.

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

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

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

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

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

**Paternity Leave**

With effect from 1.6.2015, male officer employees with less than two surviving children shall be eligible for 15 days paternity leave during his wife’s confinement. This leave may be combined with any other kind of leave except casual leave. The leave shall be applied upto 15 days before or upto 6 months from the date of delivery of the child.

**Holidays**

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

**(G) EXTRA ORDINARY LEAVE:**

1. Extra ordinary leave may be granted to an employee on loss of pay and allowances when no ordinary leave is due to him. Except in exceptional circumstances the duration of EOL shall not exceed 03 months on any one occasion and 12 months during the entire period of any employee’s service.

   Provided that in very special circumstances the Board may grant EOL on loss pay to an officer upto a total period of 720 days.

2. The period spent on EOL shall not count for annual increment. The due date of annual increment will be postponed to the extent of EOL availed.

3. The sanction of EOL exceeding 3 months at a time is to be considered by the Head Office only.

4. The period of probation of a staff should be extended to the extent of EOL availed by him/her.

5. For the following purposes, EOL may be granted.

   a) SC/ST staff members for the purpose of attending the pre-examination training courses at the centres notified by the Government from time to time.

   b) On sick grounds for treatment of prolonged ailments like cancer, leprosy, accident etc.

   c) For study purpose as mentioned in clause No. (H).

   d) On any other sufficient and reasonable cause.
(H) STUDY LEAVE:

1. An employee who has completed 5 years of confirmed service is eligible for Study leave.

2. Study leave shall be granted to an employee only once in his/her service and such leave should be for period not exceeding 02 years.

3. Study leave will be considered only for prosecuting studies in:
   a) IBM Data Processing
   b) Foreign Exchange
   c) Banking
   d) Computer Sciences
   e) Management Sciences
   f) Such other disciplines as are found useful for the institution.

4. The higher studies shall not be in the nature of employment to which perks and other benefits are attached.

5. One can avail PL to the extent he/she is eligible, rest of the period is to be treated as extraordinary leave without pay and allowances.

6. During the period of study leave on loss of pay and allowances, service benefits such as increments, LFC/ LTC, medical aid, reimbursement of hospitalization expenses, bonus, leave etc shall not available.

7. Officer staff proceeding on study leave on loss of pay and allowances will not be eligible for provision of residential accommodation under regulation 22(1) of ABOSR, 1982. However, for the period they are sanctioned eligible privilege leave with pay and allowances prefixing to study leave, they will be provided with residential accommodation.

8. The employee should clear all loans and advances except Housing Loan.

9. Officers should surrender the furniture provided to them by Bank.

10. Chairman and Managing Director is Sanctioning Authority for Study Leave.

(I) SPECIAL CASUAL LEAVE & SPECIAL LEAVE:

Special Casual Leave and Special Leave will be allowed to employees under certain special circumstances.

<table>
<thead>
<tr>
<th>Special Casual Leave</th>
<th>Special Leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entitled for Salary</td>
<td>Entitled for Salary</td>
</tr>
<tr>
<td>Entitled for calculation of PL as active service</td>
<td>Not entitled as active service for calculation of PL</td>
</tr>
<tr>
<td>Can be combined with other kinds of leave.</td>
<td>Should not be combined with other kinds of leave</td>
</tr>
</tbody>
</table>

Particulars of Special Casual Leave and Special Leave are furnished hereunder.
1. **SPECIAL CASUAL LEAVE FOR BLOOD DONATION:**

   a) An employee donating blood at blood bank of a hospital may be granted a day’s special casual leave only on production of a certificate from the Medical Officer of the concerned hospital.

   b) This leave is to be granted on the day on which the employee donates blood and should not be on any day prior/subsequent to the day on which the blood is donated.

2. **SPECIAL CASUAL LEAVE FOR FAMILY PLANNING:**

   a) Male employee is eligible for 6 days of special casual leave for undergoing Vasectomy Operation and also for Recanalisation. If for the second time, on account of failure of first operation, further leave upto 6 days on production of a certificate from concerned medical authority to that effect.

   b) Male employee whose wife undergoes tubectomy / salpingectomy operation is eligible for 7 days of special casual leave subject to production of medical certificate specifying his presence during the period.

   c) Female employee who undergoes non-peurperal tubectomy operation is eligible for 14 days of special casual leave.

   d) Female employee who undergoes IUD (Intra - Uterinal contraceptive Devise) insertions is eligible for one day special casual leave.

   e) Female employee who undergoes salpingectomy operations after MTP is eligible for 14 days special casual leave.

   f) The special casual leave may be suffixed as well as prefixed to regular leave (PL, SL, & EOL) or CL but not both.

   g) Holidays or Sundays may be prefixed / suffixed to regular leave.

   h) Sundays and other holidays falling in between the period of special casual leave should be taken into account for calculation of Special Casual Leave.

3. **SPECIAL CASUAL LEAVE ON ACCOUNT OF CURFEW:**

   a) **Where curfew is imposed during the entire working hours:** If the Bank remains closed on account of curfew order imposed during the entire working hours the employees who were unable to attend office on that day should be treated as on special casual leave.

   b) **Where curfew was imposed during part of working hours:** if curfew was imposed only for a part of the working hours, the employees who attend office during the non-curfew part of working hours should be treated as having attended for the full day and the absence of those employees who did not attend during the non curfew hours should be adjusted against their usual leave.

   c) **Where the employees are compelled to stay away from the duty on account of curfew in residential areas:** Where an employee was not able to attend the office on account of imposition of curfew either at the place of residence or at the place of working, the absence could be treated as special casual leave.
4. **SPECIAL CASUAL LEAVE FOR PHYSICALLY HANDICAPPED EX SERVICEMEN:**

   a) A physically handicapped ex service man employed in our bank is eligible for 15 days special casual leave to appear before the medical resurvey boards for assessing their disability pension and for reporting to artificial limb centre/hospital as and when the artificial limb requires replacement/ treatment.

   b) Special casual leave shall be restricted to 15 days in a calendar year or part there of for both the purpose mentioned above.

5. **SPECIAL LEAVE – WHO ARE INJURED WHILE ONDUTY:**

   a) Officers who have sustained injuries in the course of their duties will be eligible for special leave for the period of absence required for their treatment in addition to 100% reimbursement of medical expenses.

   b) Those injured while on the way to office/returning from office will not be eligible for Special Leave.

   c) An employee who sustains injuries during the course of Bank robbery/dacoity or as a result of terrorist attacks is also eligible for Special Leave for a period of treatment.

6. **SPECIAL LEAVE FOR SPORTSMEN:**

   a) Special leave will be allowed to a staff member participating in sports event to the extent of their participation, to and from journey days by direct route and also the days spent on pre participation coaching camps.

   b) This leave will be allowed for participation in sporting events of National or International importance, representing the state in Senior National or representing the country in Olympics/Asiad/Commonwealth games or any other Open International Tournament/Event or any series/Match against another country with Government approval and also Inter-Bank Tournaments sponsored by Bank’s sports Board.

   c) In respect of International sporting events by any one of the following organizations as a member of a team which is accepted as representation on behalf of INDIA.

      i. The All India Foot Ball Federation  
      ii. The Indian Hockey Federation  
      iii. The Board of Control for Cricket in India  
      iv. The Indian Olympic Association  
      v. All India Lawn Tennis Association  
      vi. All India Badminton Association  
      vii. The Table tennis Federation of India  
      viii. The All India Women’s Hockey Association  

   d) The participation in the sporting event may be in the capacity of sportsmen/umpire/referee/official.

   e) The leave is also allowed in respect of events of National importance when the sporting event in which participation taken place is held on an inter-state, inter-zone, or inter circle basis and the employee concerned has taken part in the event in a team as a duly nominated representative on behalf of the State, Zone or Circle, as the case may be.
f) Special leave can also be sanctioned for participation in selection trial/coaching camp on account of final selection to the National and International sporting events.

g) Special leave will not be allowed for participation either in a National or International sporting event in which such participation of the employee takes place in his personal capacity, and not in a representative capacity.

h) This Special leave may be combined with regular leave but not with regular Casual leave.

i) Before considering the sanction of Special leave on the employee’s representation, a letter from the sponsoring Organization/Association, Certificate as proof of such participation are to be obtained.

j) Special leave not exceeding 30 days on one occasion is also allowed to staff members who participate in Trekking Expedition sponsored by the recognized organization concerned. The Trekking Expedition in which the employee participates is to be recognized by the Indian Mountaineering Foundation, New Delhi.

(J) SABBATICAL LEAVE:

1. Sabbatical leave of upto 2 years shall be admissible to women employees of the Bank during their entire career.

2. Sabbatical leave shall be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits.

3. The employee applying for leave should have put in a minimum of 5 years service. Sabbatical leave before completion of 5 years of service shall be sanctioned only in exceptional circumstances by the next authority above the leave sanctioning authority.

4. The leave shall be taken for a period of atleast 3 months at a time and leave shall not be taken more than once in a year.

5. No increments will be earned during the sabbatical leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the Sabbatical leave.

6. Employees on Sabbatical leave shall not be eligible to participate in any promotion exercises during the Sabbatical leave period, even if otherwise eligible.

7. Eligible and willing employees can request for Sabbatical leave for any purpose like medical grounds, care of family members or children, higher studies, visit spouse etc.

8. The employees shall not take any employment / vocation / business / profession elsewhere during the Sabbatical leave.

In addition to the above, the following terms shall also apply:

i. All advances outstanding against the employee shall be adjusted in full before submission of application for Sabbatical leave, except Housing Loan, Vehicle Loan and Clean Overdraft facility.

ii. In the case of Housing Loan and Vehicle Loan, the employee has to remit in advance the instalments that will fall due during the period of leave to a separate non-operative SB Account which shall be adjusted towards the monthly instalments.
iii. As regards Clean Overdraft facility, the national interest for the period of leave shall also be deposited to the separate non-operative SB Account which shall be adjusted towards the monthly interest debited.

(K) PERMISSION TO GO ABROAD:

1. All employees who wants to leave the country should obtain prior permission from Head Office. Controlling offices should not permit any employee to leave the country or sanction leave of any kind to any employee with out permission from Head Office if the purpose of leave applied is for going abroad.

2. The procedure to be followed for applying permission to go abroad is as follows.

   a) The application, in duplicate, in the prescribed from is to be forwarded to Head Office through proper channel i.e., the branch and Zonal Office with the specific recommendations of the forwarding authority. No employee should leave the country until and unless written permission is received from Head Office.

   b) Zonal Office while recommending the representation should ensure that the following information/documents are provided so as to process the same at Head Office.

      a. Leave availed particulars for the last three years with full details.
      b. Full particulars of EOL and Unauthorised absence as on date.
      c. Full details of loans and advances outstanding as on date.
      d. Alternative arrangements made towards monthly instalments of loans and advances availed by the employee. Branch Manager and Zonal Manager should satisfy for the arrangements and they should certify the same.
      e. Xerox copy of Passport and No objection letter.
      f. Typed address abroad.
      g. Declaration from the employee along with Branch Manager’s and Zonal Manager’s confirmations stating that no disciplinary action is pending and/or any investigation is under progress.

   c) The leave address abroad and subsequent changes, if any, are to be intimated to Head Office from time to time.

   d) No employment/business/higher studies while on overseas visit should be taken up.

   e) The employee should report back for duty on completion of the sanctioned leave. Those employees, who leave the country unauthorisedly and/or in violation of the guidelines given above, will be liable for disciplinary action/removal from Bank’s service as per the rules and regulations in force. All the employees are advised to note the above procedure for strict compliance.

*
CHAPTER-XII

THE A.B.E. CO-OPERATIVE BANK LIMITED

LOAN PRODUCTS TO MEMBERS AT A GLANCE

The amounts indicated below are maximum allowed limits. The actual eligible limits are based on years of service, basic pay, cadre of the employee in the Bank etc. The important guidelines covering quantum of loan, repayment period, rate of interest, renewals etc., available to the confirmed staff members of Andhra Bank are furnished in subsequent paragraphs.

<table>
<thead>
<tr>
<th>NATURE OF FACILITY</th>
<th>MAXIMUM ELIGIBLE LOAN (Rs.in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Term Loan</td>
<td>1.50 *</td>
</tr>
<tr>
<td>Medium Term Loan</td>
<td>1.00</td>
</tr>
<tr>
<td>Contingent Loan</td>
<td>2.00</td>
</tr>
<tr>
<td>Thrift Loan</td>
<td>75% of Deposit at credit</td>
</tr>
</tbody>
</table>

*LTL Rs.0.50 lakhs to confirmed Staff with less than 3 years service.

I. LONG TERM LOANS

Eligibility:

The member should be a confirmed employee of Andhra Bank.

Eligible Limit:

The following is the eligibility criteria for loan limits.

1. 5% of the loan amount shall be collected as share capital which will be refunded at the time of retirement or resignation/VRS from Andhra Bank and after six months in the case of closure of membership, while continuing as staff member of Andhra Bank.

2. All confirmed staff members of Andhra Bank and also share holders of the Bank, but have not completed 3 years of service in Andhra Bank are eligible for a Long Term Loan equivalent to 10 times of their Basic Pay subject, to a maximum of Rs.50,000/-

3. All other confirmed staff members of Andhra Bank who have completed 3 years of service are eligible for following loan limits, subject to a maximum of Rs.1,50,000/- Ex-servicemen are eligible on completion of 1 year of service.

<table>
<thead>
<tr>
<th>Completed years of Service</th>
<th>No. of times of Basic Pay and Special Allowances</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above 3 years to below 5 years</td>
<td>15 times</td>
</tr>
<tr>
<td>Above 5 years to below 8 years</td>
<td>20 times</td>
</tr>
<tr>
<td>Above 8 years to below 10 years</td>
<td>30 times</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>40 times</td>
</tr>
</tbody>
</table>

*Note: Members working in the cadre of part-time sweepers are entitled for Loan proportionate to their scales of Pay, subject to following maximum limits.*
4. **Purpose:**

Construction of House or purchase of flat or Repairs/Renovation/Additions to the existing house and/or any other domestic need like Medical / Ceremonial/Consumption

5. **Repayment:**

Maximum period for repayment of loan sanctioned for “Housing” purpose shall be 120 equal monthly installments (60 EMI for other purposes) along with the interest thereon.

6. **Renewal of loan:**

Members' are eligible to renew their loan subject to the condition that, such member had repaid 1/3rd of the number of installments (in normal course) opted for repayment.

7. **Rate of Interest:**

Interest @ 10.50% p.a on monthly diminishing balances shall be calculated and debited to respective loan account, every month.

8. **Other terms and conditions:**

i. A member has to pay an entrance fee of Re.1/- per each share taken by him/her subject to a maximum of Rs 100/-

ii. A sum of Re.1/- per Rs.1000/- of sanctioned amount, subject to a minimum of Rs.50/- shall be collected as Processing charges.

iii. All Members shall contribute Rs.75.00 per month towards MMBF scheme, on becoming a member of the Bank. In fact, all members have to contribute above mentioned amount, irrespective of their availing or otherwise of Long Term Loan. The amount of contribution is Rs.30/- p.m., in the case of Part time sweepers.

iv. In case of unfortunate death of the member, the outstanding loan amount (after adjustment of Share Capital, Thrift Deposit & MMBF) will be waived.

II. **MEDIUM TERM LOANS**

1. **Eligibility:**

i. The member should be a confirmed employee of Andhra Bank with three years of completed service. Ex-servicemen are eligible on completion of 1 year of service.

ii. 10% of the loan amount shall be collected as share capital which will be refunded at the time of retirement or Resignation/VRS from Andhra Bank and after six months in the case of closure of membership, while continuing as staff member of Andhra Bank.

2. **Eligible Limit:**

<table>
<thead>
<tr>
<th>Basic Pay</th>
<th>Eligible Limit (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs.8,500/-</td>
<td>50,000</td>
</tr>
<tr>
<td>From Rs.8,501/- to Rs.15,000/-</td>
<td>75,000</td>
</tr>
<tr>
<td>From Rs.15,001/- and above</td>
<td>1,00,000</td>
</tr>
</tbody>
</table>

Note: *Members working in the cadre of part time sweepers are entitled for loan, proportionate to their scales of pay.*
3. **Rate of Interest:** 10.5% p.a., on diminishing balance shall be calculated and debited to the respective loan every month.

4. **Purpose:**

   Construction of House or purchase of flat or Repairs/Renovation/Additions to the existing house and/or any other domestic need like Medical / Ceremonial/Consumption.

5. **Repayment:**

   Maximum of 60 monthly installments or the left over service of the borrower whichever is lower, commencing immediately after disbursement.

6. **Renewal:**

   Members' are eligible to renew their loan subject to the condition that such member had repaid 1/3rd of the number of installments (in normal course) opted for repayment.

7. **Other Terms and Conditions:**

   i. A sum of Re.1/- per 1000/- of loan sanctioned with a minimum Rs.50/- shall be collected as Processing charges.

   ii. The loan is covered by Member Mutual Benefit Fund scheme. Members shall contribute towards MMBF scheme, every month as noted below during the currency of the loan for availing the benefit under the scheme. In case of unfortunate death of the member, the entire outstanding loan amount will be waived.

<table>
<thead>
<tr>
<th></th>
<th>Loan amount up to Rs.50, 000</th>
<th>Rs.25/- p.m.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Loan amount above Rs.50, 000/- &amp; Up to Rs. 75, 000/-</td>
<td>Rs.40/- p.m.</td>
</tr>
<tr>
<td>b</td>
<td>Loan amount above Rs.75, 000/-</td>
<td>Rs.50/- p.m.</td>
</tr>
<tr>
<td>c</td>
<td>Part Time Sweepers, irrespective of limit</td>
<td>Rs.10/- p.m.</td>
</tr>
</tbody>
</table>

III. **CONTINGENT LOANS:**

1. **Eligibility:**

   a) The member should be a confirmed employee of Andhra Bank.
   b) The member should have completed Two years of service in Andhra Bank.
   c) Ex-servicemen are eligible on completion of 1 year of service.

2. **Eligible Limit:**

<table>
<thead>
<tr>
<th></th>
<th>Maximum Limit (Rs.)</th>
<th>Enhanced Limits from 18.12.2011 (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-staff</td>
<td>50,000</td>
<td>75,000</td>
</tr>
<tr>
<td>Clerks</td>
<td>75,000</td>
<td>1,50,000</td>
</tr>
<tr>
<td>Officers</td>
<td>1,00,000</td>
<td>2,00,000</td>
</tr>
</tbody>
</table>

*Note: Members working in the cadre of part time sweepers are entitled for loan, Proportionate to their scales of pay.*

152
3 **Rate of Interest:**

Interest @ 12.00 % p.a., on diminishing balance shall be calculated and debited to the respective loan every month.

4 **Purpose of Loan:**

Construction of House or purchase of flat or Repairs/Renovation/Additions to the existing house and/or any other domestic need like Medical / Ceremonial/Consumption.

5 **Repayment:**

Maximum of 60 monthly instalments or the left over service of the borrower whichever is lower, commencing immediately after disbursement.

6 **Renewal:**

The Loan can be renewed on repayment of 1/3rd of monthly instalments or on closure of the existing loan.

Monthly instalment received in respect of closed loans or after the renewal of such loan/loans shall be credited to new loan account/thrift deposit account, but in no case such instalment shall be refunded.

7 **Other Terms and Conditions:**

i. 10% of the loan amount shall be collected as share capital which will be refunded at the time of retirement or Resignation/VRS from Andhra Bank and after six months in the case of closure of membership, while continuing as staff member of Andhra Bank.

ii. Processing charges shall be collected as noted hereunder.

<table>
<thead>
<tr>
<th>Sub-staff</th>
<th>50</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clerks</td>
<td>100</td>
</tr>
<tr>
<td>Officers</td>
<td>150</td>
</tr>
</tbody>
</table>

iii. The loan is covered by Member Mutual Benefit Fund scheme. In case of unfortunate death of the member, the entire outstanding loan amount will be waived. Members shall contribute towards MMBF scheme, every month as noted below during the currency of the loan for availing the benefit under the scheme.

| a | Loan amount up to Rs.50, 000 | Rs.50/- p.m. |
| b | Loan amount above Rs.50, 000/- & up to Rs.75, 000/- | Rs.100/- p.m. |
| c | Loan amount above Rs.75, 000/- & up to Rs.1,50,000/- | Rs.150/- p.m. |
| d | Loan amount above Rs.1,50,000/- & upto Rs.2,00,000/- | Rs.200/- p.m. |
| d | Part Time Sweepers, irrespective of limit | Rs.20/- p.m. |

iv. Members whose existing loans are not in order are not eligible to avail this loan.
v. Members have to enclose original/attested copy of the latest pay slip to the loan application.

vi. Loan shall be sanctioned subject to the Member having sufficient net pay to recover the installment of the proposed loan.

vii. Loan shall be applied on the prescribed application form duly filling all the required columns.

IV. LOANS AGAINST THRIFT DEPOSITS

i. **Eligibility:**

A member is eligible to avail a loan up to 75% of the Thrift Deposit accumulated against his name.

ii. **Repayment:**

The loan is repayable in 36 monthly instalments.

iii. **Rate of Interest:**

One percent above the interest paid on Thrift Deposit. The present applicable rate of interest on Loan against Thrift deposit is 10.5% which is 1% above the present rate of interest being paid on Thrift Deposits i.e., 9.5%. The interest is charged on diminishing balances, calculated and debited to the respective loan accounts, every month.

iv. **Purpose:** Construction of House or purchase of flat or Repairs / Renovation / Additions to the existing house and/or any other domestic need like Medical / Ceremonial / Consumption.

v. **Renewal:** The Loan can be renewed on repayment of 1/3rd of monthly instalments or on closure of the existing loan.

vi. **Application:** Members have to apply for loan by submitting prescribed loan application, duly filling in all required columns.

V. LOANS AGAINST NATIONAL SAVINGS CERTIFICATES

The Loan shall be granted to Members against security of NSCs up to 80% of the face value upto a limit of Rs.3.00 lacs at an interest rate of 11% p.a. A sum of Rs.750/- will be collected as processing charges, 2.5% of loan amount shall be collected as share capital.

MEMBERS’ MUTUAL BENEFIT FUND SCHEME

In the event of unfortunate death of any member, the loan amounts availed and outstanding will be totally waived. If the deceased member has no loans due to the Bank, a sum of ` 20,000/- will be paid to the Nominee/Dependants. Further, on receipt of information of death of a member, the bank shall immediately make a payment of ` 2,500/- from the Fund account to the family members of the deceased, to be adjusted from Member’s Fund Account at the time of final settlement.
CHAPTER-XIII

PERSONNEL & DISCIPLINARY MATTERS

1. Officers exposure to operational risks

2. Andhra Bank Officer Employees' (Conduct) Regulations 1981

3. Andhra Bank Officer Employees, (Discipline & Appeal) Regulation, 1981

1. OFFICERS EXPOSURE TO OPERATIONAL RISKS

Today the officers of Public Sector Banks are beset with a lot of practical problems in the discharge of their day-to-day functioning at the branches. They are in a way responsible for the things they are doing / the things they are not doing and also the things others are doing or not doing! As if that is not sufficient these days they are getting responsible for the things the machines are doing and not doing! In a nutshell, they are responsible for not only their acts of omissions and commissions but also that of their colleagues and that of machines too!

The technological initiatives and the aggressive marketing do not conform to the good old systems and procedures, which used to form the basis for policing/monitoring the discipline. There is an urgent need for review of the systems and procedures to be consistent with the present computer environment. There need to be a comprehensive vigilance manual covering the entire gamut of banking operations in tune with the technological changes and business trends. While framing such comprehensive guidelines there must be clear appreciation of the ground level infrastructure like availability of manpower, work pressure, age profile of staff and the challenges to be faced in aggressive marketing approach in the competitive environment etc.

The laid down systems and procedures in the operational area are meant for standardization of operative guidelines and shall act as tools of preventive vigilance. The guidelines are to be framed/updated in such a way that it shall be capable of implementation and also shall be backed up by ensuring the required infrastructure at the branches. The purpose of these guidelines is not to realize the utopian concept of "ensuring zero level mistakes" but only shall aim at minimizing the scope of such mistakes. After all in a dynamic working environment it is almost impossible to prevent the mistakes of omission/commission leading to frauds or resulting in operational losses on account of several practical aspects. It must be the responsibility of the Management to create an environment where the officers can discharge their duties without fear and seek protection for the business losses on account of the bonafides of the decision-making process.

The customers expect the service as per their requirement and not on the basis of rules and procedures while the staff are exhorted by the Management to provide such service! While the need for following the well-defined systems and procedures can never be undermined the continuation of certain systems, which have out lived its utility and has become redundant will not be in the best interest of the Bank. The only purpose such outdated / unimplementable systems/procedures seem to be serving is as tools of harassment of the hapless officers in proving their misconduct vis-à-vis certain acts of omission and commission.

The field level officers in the Banking industry have to take lot of commercial decisions as part of their business endeavors which always contain an element of risk and the time of taking such decisions they may not have the benefit of hindsight and as such it is possible that some of these decisions may result in the subsequent loss to the bank.
If they have to contend with an environment which cannot make the overall assessment of the then prevailing situation at the point of making such decision and simply go by the end result and come down heavily on the officers in the name of accountability etc then automatically they develop a sort of negative mind set and refuse to exhibit any entrepreneurship or initiative and it also shall have cascading effect on the fellow players in the field.

Any mistakes of omission and commission are to be viewed from the overall circumstances of the transaction individual case wise and there cannot be a straight jacket definition of the terms/phrases – “negligence” – lack of devotion – failure to protect the interest of Bank – lack of diligence etc., so liberally used in the letters of explanation and charge sheets!

In the above background, the recent trend of the Management to view the mistakes of omission and commission [resulting in “Loss”(!) to the Bank] very seriously and also resorting to the “recovery of such Loss/claim” from the concerned officers with nonchalant ease and without even trying, leave alone exhausting the other options is causing much concern. In this connection, the following areas need special attention, as the attitude of the Management is likely to cause much concern and heartburn among officers who are working under tremendous work pressure, amidst high expectations of the customers/higher authorities on one side and the lack of basic infrastructure like reasonably sufficient staff and non-cooperative hardware and software!

THE CONCEPT OF MISCONDUCT

The approach of Management – Areas of Concern

Several courts have held that some sort of ill motive or bad intention is an essential ingredient in imputing misconduct unto an individual. Lack of efficiency/expertise, failure to attain the highest standard of administrative ability while holding a higher post etc., would not themselves constitute a misconduct. If it is so, then every officer rated average would be guilty of misconduct.

The terms utmost integrity honesty, devotion and diligence, and doing nothing which is unbecoming of an officer employee etc. Under ABOE (Conduct) Regulations (3/1) even though cannot be held as vague or offensive against articles 14 & 19 of the constitution visa-a-vis certain restrictions/regulations of the activities of the segment of employees coming under these regulations under their terms of appointment – its general use in almost all the cases negates the basic purpose of its conception in the same regulations!

But it is most unfortunate to note that this regulation being used religiously in respect of all the charge sheets even in respect of isolated act of negligence or bonafide mistake of omission or commission, or errors of judgement / decision making in normal discharge of their functions that are unavoidable in the practical working environment of a commercial organization!

Mere errors of judgement or failure to assess a developing situation visa-vis taking a commercial decision shall not be brought within the scope of misconduct even if such decisions have resulted in loss to the Bank since all the business decisions in operational areas carry an inherent risk. There cannot be any general presumption of the benefit of hindsight at the point of making a business decision. In a set of circumstances that does not reveal any ulterior motive or any express consideration or personal gain is involved a more practical and lenient view had to be taken in the cases involving procedural deviations and the same is to be taken outside the purview of vigilance angle.

But it is disturbing sir to note that of late in many of such instances in operational areas severe punishments are being meted out which can undermine the morale and confidence of the most important players in the field the Branch Managers who may develop a sort of negative mind set while taking important commercial decisions.

Even in other operational areas of Banking the mistakes of omissions/commissions resulting in probable financial loss to the Bank are being viewed very seriously. It is most disturbing that in
most of the cases the concerned officers are asked to make good the “probable / un-crystallized loss” without even having the overall assessment of circumstances and considering - leave alone exhausting the alternative remedies available to the Bank to recover the amounts from the concerned customers. It is unfortunate that the practical aspects like work pressure, staff shortage and the circumstances of the transactions are not being given much consideration in most of the cases.

**CASES OF FORGERY**

This is one of the most important areas of the operational risk where the Bank is left with no defence where the forgery is established with the help of the GEQD reference. But it is most unfortunate that of late the Management has taken a sudden decision in respect of certain cases to cover their risk by resorting to recover the amount involved from the concerned officers who have processed the said instruments. The aspects like the overall facts and circumstances, customers contributory negligence, the possible connivance of the customer in perpetration of the fraud on the Bank or even the possible involvement of the other staff in the branch which requires a thorough investigation both internal and police etc., are totally ignored which will only lead to further perpetration. The naked eye only affords a cursory glance and verification/comparison of the style/flow of the signature where we look for close resemblance with the specimen and not for the exact camera vision.

The decision to recover the amount from the officers shall be made only in cases where the officer’s direct role/connivance in perpetration of the forgery is established along with the other disciplinary action as it comes within the orbit of “fraud” and be classified as vigilance. In all other cases, the Bank invariably has to take a practical and lenient view of the matter and classify the same as non vigilance and only in cases of multiple transactions/compounding mistakes and repetitive incidence involving the same officer some punishment can be inflicted – since the cases of forgery cannot be totally eliminated as it involves the outsiders.

The naked eye only affords a cursory glance and verification/comparison of the style/flow of the signature where we look for close resemblance with the specimen and not for the exact camera vision.

The decision to recover the amount from the officers shall be After all banking is run on trust and even the most exaggerated estimate of the incidence of forgery transactions will put the ratio at 1 out of 1 lac instruments! And the Management shall not overreach and resort to recover in the name of “deterrent demonstrative action”.

Let us appreciate the simple fact that the message does neither reach nor have any impact on the people who actually are involved in perpetration of forgery being rank outsiders! But only affect the hapless officers who are exposed to such risk in operational area!

In our opinion instead of acting as deterrent it will only dampen their spirit/attitude to the work and the resultant slow down of work will lead to chaotic scenes in the branches and poor customer service.

The fact of the matter is that instead of such negative approach, the following steps will help reduce the menace of forgery.

1. The installation of CCTV at all the branches will work both as a deterrent and help in identification of the culprits at the later stage.

2. Identification and strengthening of the branches suffering from severe staff shortage.
Thus, a practical and realistic approach by the Management is required while dealing with the cases of forgery instead of getting panicky and resorting to the much easier but unjust practice of recovery of the amount from the officers or subjecting them to the harsher punishments like reduction of Basic pay etc in the name of deterrent demonstrative effect!

The attribution of Negligence, lack of devotion etc in cases involving forgery perpetrated by outsiders with / without connivance and contributory negligence of the customer is negation of the principles of natural justice as any other officer exposed to such a working environment would have erred in similar manner which only take such omissions out side the purview of negligence, where the presumption of demonstrative effect is not justified since the perpetrators are outsiders and the incidence of "Forgery" is a recurring operational risk to be borne by the employer as it is impossible to totally stop them!

And in the process diluting the investigation part and relieving the "culprits" who can easily get away at the cost of the officers! In fact, the Bank can well afford to absorb the financial risk involved instead of inflicting the officers operating in such a pressure cooker working environment to the financial loss.

**IMPAIRED ASSET STUDY (IAS)**

The concept of IAS is one of the oldest tools to determine the factors for failure of the account in advances area. The earlier nomenclature of staff accountability study had been changed to impaired asset study, as it is more practical and positive approach. But it is most unfortunate that the change in nomenclature has not brought in the required change in approach by the Management. Instead of the concept of “What went wrong”? – The concept of “Who went wrong?” is continued! All the decisions that are taken by the field level officers are taken as part of the branch business endeavors. At the time of taking these commercial / business decisions in advances area the officer is at the most positive frame of mind set and the prospective borrower also would be at his cooperative best. The officer will only be viewing the transaction as another business opportunity and entertain the customer. However, while doing so he may have committed certain procedural lapses knowingly with an intention / confidence of subsequent rectification (which he may have failed) or unknowingly due to various aspects due to the constraints in a practical working environment.

But it is most unfortunate that the Management is not appreciating these practical aspects and invariably come up with letters of explanation and charge sheets at a subsequent date sometimes even after a lapse of 8 to 12 years!

Further it is most disturbing to note that even in operational areas of banking where the mistakes of omissions and commission are inevitable the IAS course is being resorted to. The only consideration seems to be that the Bank simply want to pass on the responsibility for any loss caused / resulted to the bank from the concerned staff in the name of negligence or lack of diligence and devotion etc., without caring to appreciate the practical constraints of working environment.

In this connection we feel that the bank needs to consider the following aspects in respect of all the decisions relating to IAS.

1. Investigations into staff accountability should aim at establishing primarily what went wrong rather than who went wrong as at present. There should be a more pragmatic and balanced outlook on the part of key officials towards failures in advances, which take place in the normal course of business. Bonafide mistakes on the part of the officials observed in the course of discharge of duties should be viewed in a more positive and rational manner.

2. Counselling by superiors has to be increasingly introduced in the case of minor and procedural lapses. Punishment of everlasting nature should be reserved only for serious
lapses and repeated offenders. Instances involving direct personal gains or acceptance of illegal gratification alone need be classified as “vigilance cases” in future.

3. All other instances are to be classified as “non-vigilance” cases and dealt with accordingly.

4. Staff accountability should be normally examined at the initial stages of an advance turning irregular or consideration of a rehabilitation package. Once the explanations regarding the failure of an advance are accepted by the authorities at the time of sanction of a rehabilitation package, the matter of staff accountability should not be reopened at a later stage.

5. Investigations should be carried out by officials experienced in the sanction and conduct of advances.

6. Investigating officials should also preferably be not working under the concerned Controlling Authorities and they should be sufficiently senior. No Investigation should ordinarily last more than a period of 3 months.

7. There should be a time limit for fixing staff accountability, i.e., officers should not be held accountable for lapse of a procedural nature if the incumbency they occupied has changed hands once subsequently and a Central Office inspection or audit has taken place after handing over, subject to an overall time limit of 3 years.

8. The issue of multiple charge sheets having similar or identical charges relating to individual accounts pertaining to the same period should be avoided.

9. The concept of enlarging the scope of accountability by including all the officers in the chain of processing irrespective of their insignificance of their role attributable to the actual impairment of the asset.

10. A proper line is to be drawn before taking a call on the procedure to be followed in disciplinary cases like identifying the vigilance angle or in classification of the case under major or minor proceedings which will have serious implications thereafter.

It is time the Bank management take the necessary corrective steps to boost the sagging morale of the officer community who are presently reeling under the tremendous work pressure and with the fear of “Accountability” hanging around their necks as the proverbial Damocles sword!

That only will ensure the restoration of confidence in the field level functionaries to enable them to boost their levels of enthusiasm – secure in the knowledge that all the bonafide mistakes of omission/commission in operational/advances areas will be protected by the Management thus creating a secure and positive working environment for the growth of our esteemed organization.

2. ANDHRA BANK OFFICER EMPLOYEES' (CONDUCT) REGULATIONS 1981

INTRODUCTION

The conduct Regulations in the case of officers do not prescribe specific acts of misconduct; these regulations prescribe positive rules of good behaviour and stipulate that a breach of these rules shall amount to an act of misconduct. These regulations are more or less uniform in all the Public Sector Banks and are based on Central Civil Service rules applicable to Government servants with the exception of Regulation 3 the other conduct regulations for officers are clear and unambiguous.

In the case of workmen the BI-Partite settlements spell out various acts of omission and commission which are regarded as acts of misconduct and the distinction is made between gross /
major misconduct and minor misconduct. The rules do not lay down the behaviour expected of him by the employer. It is only through reading the acts of misconduct the workmen is expected to draw inference regarding his expected behaviour.

Thus in respect of officers the concept of major / minor misconduct is determined taking into account the facts and circumstances of each case and instead of defining the acts of major / minor misconduct the penalties to be imposed on officers for breach of conduct rules is defined under major / minor penalties.

For this purpose, the following text of regulations has come into existence.

**ANDHRA BANK OFFICER EMPLOYEES’ (CONDUCT) REGULATIONS 1982**

**APPLICABILITY:** All officers covered under ABOSR Regulations.

1. **Short Title, Commencement and Application:**

   (1) These regulations may be called Andhra Bank Officer Employees’ (Conduct) Regulations, 1982.

   (2) They shall come into force on 02.04.82.

   (3) They shall apply to all officer employees of the bank, recruited in India whether working in India or outside India but shall not apply to:

   (i) The Chairman of the Bank;
   (ii) The Managing Director of the Bank;
   (iii) Any whole time Director, if any;
   (iv) Those who are in casual employment or paid from the contingencies;
   (v) Award Staff.

2. **Definitions:**

   In these regulations unless the context otherwise requires:

   (a) “Act” means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980)

   (b) “Award staff” means the persons covered by the “award” as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955);

   (c) “Bank” means the ANDHRA BANK;

   (d) “Board” means the Board of Directors of the Bank;

   (e) “Competent Authority” means the authority appointed by the Board for the purpose of these regulations;

   (f) “Family” means –

   (i) In the case of male officer employee, his wife, whether residing with him or not, but does not include a legally separated wife and in the case of woman officer employee, her husband, whether residing with her or not, but does not include a legally separated husband;

   (ii) Children or step-children of the officer employee, whether residing with the officer employee or not, and wholly dependent on such officer but does not include children or
step-children of whose custody the officer employee has been deprived of by or under any law; and

(iii) Any other person related to, by blood of marriage, to the officer employee or to spouse and wholly dependent upon such officer employee;

(g) “Government” means the Central Government;

(h) “Managing Director” means the Managing Director of the Bank;

(i) “Officer employee” means a person who holds a supervisory, administrative or managerial post in the bank or any other person who has appointed and is functioning as an officer of the bank, by whatever designation called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other public sector bank or the Reserve Bank of India or any other organization but shall not include casual, work charged or contingent staff or the award staff;

(j) “Public sector bank” means –

(i) A corresponding new Bank specified in the First Schedule to the Act;

(ii) A corresponding new Bank specified in the First Schedule to the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970;

(iii) The State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955);

(iv) A Subsidiary Bank constituted under the State Bank of India (Subsidiary Bank) Act, 59 (138 of 1958); and

(v) Any other bank which the Central Government may determine to be a public sector bank for the purpose of these regulations, having regard to its manner of incorporation.

3. General:

(1) Every officer employee shall, at all times take all possible steps to ensure and protect the interest of the Bank and discharge his/her duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of a bank officer.

(2) Every officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.

(3) No officer employee, shall, in the performance of his/her official duties or in the exercise of powers conferred on him, act otherwise than in his/her best judgment except when he/she is acting under the direction of his/her official superior.

Provided wherever such directions are oral in nature the same shall be confirmed in writing by his superior official.

(4) Every officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.
4. **Observance of Secrecy:**

Every Officer employee shall maintain the strictest secrecy regarding the Bank’s affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the bank not entitled to such information unless –

(i) divulging of such information is in accordance with the law or in accordance with the practices and usages customery amongst Banks;

(ii) he is compelled to divulge such information by judicial or other authority;

(iii) Instructed to do so by a superior officer in the discharge of his duties.

5. **Employment of members of family of bank officers in firms enjoying the Bank’s clientage and grant of facilities to such concerns:**

(1) No Officer employee shall use his position or influence directly or indirectly to secure employment for any person related, whether by blood or marriage to the employee or the employee’s wife or husband whether such person is dependent on the employee or not.

(2) No officer employee shall, except with the prior permission of the competent authority permit his son, daughter or any other member of his family to accept employment in any private undertaking with which he has official dealings or in any other undertaking having to his knowledge official dealings with the Bank.

Provided that where the acceptance of the employment cannot await prior permission of the competent authority or is otherwise considered urgent, the matter shall be reported to the competent authority within three months from the date of the receipt of offer of employment and the employment may be accepted provisionally, subject to the permission of the competent authority.

(3) No officer employee shall, in the discharge of his official duties, knowingly grant or authorize the grant of any advance of or banking facilities to or enter into or authorize entering into by or on behalf of the bank any contract, agreement, arrangement or proposal in any matter or give or sanction any contract or loan to any undertaking or person if any member of his family is employed in that undertaking or under that person or if he or any member of his family has interests in such matters or contracts in any other manner and the officer employee shall refer every such matter or contract or loan to his superior officer and the matter or contract or loan shall thereafter be disposed of according to the instructions of the authority to whom such reference is made.

Explanation: A person is not deemed to have any interest in any undertaking for the purpose of this sub-regulation, if he is only a share holder having not more than 2% of the paid-up capital of the undertaking in his name.

6. **Taking up outside employment:**

(1) No officer employee shall, except with the previous sanction of the Bank, engage directly or indirectly in any trade or business or undertake any other employment.

Provided that an officer employee may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer but he shall not undertake or shall discontinue such work if so directed by the competent authority after recording reasons for the same.
Explanation: Canvassing by an officer employee in support of the business of insurance agency or commission agency, owned or managed by a member of his family shall be deemed to be a breach of this regulation.

(2) Every officer employee shall report to the bank if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.

(3) No officer employee shall, without the previous sanction of the bank, except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 (1 of 1956) or any other law for the time being in force or any co-operative society for commercial purposes:

Provided that an officer employee may take part in registration, promotion or management of a co-operative society registered under the co-operative Societies Act (2 of 1912) or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act. 1860 (21 of 1860) or any corresponding law in force.

(4) No officer employee shall accept any payment in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the Competent Authority.

(5) No officer employee shall act as an Agent of or canvass business in favor of an Insurance Company or Corporation in his individual capacity.

7. Contribution to Newspapers, Radio etc.:

(1) No Officer employee shall, except with the previous sanction of the competent authority, own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication.

(2) No officer employee shall except with the previous sanction of the competent authority or except in the bonafide discharge of his duties participate in radio broadcast or contribute any article or write any letter either in his own name or anonymously or in the name of any other person to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any document, paper or information which may come into his possession in his official capacity.

(3) No officer employee shall expect with the previous sanction of the competent authority publish or cause to be published any book or any similar printed matter of which he is the auditor or not or deliver talk or lecture in public meetings or otherwise.

Provided that no such sanction is, however required if such broadcast or contribution or publication is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

8. Demonstrations:

No officer employee shall engage himself or participate in any DEMONSTRATIONS which is prejudicial to the interests of the sovereignty and integrity of India, the security of the State, friendly relations with foreign states, public order, decency or morality, or which involves contempt of court, defamation or incitement to an offence.

9. Joining of Associations prejudicial to interests of the country:

No officer employee shall join, or continue to be a member of an association, the objects or activities of which are prejudicial to the interests of the “sovereignty” and integrity of India or public order or morality.
10. **Giving Evidence:**

(1) Save as provided in sub-regulation (3) no officer employee shall, except with the previous approval of the competent authority, give evidence in connection with any enquiry conducted by any person, committee or authority.

(2) Where any approval has been accorded under sub-regulation (1). No officer employee giving such evidence shall criticize the policy or any action of the Government or a State Government or of the Bank.

(3) Nothing in this regulation shall apply to any evidence given:
   a) At an enquiry before an authority appointed by the Government, State Government, Parliament or a State Legislature; or
   b) In any judicial enquiry; or
   c) At any departmental enquiry ordered by the competent authority.

11. **Public demonstration in honor of bank officers:**

(1) No officer employee shall, except with the previous sanction of the competent authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honor or in honor of any other employee of the Bank.

Provided that nothing in this sub-regulation shall apply to:

   a) A farewell entertainment of a substantially private and informal character held in honor of the officer employee or any other employee of the bank on the occasion of his retirement or transfer or any person who has recently quitted the service of the Bank; and

   b) The acceptance of simple and inexpensive entertainment arranged by association of employees of the Bank.

(2) (a) No officer employee shall either directly or indirectly exercise pressure or influence on any employee of the Bank to induce or compel him to subscribe towards any farewell entertainment.

   (b) No officer employee shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of any employee belonging to any higher grade.

12. **Seeking to influence:**

No Officer employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service under the bank.

13. **Absence from duty:**

(1) No officer employee shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the competent authority:

Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the competent authority that such a permission could not have been obtained.
(2) No officer employee shall ordinarily absent himself in case of sickness or accident without submitting a proper medical certificate:

Provided that in the case of temporary indisposition or sickness of a casual nature, the production of medical certificate may, at the absolute discretion of the competent authority, be dispensed with.

14. Acceptance of Gifts:

Save as otherwise provided in these regulations no officer employee shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

Explanation: The expression ‘gift’ shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the officer employee.

Note: A casual meal, lift or other social hospitality shall not be deemed to be a gift.

(2) On occasions such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an officer employee may accept gifts from his near relatives but he shall make a report to the competent authority if the value of the gifts exceeds Rs.500/-.

(3) On such occasions as specified in sub-reg(2) an officer employee may also accept gifts from his personal friends having no official dealings with him but he shall make a report to the competent authority if the value of such gifts exceeds Rs.200/-

(4) In any other case, the officer employee shall not accept any gifts without the sanction of the competent authority if the value of the gifts exceeds Rs.75/-.

Provided that when more than one gift has received from the same person or concern within a period of 12 months, the matter shall be reported to the competent authority if the aggregate value therefore exceeds Rs.500/-.

(5) No officer employee shall:

i) Give or take or abet the giving or taking of dowry; or

ii) Demand, directly or indirectly from the parents or guardian of a bribe or bridegroom, as the case may be, any dowry.

Explanation: For the purpose of this Regulations, “Dowry” has the same meaning as in the Dowry Prohibition Act, 1961 (28 of 1961)

Note: As a normal practice an officer employee shall not accept any gift from any person or institution having official dealings with the officer employee.

15. Lendings and borrowings:

No officer employee shall, in his individual capacity -

(i) Borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the bank or any person, association of person, firm, company or institution, whether incorporated or not having dealings with the bank;
(ii) Buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase of scripts or delivery in the case of a sale;

(iii) Incur debts at a race meeting;

(iv) Lend money in private capacity to a constituent of the bank or having personal dealings with such constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and

(v) Guarantee in his private capacity the pecuniary obligation of another person or agree to indemnify in such capacity another person from loss except with the previous permission of a competent authority;

Provided that an officer employee may, give to or accept from a relative or personal friend a purely temporary loan of a small amount free of interest, or operate a credit account with the bonafide tradesman or make an advance of pay to his private employee.

Provided further that an officer employee may obtain a loan from a Co-operative Credit Society of which he is a member or stand as a surety in respect of a loan taken by another member from a Co-operative Credit Society of which he is a member.

16. **Advance Drawal of Salary:**

No Officer employee shall draw his salary in advance or overdraw his account with the Bank against security or otherwise, without the previous sanction of the competent authority.

17. **Subscriptions:**

No Officer employee shall, except with the previous sanction of the competent authority, ask for or accept contributions to or otherwise associate himself with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.

18. **Speculations in stocks and shares and investments:**

No officer employee shall speculate in any stock, share or securities or commodities or valuables of any descriptions or shall make investments which are likely to embrass or influence him in the discharge of his duties;

Provided that nothing in this regulation shall be deemed to prohibit an officer employee from making a bonafide investment of his own funds in such securities as he may wish to buy.

Note: Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this regulation.

19. **Indebtedness:**

An officer employee shall so manage his private affairs as to avoid habitual indebtedness or insolvency. An officer employee against whom any legal proceedings are instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.
20. **Movable, immovable and valuable property:**

(1) Every officer employee, on his first appointment, and every other employee of the bank, on promotion to a post of an officer employee in the bank, shall submit a return of his assets and liabilities giving full particulars regarding:

(a) The immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his name or in the name of any member of his family or in the name of any other person;

(b) Shares, debentures and cash including bank deposits inherited by him or similarly owned or acquired or held by him;

(c) Other movable property inherited by him or similarly owned or acquired or held by him; and

(d) Debts and other liabilities incurred by him directly or indirectly;

Provided that in the case of an officer employee who is already in service in the bank on the date of these regulation come into force, shall submit a return in terms of this regulation within three months of coming into force of this regulations, the return being with reference to the assets and liabilities as enumerated above of the officer employee on the date these regulations come in to force.

(2) Every officer employee shall, every year submit a return of his movable, immovable and valuable property including liquid assets, such as shares, debentures, as on 31st March of that year to the Bank, before 30th day of June of that year.

(3) No officer employee shall except with the previous knowledge of the competent authority acquire or dispose of any immovable property by lease; mortgage, purchase, sale, gifts or otherwise either in his own name or in the name of any member of his family.

Provided that the previous sanction of the competent authority shall be obtained by the officer employee if any such transaction is:

(a) With Person having official dealings with the officer employee or

(b) Otherwise than through a regular or reputed dealer

(4) Every officer employee shall report to the competent authority every transaction concerning movable property owned or held by him either in his own name or in the name of a member of his family if the value of such property exceeds Rs.25,000/-. 

Provided that the previous sanction of the competent authority shall be obtained if any such transaction is:

(a) With a person having official dealings with the officer Employee or

(b) Otherwise than through a regular or reputed dealer.

(5) The bank may at any time, by general or special order require an officer employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order. Such a statement shall, if so required by the bank, include the details of the means by which or the sources from which such property was acquired.
21. **Vindication of Acts and Character of an officer employee:**

No officer employee shall, except with the previous sanction of the Bank, have recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character.

Provided that nothing in this regulation shall be deemed to prohibit an employee from vindicating his private character or any act done by him in his private capacity and where any action for vindicating his private character or any act done by him in his private capacity is taken, the officer employee shall submit a report to his immediate superior within a period of 3 months from the date of such action as taken by him.

22. **Restrictions regarding marriage:**

(1) (i) No officer employee shall enter into, or contract, a marriage with a person having a spouse living; and

(ii) No officer employee, having a spouse living, shall enter into, or contract, a marriage with any person

Provided that Bank may permit an officer employee to enter into or contract, any such marriage as is referred to in clause (i) or (ii) if it is satisfied that:

(a) Such marriage is permissible under personal law applicable to such officer employee and the other party to the marriage; and

(b) There are other grounds for so doing.

(2) An officer employee who has married or marries a person other than Indian Nationality shall forthwith intimate that fact to the Bank.

23. **Consumption of Intoxicating drinks and drugs:**

An officer employee shall:

a. Strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he may happen to be for the time being.

b. Not be under the influence of any intoxicating drink or drug during the course of his duty and shall also take due care that the performance of his duties at any time is not affected in any way by the influence of such drink or drug.

c. Refrain from consuming any intoxicating drink or drug in a public place.

d. Do not appear in a public place in a State of intoxication.

e. Not use any intoxicating drink or drug to excess.

**Explanation:**

For the purpose of this rule “public means any place or premises (including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

24. **Acts of Misconduct:**

A breach of any of the provisions of these regulations shall be deemed to constitute misconduct punishable under the Andhra Bank Officer Employees (Discipline and Appeal) Regulations 1981.
24A **Prohibition of Sexual Harassment of Working Women:**

a) No officer employee shall indulge in any act of sexual harassment of any women at her work place

b) Every Officer employee who is in-charge of a work place shall take appropriate steps to prevent sexual harassment to any women at such work place.

*Explanation:*

For the purpose of this regulation, “sexual harassment” includes such unwelcome sexually determined behaviour (whether directly or otherwise) as –

(a) Physical contact and advances;
(b) A demand or request for sexual favours;
(c) Sexually coloured remarks;
(d) Showing pornography; or
(e) Any other unwelcome physical, verbal or non-verbal conduct of a
(f) Sexual nature.

25. **Interpretation:**

If any question arises as to the application or interpretation of any of these regulations, it shall be referred to the Board for its decision.

26. **Repeal and Saving:**

(1) Every rule, regulation, bye-law or every provision in any agreement or resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officer employees to whom these regulations are applicable is hereby repealed.

(2) Notwithstanding such repeal any order made or action taken under the provision so repealed shall be deemed to be made or taken under the corresponding provisions of these regulations.

3. **ANDHRA BANK OFFICER EMPLOYEES, (DISCIPLINE & APPEAL) REGULATION, 1981**

THE BASIC CONCEPTS / STAGES IN DISCIPLINARY PROCEEDINGS

1. **Concept of Discipline:**

Discipline means an orderly / acceptable behaviour in a society or at work place. “Behaviour in accordance with laid down rules”. The rules so framed shall be -

a) Specific / Unambiguous / Precise
b) Should convey Rationale / Objective and
c) Updated from time to time

Non-compliance of rules and norms or any conduct in violation of the rules and norms amount to misconduct. When such misconduct on the part of the employee is taken cognizance of by the competent authority, the disciplinary action starts.
2. Letter of Explanation:

This is the first stage of Disciplinary Proceedings. It may form the basis for the Charge Sheet if fit and proper explanation is not submitted. The roots of the contents of the letter of explanation may be found in branch inspection reports, (section B & C) complaints from the customer’s, special reports of inspectors of the branch and IAS reports.

Normally the letter of explanation brooks a detailed reply to avoid further proceedings. But the problem faced by the officer is that at the time of submission of explanation he may not have any access to the material since the matters involved may have been related to much earlier period. It is always better to take sufficient time to explain duly collecting the details and latest developments where the issues involved are serious in nature.

3. Charge Sheet:

The letter of charge sheet may or may not be preceded by the issue of letters of explanation.

This is the most important “Document” as far as the Disciplinary Proceedings are concerned. The proper study and understanding of the contents and scope of the Charge Sheet is the most essential aspect of the Defence Presentation. The charge sheet also determines the scope and extent of the Management’s presentation as the entire proceedings are decided within the ambit of the articles of Charge Sheet.

The reply to the charge sheet is the first opportunity to steer clear of the charges if possible. But if the contents of the Charge Sheet is very serious and are capable of leading to major penalty then a judicious decision has to be taken by the union in absolute confidence with the CSO whether to give a detailed reply to the Charge Sheet or not. In case it is decided not to give a detailed reply a simple denial will do keeping in reserve our line of defence and approach from the stage of domestic enquiry proceedings, which invariably follows in all such cases.

4. Constitution of Domestic Enquiry:

When the Disciplinary Authority is not satisfied with the reply submitted to Charge Sheet he may decide.

a) To award any of the minor penalties if the matters involved does not indicate serious allegations as per the provision of minor penalty proceedings.

b) To constitute a domestic enquiry to afford further opportunity to the CSO to prove his innocence as per the major penalty proceedings where if proved guilty can result in MAJOR PUNISHMENT.

5. Domestic Enquiry Proceedings – Stages:

a) Giving notice of constitution of enquiry committee consisting of one enquiry officer and the presenting officer by the Disciplinary Authority.

b) The Enquiry Officer so appointed shall conduct enquiry on behalf of the Management as per laid down procedures and fixes the date / venture of preliminary enquiry duly serving notices to CSO & PO.

c) The Presenting Officer thereafter procures the documentary evidence in support of the allegations (As per the list enclosed to charge sheet) and also will give list of Management witness to EO either before or during the preliminary enquiry. During the PE the CSO need not attend with his DR and all that he has to do is to deny the allegations. The denial is recorded in the enquiry and the enquiry is adjourned for the future date with direction to PO
to give the copies of his documentary evidence to the CSO to enable him to go for the
inspection of the documents with that of the originals by listing the places where the
custody of the documents is held (along with his DR) if needed. He is also permitted to
identify and obtain the copies of any other documents that are relevant for the purpose of
its presentation of defence.

d) In case the CSO wants to admit charges he can do so by way of a statement during the
preliminary stage itself with the guidance of the union. Otherwise, the CSO approaches the
DR along with the case details and forward the DR’s consent letter to EO’s approval. The
CSO along with the DR may visit the place where the original documents are kept, inspect
the same and also may procure the copies of the defence documents and submit list of
defence witness if any. After ensuring completion of this process the EO will fix the date of
regular hearing.

e) At the regular hearing, the Management exhibits are marked with numbers under MEx
series after considering / over ruling the objections if any by the DR.

f) (i) Then the MR starts presentation of his case through the MEx with the help of MW and
makes an examination in chief trying to elicit the import of the MEx or from MW’s oral
statements out of personal knowledge. After the examination in chief is over the DR will be
given an opportunity to cross examine the MW to elicit favorable information / replies to
strengthen his defence case. After the cross-examination by DR the EO may permit the PO
to further examination of the witness subject to the condition that there shall no new points
be brought in and the questions shall confine to seeking clarifications only. If felt required
the DR again may seek further clarification from the MW with the permission of the EO.

   ii) After the process of examination / cross-examination of MW-1, the PO may be permitted
to present other witness, if any, listed.

   iii) After this the presentation of Management’s case is treated as closed and the
presentation of the defence case commences.

   (iv) The DR at this stage can give his list of documents or list of witness if any. After going
through the documents the same is listed / marked under the series DEx-1.

   (v) The documents of defence can be introduced through DW or even through the mouth of
the Management witness (if the copies are listed / marked earlier) or even as part of his
cross-examination.

   vi) After this process of examination in chief/cross-examination of DW the presentation of
defence case is closed as far as the domestic enquiry is concerned and the parties to the
enquiry the PO and CSO / DR are advised to submit their respective arguments in a time
bound manner. First the PO has to submit his argument and close the Management case
and there after the EO forwards the copies of the MR’s arguments to CSO / DR for his
perusal and submission of defence brief to him.

g) After receipt of the defence brief the EO gives his findings allegation wise setting forth the
reason to the Disciplinary Authority along with all the case file, and his role play ends there
after.

h) Thereafter the DA submits the findings of the EO to the CSO for his comments /
observations. In case the charges are held to have been proved/ partly proved the CSO
shall make his submissions with the help of DR / Organization to the DA.

i) After receiving the submissions on EO’s findings from the CSO the DA shall apply his mind
and taking into consideration all the material on hand and the arguments of both sides has
to pass the orders of Punishment / Exoneration as deemed fit duly furnishing the reasons for his conclusion. In case the punishment is given, the same will have the effect of the date of his orders communicating the punishment. He also shall indicate the appeal provisions.

j) After receiving the order of punishment the CO is permitted to go for appeal within 45 days from the date of receipt of the communication to the Appellate Authority mentioned in the punishment order.

k) The Appellate Authority after going through the appeal shall take a decision either to reduce / modify / cancel the punishment and communicate the same to the CO. However the Appellate Authority after careful consideration can also decide to increase the scope of penalty in which case he has to first send a show cause and it is only after receiving the reply can proceed further.

l) In respect of imposition of Major Penalties like CRS / Dismissal / Removal etc. even if the aggrieved officer does not prefer an appeal for review the Management has to make a sumoto review of all the cases and send a report to CVC at periodical intervals.

These basic concepts are provided in the following text of regulations.

**ANDHRA BANK OFFICER EMPLOYEES, (DISCIPLINE & APPEAL) REGULATION, 1981**

In exercise of the powers conferred by Section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980), the Board of Directors of Andhra Bank in consultation with Reserve Bank and with the previous sanction of Central Government hereby makes the following regulations, namely-

1. **Short title and commencement:**
   
   These regulations may be called Andhra Bank Officer Employees’ (Discipline and Appeal) Regulations, 1981.
   
   They shall come into force on 02.04.82.

2. **Application:**

   These regulations shall apply to all officer employees of the Bank, but shall not apply to-

   i. The Chairman of the Bank
   ii. The Managing Director
   iii. Any whole time Director, if any;
   iv. Those who are in casual employment or paid from contingencies
   v. The award staff; and
   vi. The officers on contract

3. **Definitions:**

   In these regulations, unless the context otherwise requires:

   a) “Act” means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980 (40 of 1980);
   
   b) “Appellate Authority” means the authority specified in the Schedule to dispose of appeals.
   
   c) “Award staff” means the persons covered by the “award” as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955);
d) “Bank” means Andhra Bank;

e) “Board” means the Board of Directors of the Bank

f) “Competent Authority” means the authority appointed by the Board for the purpose of these regulations

g) “Disciplinary Authority” means authority specified in the Schedule which is competent to impose on an officer employee any of the penalties specified in regulation 4;

h) “Government” means the Central Government;

i) “Managing Director” means the Managing Director of the Bank;

j) “Officer employee” means a person who holds a supervisory administrative or managerial post in the bank or any other person who has been appointed and is functioning as an officer of the bank, by whatever designations called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other public sector bank or the Reserve Bank of India or any other organization, but shall not include casual, work charged or contingent staff or the award staff;

k) “Public financial institutions” means:

- The industrial Credit and Investment Corporation of India Limited, a company owned and registered under the Companies Act, 1956 (1 of 1956).
- The Industrial Finance Corporation of India, established under section 3 of the Industrial Finance Corporation Act, 1948 (15 of 1948)
- The Life Insurance Corporation of India established under section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956)
- The Unit Trust of India, established under section 3 of the Unit Trust of India Act, 1963 (52 of 1963).
- Any other financial institution which is declared by the Central Government by notification to be public financial institution.

l) “Public Sector Bank” means:

- A corresponding new bank specified in the First Schedule to the Act.
- A corresponding new bank specified in the first schedule to the Banking companies (Acquisition and Transfer of Undertakings) Act, 1970.
- The State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955).
- A subsidiary bank constituted under the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959) and
- ASDF Any other bank which the Central Government may determine to be a public sector bank for the purpose of these regulations having regard to its manner of incorporation;
m) “Public Servant” means a person as defined as public servant in section 21 of the Indian Penal Code (45 of 1860);

n) “Reviewing Authority” means the authority specified in the Schedule;

o) “Schedule” means the Schedule appended to these regulations;

4. Penalties:

The following are the penalties, which may be imposed on an officer employee, for acts of misconduct or for any other good and sufficient reasons.

MINOR PENALTIES

a) Censure;

b) Withholding of increments of pay with or without cumulative effect;

c) Withholding of promotion;

d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the bank by negligence or breach of orders;

e) Reduction to a lower stage in the time-scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the officer's pension

MAJOR PENALTIES

f) Save as provided for in (e) above, reduction to a lower stage in the time-scale of pay for a specified period with further directions as to whether or not the officer will earn increments of pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;

g) Reduction to a lower grade or post;

h) Compulsory Retirement;

i) Removal from service which shall not be a disqualification for future.

j) Dismissal which shall ordinarily be a disqualification for future employment.

Explanation: The following shall not amount to a penalty within the meaning of this regulation namely:

- With holding of one or more increments of an officer employee on account of his failure to pass a prescribed departmental test or examination in accordance with the terms of appointment to the post which he holds;

- Stoppage of pay of an officer employee at the efficiency bar in a time scale, on the ground of his unfitness to cross the bar;

- Non-promotion whether in an officiating capacity or otherwise, of an officer employee, to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;

- Revision to the lower grade or post, of an officer employee officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post, or on administrative grounds unconnected with his conduct.
Revision to his previous grade or post, of an officer employee appointed on probation to another grade or post, during or at the end of the period of probation, in accordance with the terms of his appointment or rules or orders governing such probation.

Revision of an officer employee to his parent organization in case he had come on deputation.

**Termination of the service:**

a. Of an officer employee appointed on probation, during or at the end of the period of probation, in accordance with the terms of his appointment, or the rules or orders governing such probation;

b. Of an Officer employee appointed in a temporary capacity otherwise than under a contract or agreement, on the expiration of the period for which he was appointed, or earlier in accordance with the terms of his appointment.

c. Of an officer employee appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and

d. Of an officer employee on abolition of post.

Retirement of an officer employee on his attaining the age of superannuation in accordance with the rules and orders governing such superannuation.

Termination of employment of a permanent officer employee by giving 3 months notice or on payment of 3 months pay and allowances in lieu of notice.

Termination of employment of an officer employee on medical grounds, if he is declared unfit to continue in Bank’s service by the Bank’s medical officer.

5. Authority to institute disciplinary proceedings and impose penalties:

a. The Managing Director or any other authority empowered by him by general or special order may institute of direct the Disciplinary Authority to institute disciplinary proceedings against an officer employee of the Bank.

b. The Disciplinary Authority may himself institute disciplinary proceedings.

c. The Disciplinary Authority or any authority higher than it, may impose any of the penalties specified in regulation 4 on any officer employee.

6. Procedure For Imposing Major Penalties:

i. No order imposing any of the major penalties specified in clauses (f), (g), (h), (i) and (j) of regulation 4 shall be made except after an inquiry is held in accordance with the regulation.

ii. Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct or misbehaviour against an officer employee, it may itself inquire into or appoint any other person who is, or has been, a public servant (hereinafter referred to as the inquiring authority) to inquire into the truth thereof.

**Explanation:** When the Disciplinary Authority itself holds the inquiry any reference in sub-regulation (8) to sub-regulation (21) to the inquiring authority shall be construed as a reference to Disciplinary Authority.
iii. Where it is proposed to hold an enquiry, the Disciplinary Authority shall, frame definite and distinct charges on the basis of the allegations against the Officer Employee and the Articles of charge, together with the statement of the allegations, list of documents relied on along with copy of such documents and list of witnesses along with copy of statement of witnesses, if any, on which they are based, shall be communicated in writing to the Officer Employee, who shall be required to submit, within such time, as may be specified by the Disciplinary Authority (not exceeding 15 days), or within such extended time as may be granted by the said authority, a written statement of his defence;

Provided that wherever it is not possible to furnish the copies of documents, Disciplinary Authority, shall allow the officer employee inspection of such documents within a time specified in this behalf;

iv. On receipt of the written statement of the officer employee, or if no such statement is received within the time specified, an enquiry may be held by the Disciplinary Authority itself, or if it considers it necessary so to do appoint under sub-regulation (2) an Inquiring Authority for the purpose.

Provided that it may not be necessary to hold an inquiry in respect of the articles of charge admitted by the officer employee in his written statement but shall be necessary to record its findings on each such charge.

v. The Disciplinary Authority shall, where it is not the inquiring authority, forward to the inquiring authority;

- A copy of the articles of charge and statements of imputations of misconduct or misbehavior.
- A copy of the written statement of defence, if any submitted by the officer employee.
- A list of documents by which and list of witnesses by whom the articles of charge are proposed to be substantiated;
- A copy of statements of the witnesses, if any;
- Evidence proving the delivery of articles of charge under sub-regulation (3);
- A copy of the order appointing the “Presenting Officer” in terms of sub-regulation (6)

vi. Where the Disciplinary Authority itself enquires or appoints an inquiring authority for holding an inquiry. It may, by an order, appoint a public servant to be known as the “Presenting Officer” to present on its behalf the case in support of the articles of charge.

vii. The officer employee may take the assistance of any other officer employee but may not engage a legal practitioner for the purpose, unless the Presenting officer appointed by the Disciplinary Authority, is a legal practitioner or the Disciplinary Authority having regard to the circumstances of the case, so permits.

**Note:** The officer employee shall not take the assistance of any other officer employee who has two pending disciplinary cases on hand in which he has to give assistance.

viii. a. The inquiring authority shall by notice in writing specify the day on which the officer employee shall appear in person before the inquiring authority.

b. On the date fixed by the inquiring authority, the officer employee shall appear before the inquiring authority at the time, place and date specified in the notice.
c. The inquiring authority shall ask the officer employee whether he pleads guilty or has any defence to make and if he pleads guilty to any of the articles of charge. The inquiring authority shall record the plea, sign the record and obtain the signature of the officer employee concerned thereon.

d. The inquiring authority shall return a finding of guilt in respect of those articles of charge to which the officer employee concerned pleads guilty.

e. If the officer employee does not plead guilty, the inquiring authority shall adjourn the case to a letter date not exceeding 30 days or within such extended time as may be granted by the inquiring authority.

ix. If the officer employee does not plead guilty, the inquiring authority shall adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by the inquiring authority.

x. The inquiring authority while adjourning the case as in Sub regulation (9), shall also record by an order that the officer employee may for the purpose of preparing defence:-

• Complete inspection of documents as in the list furnished to him immediately and in any case not exceeding 5 days from the date of such order if he had not done so earlier as provided for in the proviso to sub regulation (3).

• Submit a list of documents and witnesses that he wants for the inquiry.

• Give a notice within ten days of the order or within such further time not exceeding ten days as the inquiring authority may allow for the discovery or production of the documents referred to in item (ii)

Note: The relevancy of the documents and the examination of the witnesses referred to in item (ii) shall be given by the officer employee concerned.

xi. The inquiring authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the documents are kept with a requisition for the production of the documents on such date as may be specified.

xii. On receipt of the requisition under sub-regulation (11), the authority having the custody of possession of the requisitioned documents shall arrange to produce the same before the inquiring authority on the date, place and time specified in the requisition.

Provided that the authority having the custody of possession of the requisitioned documents may claim privilege if the production of such documents will be against the public interest of the interest of the Bank. In that event, it shall inform the inquiring authority accordingly.

xiii. On the date fixed for the inquiry, the oral and documentary evidence by which the articles of charge are proposed to be proved shall be produced by or on behalf of the Disciplinary Authority. The witness produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the officer employee. The Presenting Officer shall be entitled to re-examine his witness on any points on which they have been cross-examined, but not on a new matter, without the leave of the inquiring authority. The inquiring authority may also put such questions to the witnesses as it thinks fit.
xiv. Before the close of the case, in support of the charges, the inquiring authority may, in its discretion, allow the Presenting officer to produce evidence not included in the chargesheet or may itself call for new evidence or recall or re-examine any witness. In such case, the officer employee shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned. The inquiring authority may also allow the officer employee to produce new evidence, if it is of opinion that the production of such evidence is necessary in the interests of justice.

xv. When the case in support of the charges is close, the officer employee may be required to state his defence orally or in writing, as he may prefer. If the defence is made orally, it shall be recorded and the officer employee shall be required to sign the record. In either case a copy of the statement of defence shall be given to the Presenting Officer, if any, appointed.

xvi. The evidence on behalf of the officer employee shall then be produced. The officer employee may examine himself in his own behalf, if he so prefers. The witnesses produced by the officer employee shall then be examined by the officer employee and may be cross-examined by the Presenting Officer. The officer shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without the leave of the inquiring authority.

xvii. The enquiring authority may, after the officer employee closes his evidence, and shall, if the officer employee has not got himself examined, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the officer employee to explain any circumstances appearing in the evidence against him.

xviii. The inquiring authority may, after the completion of the production of evidence, hear the presenting officer, if any, appointed and the officer employee, or permit them to file written briefs of their respective cases within 15 days of the date of completion of the production of evidence, if they so desire.

xix. If the officer employee does not submit the written statement of defence referred to in sub-regulation (3) on or before the date specified for the purpose or does not appear in person, or through the assisting officer or otherwise fails or refuses to comply with any of the provisions of these regulations, the inquiring authority may hold the inquiry ex-parte.

xx. Whenever any inquiring authority, after having heard and recorded the whole or any part of the evidence in an inquiry ceases to exercise jurisdiction therein, and is succeeded by another inquiring authority which has, and which exercises, such jurisdiction, the inquiring authority so succeeding may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself.

Provided that if the succeeding inquiring authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall, examine, cross-examine and re-examine any such witnesses as herein before provided.

xxi. a. On the conclusion of the inquiry, the enquiring authority shall prepare a report which shall contain the following:

- A gist of the articles of charge and the statement of the imputations of misconduct or misbehavior;
A gist of the defence of the officer employee in respect of each article of charge;

An assessment of the evidence in respect of each article of charge;

The findings on each article of charge and the reasons therefor.

Explanation: If, in the opinion of the inquiring authority the proceedings of the inquiry establish any article of charge different from the original article of charge, it may record its findings on such article of charge:

Provided that the findings on such article of charge shall not be recorded unless the officer employee has either admitted the facts on which such article of charge is based or has had a reasonable opportunity of defending himself against such article of charge.

b. The inquiring authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include:

- The report of the inquiry prepared by it under clause (i);
- The written statement of defence, if any, submitted by the officer employee referred to in sub-reg.(15);
- The oral and documentary evidence produced in the course of the inquiry;
- Written briefs referred to in sub-regulation (18), if any, and (e) the orders, if any, made by the Disciplinary Authority and the inquiring authority in regard to the inquiry.

7. Action on the Inquiry report:

a. The Disciplinary Authority, if it is not itself the inquiring authority, may, for reasons to be recorded by it in writing, remit the case to the inquiring authority for fresh or further inquiry and report and the inquiring authority shall thereupon proceed to hold the further inquiry according to the provisions of regulation 6 as far as may be.

b. The Disciplinary Authority shall, if it disagrees with the findings of the inquiring authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge, if the evidence on record is sufficient for the purpose.

c. If the Disciplinary Authority, having regard to its findings on all or any of the articles of charge, is of the opinion that any of the penalties specified in regulation 4 should be imposed on the officer employee, it shall not withstanding anything contained in regulation 8, make an order imposing such penalty-

d. If the Disciplinary Authority having regard to its findings on all or any of the articles of charge, is of the opinion that no penalty is called for, it may pass an order exonerating the officer employee concerned.

8. PROCEDURE FOR IMPOSING MINOR PENALTIES:

a) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of Regulation 4, the officer employee concerned shall be informed in writing of the imputations of lapses against him and given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may
be granted by the Disciplinary Authority and the defence statement, if any, submitted by the
officer employee shall be taken into consideration by the Disciplinary Authority before
passing orders.

b) Where however, the Disciplinary Authority is satisfied that an enquiry is necessary, it
shall follow the procedure for imposing a major penalty as laid down in regulation 6.

c) The record of the proceedings in such cases shall include-

i. A copy of the statement of imputations of lapses furnished to the officer employee;
ii. The defence statement, if any of the officer employee; and
iii. The orders of the Disciplinary Authority together with the reasons therefor.

9. Communication of Orders:

Orders made by the Disciplinary Authority under regulation 7 or regulation 8 shall be
communicated to the officer employee concerned, who shall also be supplied with a copy of
the report of inquiry, if any.

10. Common proceedings:

Where two or more officer employees are concerned in a case, the authority competent to
impose a major penalty on all such officer employees may make an order directing that
disciplinary proceedings against all of them may be taken in a common proceedings.

11. Special procedure in certain cases:

Notwithstanding anything contained in regulation 6 or regulation 7 or regulation 8 the
 Disciplinary Authority may impose any of the penalties specified in regulation 4 if the officer
employee has been convicted on a criminal charge, or on the strength of facts or conclusions
arrived at by a judicial trial;

12. Suspensions:

a) An officer employee may be placed under suspension by the competent authority –

i. Where a disciplinary proceeding against him is contemplated or is pending; or
ii. Where a case against him in respect of any criminal offence is under
investigation, inquiry or trail.

b) An officer employee shall be deemed to have been placed under suspension by an
order of competent authority –

i. With effect from the date of his detention, if he is detained in custody,
whether on a criminal charge or otherwise, for a period exceeding forty-eight
hours;

ii. With effect from the date of conviction, if in the event of a conviction for an
offence, he is sentenced to a term of imprisonment exceeding forty-eight
hours and is not fortwith dismissed or removed or compulsorily retired
consequent to such conviction.

**Explanation:**

The period of forty-eight hours referred to in clause (b) of this sub-regulation shall be
computed from the commencement of the imprisonment after the conviction and for
this purpose, intermittent periods of imprisonment, if any, shall be taken into
account.
c) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside in appeal or on review under these regulations and the case is remitted for further inquiry or action or with any directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

d) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside or declared or rendered void in consequence of or by a decision of court of law, and the disciplinary authority, on consideration of the circumstances of the case, decides to hold further inquiry against him on the allegations on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the officer employee shall be deemed to have been placed under suspension by the competent authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.

4. a. An order of suspension made or deemed to have been made under this regulation shall continue to remain in force until it is modified or revoked by the authority competent to do so.

b. An order or suspension made or deemed to have been made under this regulation may at any time be modified or revoked by the authority which made or is deemed to have made the order.

13. Leave during Suspension:

No leave shall be granted to an officer employee under suspension.

14. Subsistence Allowance During Suspension:

A. An officer employee who is placed under suspension shall, during the period of such suspension and subject to sub-regulations (2) to (4) be entitled to received payment from the bank by way of subsistence allowance on the following scale, namely-

I. Basic Pay:

a. For the first three months of suspension 1/3rd of the Basic Pay which the officer employee was receiving on the date prior to the date of suspension irrespective of the nature of enquiry.

b. For the subsequent period after three months from the date of suspension –

i. Where the enquiry is held departmentally by the bank, ½ of the Basic pay, the officer employee was drawing on the date prior to the date of suspension; and

ii. Where the enquiry is held by an outside agency, 1/3 of the basic pay which the officer was drawing on the date prior to the date of suspension for the next three months and ½ of the basic pay which the officer was drawing on the date prior to the date of suspension for the remaining period of suspension.
II. Allowances:

For the entire period of suspension, Dearness Allowance and other allowances excepting conveyance allowance, entertainment allowance and special allowance will be calculated on the reduced pay as specified in items (I) and (iii) of clause (a) and at the prevailing rates or at rates applicable to similar category of officers.

A. During the period of suspension an officer employee shall not be entitled to occupation of a rent-free house or free use of the bank’s car or receipt of conveyance of entertainment allowance or special allowance.

B. No officer employee of the bank shall be entitled to receive payment of subsistence allowance unless he furnished a certificate that he is not engaged in any other employment, business, profession or vocation.

C. If, during the period of suspension an officer employee retired by reason of his attaining the age of superannuation, no subsistence allowance shall be paid to him from the date of his retirement

15. Pay, Allowances and treatment of service on termination of suspension:
   i. Where the competent authority holds that the officer employee has been fully exonerated or that the suspension was unjustifiable, the officer employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowances of which he was receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all officer employees.

   ii. In all cases other than those referred to in sub-regulation (1), the officer employee shall be granted such proportion of pay and allowances as the Competent Authority may direct;

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

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

   iii. a. In case falling under sub-regulation (1), the period of absence from duty shall, for all purpose, be treated as a period spent on duty.

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

16. Employees on deputation from the Central Government, State Government, etc.:

   a. Where an order of suspension is made or disciplinary proceedings is taken against an officer employee, who is on deputation to the bank from the Central Government or the State Government or Reserve Bank of India or another public sector bank or banking company or a Public Financial Institution or Public undertaking, or a local authority, the authority lending his services (hereinafter referred to as the “Lending Authority”) shall forthwith be informed of the circumstances leading to the order of his suspension, or the commencement of the disciplinary proceedings, as the case may be.
b. In the light of the findings in the disciplinary proceedings taken against the officer employee:

- If the Disciplinary Authority is of the opinion that any of the minor penalties should be imposed on him, it may pass such orders on the case as it deems necessary after the disposal of the lending authority.

  Provided that in the event of a difference of opinion between the Disciplinary Authority and the Lending Authority, the services of the employee shall be placed at the disposal of the Lending Authority.

c. If the officer employee submits an appeal against an order imposing a minor penalty on him under clause (a) of sub-regulation (2), it will be disposed of after consultation with the Lending Authority.

  Provided that if there is a difference of opinion between the Appellate Authority and the Lending Authority, the services of the officer employee shall be placed at the disposal of the Lending Authority, and the proceedings of the case shall be transmitted to that authority for such action as it deems necessary.

17. Appeals:

a) An officer employee may appeal against an order imposing upon him any of the penalties specified in regulation 4 or against the order of suspension referred to in regulation 12. The appeal shall lie to the Appellate Authority.

b) An appeal shall be preferred within 45 days from the date of receipt of the order appealed against. The appeal shall be addressed to the Appellate Authority and submitted to the authority whose order is appealed against. The authority whose order is appealed against shall forward the appeal together with its comments and the records of the case to the Appellate Authority. The Appellate Authority shall consider whether the findings are justified or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty or remitting the case to the authority which imposed the penalty to any other authority with such direction as it may deem fit in the circumstances of the case.

  Provided that:

- If the enhanced penalty which the Appellate Authority proposes to impose is a major penalty specified in clauses (f), (g), (h), (i), and (j) of Regulation 4 and an inquiry as provided in regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;

- If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in regulation 6, the Appellate Authority shall give a show-cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.
18. Review:

Notwithstanding anything contained in these regulations, the Reviewing Authority may at any time within six months from the date of the final order, either on his own motion or otherwise review the said order, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit;

Provided that-

a. If any enhanced penalty, which the Reviewing Authority proposes to impose, is a major penalty specified in clauses (f), (g), (h), (i) or (j) of Regulation 4 and an enquiry as provided under Regulation 6 has not already been held in the case, the Reviewing Authority shall direct that such an enquiry be held in accordance with the provisions of Regulation 6 and thereafter consider the record of the enquiry and pass such orders as it may deem proper;

b. If the Reviewing Authority decides to enhance the punishment but an enquiry has already been held in accordance with the provisions of Regulation 6, the Reviewing Authority shall give show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass an order after taking into account the representation, if any, submitted by the officer employee.

19. Consultation with Central Vigilance Commission:

The Bank shall consult the Central Vigilance Commission wherever necessary in respect of all disciplinary cases having a vigilance angle.

20. Service of orders, notices, etc:

Every order, notice and other process made or issued under these regulations shall be served in person on the office employee concerned or communicated to him by registered post at his last known address:

21. Power to relax time-limit and to condone delay:

Save as otherwise expressly provided in these regulations, the authority competent under these regulations, to make any order may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified in these regulations for anything required to be done under these regulations or condone any delay.

22. Repeal and Saving:

a. Every rule, regulation, bye-law or every provision in any agreement or a resolution corresponding to any of the regulations herein contained and in force immediately before the commencement of these regulations and applicable to the officer employees is hereby repealed.

b. Notwithstanding such repeal:

- Any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the corresponding provisions of these regulations;

- Nothing in these regulations shall be construed as depriving any person to whom these regulations apply, of any right of appeal which had accrued to him under any of the provisions so repealed;
• An appeal pending at the commencement of these regulations against an order made before the commencement of these regulations shall be considered and orders thereon shall be made, in accordance with these regulations;

• Any proceedings which have already been initiated but not yet been completed at the commencement of these regulations shall be continued and disposed as far as may be, in accordance with the provisions of these regulations, as if such proceedings were proceedings under these regulations.
## EFFECT OF PUNISHMENT CHART – A

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Punishment</th>
<th>Service sheet</th>
<th>Pay and Allowance</th>
<th>Increments</th>
<th>Seniority</th>
<th>Promotion</th>
<th>P.F.</th>
<th>Pension</th>
<th>Gratuity</th>
<th>Whether eligible for</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Warning</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Recovery of the loss from salary</td>
<td>Will be entered</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Censure</td>
<td>Will be entered</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Withholding of increments without cumulative effect (The effect period of such withholding must be stated)</td>
<td>Will be entered</td>
<td>Nil</td>
<td>Will be reduced only for the period of punishment</td>
<td>Increment will not be granted during the period of punishment. However, increments will be restored with prospective effect after the period of punishment is over</td>
<td>Nil</td>
<td>Nil</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>5.</td>
<td>Withholding of increments with cumulative effect</td>
<td>Will be entered</td>
<td>The increments specified by the disciplinary authority will not be sanctioned</td>
<td>Further increments would be earned from the end of the period of punishment</td>
<td>Will not affect seniority</td>
<td>Nil</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Reduction to a lower stage in a time scale (reduced by certain number of stages)</td>
<td>Will be entered</td>
<td>There will be reduction in pay</td>
<td>Annual increments will be sanctioned on completion of one year from the date of imposing the infliction of punishment</td>
<td>Nil</td>
<td>Nil</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Reduction to a lower grade or post (on reduction he would be advised of the stage at which he will be placed in the lower Scale / Grade)</td>
<td>Will be entered</td>
<td>There will be reduction in pay</td>
<td>If increments are available he will draw the increments in the scale applicable to the reduced grade/post</td>
<td>He will be fitted in the batch relating to the year of punishment</td>
<td>When the batch becomes eligible, he would also become eligible</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Withholding of promotion for a specified period</td>
<td>Will be entered</td>
<td>No loss</td>
<td>He will draw increments if available in his scale</td>
<td>Will not affect</td>
<td>Will not be called for next promotion or one year whichever is earlier</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
</tbody>
</table>
### EFFECT OF PUNISHMENT – CHART – B:
EFFECT OF DISMISSAL, REMOVAL FROM SERVICE, COMPULSORY RETIREMENT ETC, ON TERMINAL BENEFITS

<table>
<thead>
<tr>
<th></th>
<th>Own contribution P.F.*</th>
<th>Bank’s contribution to PF */#</th>
<th>Gratuity under the Act</th>
<th>Gratuity under Service Rule (in cases of those officers who are not members of Pension Fund or those award staff who are not eligible for Pension)</th>
<th>Pension</th>
<th>Leave encashment</th>
<th>Traveling expenses under para 43 of DTCS</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Dismissal</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>(b) Compulsory Retirement</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>(c) Removal from Service</td>
<td>Yes</td>
<td>Yes (if he has completed 5 years of service)</td>
<td>No</td>
<td>No But provision of the Act would be followed</td>
<td>Yes</td>
<td>Yes (if eligible for pension otherwise No)</td>
<td>Yes (if eligible for pension otherwise No)</td>
</tr>
<tr>
<td>(d) Discharge under para 521 (5) (e) of Sastry Award</td>
<td>Yes</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
</tr>
<tr>
<td>(e) Discharge Simplicator under 522(1) of Award &amp; para 20 of DTCS Order</td>
<td>Yes</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
</tr>
<tr>
<td>(f) Resignation</td>
<td>Yes</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
</tr>
<tr>
<td>(g) Voluntary retirement / Cessation under item XIV of Bipartite Agreement with Award Employees dated 17.9.1984</td>
<td>Yes</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
<td>“</td>
</tr>
</tbody>
</table>

* Employees own liability e.g. outstanding loan etc. can be set off from the employees own contribution.

# Loss sustained by Bank for his acts of omission and commission can be recovered by the Bank from the Bank’s contribution.

* Bank’s contribution is payable only when one has served for 5 years or more Compensation payable, in cases of retirement, under Paragraph 524 of the Award or 25F of ID Act has not been dealt with here.

**Note:** However, the above chart is only indicative and as per the prevailing practices and in respect of some individual cases, the effect of punishment depends on the exact wording of the order of Disciplinary Authority.
# DISCIPLINARY AUTHORITIES

1. **For disposal of Disciplinary Cases:**

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Name / category of post</th>
<th>Disciplinary Authority</th>
<th>Appellate Authority</th>
<th>Reviewing Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Junior Management Grade Scale I</td>
<td>Asst General Manager (HR), Head Office</td>
<td>Deputy General Manager (HR), Head Office</td>
<td>General Manager (HR), Head Office</td>
</tr>
<tr>
<td>2.</td>
<td>Middle Management Grade Scale II &amp; III</td>
<td>Deputy General Manager (HR), Head Office</td>
<td>General Manager (HR), Head Office</td>
<td>Executive Director</td>
</tr>
<tr>
<td>3.</td>
<td>Senior Management Grade Scale IV &amp; V</td>
<td>General Manager (HR), Head Office</td>
<td>Executive Director or in his absence Chairman &amp; Managing Director</td>
<td>CMD or in his absence/ in case he is functioning as Appellate Authority, committee of Board</td>
</tr>
<tr>
<td>4.</td>
<td>Top Executive Grade Scale VI</td>
<td>Executive Director or in his absence Chairman &amp; Managing Director</td>
<td>Chairman &amp; Managing Director or in his absence/ in case he is functioning as Disciplinary Authority, committee of Board</td>
<td>Board</td>
</tr>
<tr>
<td>5.</td>
<td>Top Executive Grade Scale VII</td>
<td>Chairman &amp; Managing Director or in his absence Executive Director</td>
<td>Committee of the Board</td>
<td>Board</td>
</tr>
</tbody>
</table>

2. **For placing officers under suspension/appeal powers against Suspensions:**

<table>
<thead>
<tr>
<th>Name / category of post</th>
<th>Competent Authority</th>
<th>Appellate Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>1(a) Junior Management Grade Scale I working in various branches / offices under the control of Zonal Office concerned</td>
<td>Asst General Manager, Zonal Office</td>
<td>Deputy General Manager (HR), Head Office</td>
</tr>
<tr>
<td>1(b) Junior Management Grade Scale I working in various offices under the control of HO</td>
<td>Asst General Manager (HR), Head Office</td>
<td>Deputy General Manager (HR), Head Office</td>
</tr>
<tr>
<td>2(a) Middle Management Grade Scale II &amp; III working in various branches / offices under the control of Zonal Office concerned</td>
<td>Deputy General Manager, Zonal Office</td>
<td>General Manager (HR), Head Office</td>
</tr>
<tr>
<td>2(b) Middle Management Grade Scale II &amp; III working in various offices under the control of Head Office</td>
<td>Deputy General Manager (HR), Head Office</td>
<td>General Manager (HR), Head Office</td>
</tr>
<tr>
<td>3</td>
<td>Senior Management Grade Scale IV &amp; V</td>
<td>General Manager (HR), Head Office</td>
</tr>
<tr>
<td>4</td>
<td>Top Executive Grade Scale VI</td>
<td>Executive Director or in his absence Chairman &amp; Managing Director</td>
</tr>
<tr>
<td>5</td>
<td>Top Executive Grade Scale VII</td>
<td>CMD or in his absence Executive Director</td>
</tr>
</tbody>
</table>
3. For appointments/according sanction for Prosecution:

The competent authorities for appointments and according sanction for prosecution of employees are as under:

<table>
<thead>
<tr>
<th>Category of Employees</th>
<th>Competent Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers in JMGS-I &amp; MMGS-II</td>
<td>Deputy General Manager (HR)</td>
</tr>
<tr>
<td>Officers MMGS-III &amp; SMGS-IV</td>
<td>General Manager (HR)</td>
</tr>
<tr>
<td>Officers in MMGS-III &amp; SMGS-IV</td>
<td>Executive Director</td>
</tr>
<tr>
<td>Officers in MMGS-III &amp; TEGS-VI</td>
<td>Chairman &amp; Managing Director</td>
</tr>
</tbody>
</table>

4. For accepting Resignations:

<table>
<thead>
<tr>
<th>Category of Employees</th>
<th>Competent Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>All JMGS-Officers</td>
<td>AGM</td>
</tr>
<tr>
<td>All MMGS-II Officers</td>
<td>DGM</td>
</tr>
<tr>
<td>All MMGS-III Officers</td>
<td>General Manager</td>
</tr>
<tr>
<td>All SM-IV Officers &amp; above</td>
<td>Chairman &amp; Managing Director</td>
</tr>
</tbody>
</table>

5. Payment of Gratuity and Leave encashment

<table>
<thead>
<tr>
<th>Category of Employees</th>
<th>Competent Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>Officers up to MMGS-III</td>
<td>Asst General Manager / Deputy General Manager (Staff)</td>
</tr>
<tr>
<td>Officers SMGS-IV</td>
<td>Deputy General Manager (Staff)</td>
</tr>
<tr>
<td>Officers SM-V &amp; Executives VI</td>
<td>General Manager (HR)</td>
</tr>
<tr>
<td>Officers –VII</td>
<td>Executive Director (in his absence CMD)</td>
</tr>
</tbody>
</table>

6. For according permissions under ABOE (Conduct) Regulations:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>05</td>
<td>Permission to enabling the employee's son, daughter or any other member of his family to accept employment with any undertaking having official dealings with the officer employee or with the bank.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Deputy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>2</td>
<td>06</td>
<td>For engaging directly or indirectly in any trade or business or undertake any other employment</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>3</td>
<td>07</td>
<td>For participating in the editing or management of any newspaper or any other periodical publication for participating in radio broadcast or contribute any article or write any letter in his own name of otherwise or publish or cause to publish any documents paper or information which may come into the possession of an employee in his official capacity or</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td></td>
<td></td>
<td>publish or cause to be published any book or any similar matter of which he is the author or not or deliver talk or lecture in public meetings or otherwise</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>10</td>
<td>For giving any evidence in connection with any enquiry conducted by any person, committee or authority.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>5</td>
<td>11</td>
<td>For receiving any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour of any other employee of the bank.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>6</td>
<td>14</td>
<td>Receiving of reports regarding gifts or granting sanction for accepting gifts</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>7</td>
<td>15</td>
<td>For giving guarantees in private capacity</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>8</td>
<td>17</td>
<td>For asking or accepting contributions or otherwise associating with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>9</td>
<td>20</td>
<td>For receiving annual reports regarding moveable / immovable property. Giving permission to officer employee to acquire or dispose of any immovable property by lease, mortgage, sale, purchase or gift from persons having official dealings with the officer or for transactions, otherwise than through a regular or reported dealer.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>10</td>
<td>21</td>
<td>For having recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
<tr>
<td>11</td>
<td>22</td>
<td>For permission to an officer employee to enter into or contract a marriage with a person having spouse living or to an officer employee having a spouse living to enter into or contract, marriage with any person.</td>
<td>Personnel Manager</td>
<td>Asst. General Manager</td>
<td>Dy General Manager</td>
<td>General Manager</td>
<td>Executive Director</td>
</tr>
</tbody>
</table>
7. For according permissions under Pension Regulations:

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Cadre</th>
<th>Acceptance of Vol Retirement</th>
<th>With holding withdrawing pension</th>
<th>Permission for commercial employment</th>
<th>Sanction of Pension</th>
<th>Instituting enquiry proceeding s</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Officer JM-I</td>
<td>DGM</td>
<td>DGM</td>
<td>DGM</td>
<td>AGM</td>
<td>DGM</td>
</tr>
<tr>
<td>2</td>
<td>Officer MM-II</td>
<td>GM</td>
<td>GM</td>
<td>GM</td>
<td>AGM</td>
<td>GM</td>
</tr>
<tr>
<td>3</td>
<td>Officer MM-III</td>
<td>GM</td>
<td>GM</td>
<td>GM</td>
<td>GM</td>
<td>GM</td>
</tr>
<tr>
<td>4</td>
<td>Officer SM-IV</td>
<td>ED</td>
<td>ED</td>
<td>BOARD</td>
<td>GM</td>
<td>ED</td>
</tr>
<tr>
<td>5</td>
<td>Officer SM-V</td>
<td>ED</td>
<td>ED</td>
<td>BOARD</td>
<td>GM</td>
<td>ED</td>
</tr>
<tr>
<td>6</td>
<td>Officer TE-VI</td>
<td>CMD</td>
<td>CMD</td>
<td>BOARD</td>
<td>ED</td>
<td>CMD</td>
</tr>
<tr>
<td>7</td>
<td>Officer TE-VII</td>
<td>CMD</td>
<td>BOARD</td>
<td>BOARD</td>
<td>CMD</td>
<td>BOARD</td>
</tr>
</tbody>
</table>

OTHER GENERAL ASPECTS:

a) The Rules for Disciplinary Action against staff members who are going abroad without permission/overstaying sanctioned leave.

i. When an officer employee remains absent from duty without prior permission of the competent Authority, the Bank should initiate disciplinary action and if he does not turn up for subsequent enquiry despite due notice, the ex-parte proceedings can be taken against the Officer.

ii. If the Officer is not responding to the communication sent by the Bank, the Bank may publish the final order of the Disciplinary Authority in the local newspapers and proceed accordingly.

iii. The Bank may also, if necessary, take up with the respective High Commission / Consulate of the Country where the employee is residing at present and request for his identification to enable the Bank to serve the letters upon the employee concerned. Legal Cell, Staff Department may also be consulted for guidance in the matter and act accordingly.

iv. Alternatively, the Bank should refuse the leave/extension of leave sought by the officer, treating it as unauthorized absence, as he had left the country without prior permission of the Bank, and proceed against him under Regulation 20 (1) (a) & (b) of Officers Service Regulations. Government guidelines under Regulation 20 (1) (a) (ii) of Officers’ Service Regulations may also be referred to in this regard.

b) Contesting of Elections to Parliament / Legislative Assembly / Local Bodies by Bank Employees – Restrictions

The Board of Directors of the Bank at its meeting dated 25.02.1995 have considered the subject and have passed the resolution prohibiting employees

1. to be an office bearer of political party or an organization which takes part in politics;
2. to take part in or assist in any manner in any movement/agitation or demonstration of a political nature;
3. to take part in an election to any legislature or local authority and
4. to canvass in any election of any legislature or local authority

Violation of any of these provisions will be considered as misconduct under the Service Rules and the Bank will be constrained to take appropriate action against the erring employees.
c) Periodical staff Meetings

Through various circulars Head Office has been reiterating the importance of holding periodical staff meetings at the branches / offices. Despite the same it is observed that in most of the branches staff meetings are not being conducted regularly. The branch Managers / Department heads are advised that they should convene staff meetings once a month at their branch / office. The guidelines for holding the staff meetings are furnished below. The topics for discussions given below are only illustrative and the Branch Managers / Heads of the Department may include any other topic which they feel is worthwhile for developing team spirit, motivation and for strengthening interpersonal relations.

**Objectives:** The main objective of holding staff meetings is to promote cordial interpersonal relations and to develop team spirit among the employees working at the branch so as to achieve the goals of the branch, project the image of the bank as an efficient banking unit and to render the best customer service.

**Frequency:** The meeting shall be held once in a month after the business hours with prior intimation to the staff members.

**Topics:** All matters relevant to the working of the branch can be discussed. Further, topics relating to the latest developments in the banking industry in general and our bank in particular can be discussed.

**Some topics that can be taken up for discussion:**

1. Gist of important circulars
2. Circulars issued on deviations, non-adherence to the systems & procedures, etc.
3. Evolving innovative ideas to sell new products
4. Ways and means to render efficient customer service and develop business of the branch in all areas
5. Tapping new and potential business which includes deposit mobilization, credit deployment, enlargement of clientele, etc.
6. Preparation of business plan for the branch in key-areas of performance and its review in relation to the set target.
7. Develop, motivate and bring out the inherent creative talents / skills of each staff member
8. Importance of change in the mindset and attitude and the pressing requirement for speed, accuracy and professionalism in handling customers.
9. Concept of customer relationship management
10. Drawing action plan for achieving the goals and evolving various ways for implementation of the strategies for achieving the goals.
11. Special efforts required for recovery of irregular / overdue advances.
12. Review of housekeeping of the branch viz., balancing of accounts, rectification of irregularities pointed out in the internal and RBI Inspection Reports, submission of various returns / statements, follow-up of advances, etc.
13. Steps required to be taken to maintain neat and clean environment / basic amenities in the branch
14. General complaints received from the customers with a view to redress the genuine ones.
15. Maintaining discipline, punctuality, etc.
16. Drawing up of time bound programme to clear long pending items, arrears of work with collective efforts
17. Assessing the training needs of the staff
18. Planning of leave availment by staff
19. Deposit Mobilization
20. Job rotation
Branch Managers may also use this forum for clarifying the doubts raised by the staff members on Head Office Circulars or on any area of operations. They may submit a summary of the discussions held, decisions taken and the follow up action etc to the concerned Zonal Manager.

The Zonal Manager / Executive in charge of the Zones may also hold staff meetings whenever they visit the branches / offices.

In areas where assistance of higher authorities is required, special reports may be sent to the concerned for taking necessary action.

We are sure that holding staff meetings regularly will go a long way in motivating the staff members to give their best and contribute to the growth of the bank.

d) Drafting Bank Employees for election work

As per Section 159 of the Representation of People Act, 1951 (as per amendment in the year 1998), Banks are also brought into the referred Act.

As per Clause III & IV of sub-section 2 of Section 159 of the Act and in view of the fact that public sector banks were established under Central Acts, an obligation as now been cast on the Public Sector banks to make available to the Regional Commissioner/Chief Electoral Officers such staff as may be necessary for the performance of Election duties in connection with an election.

It is also informed by Indian Banks’ Association that in cases where Bank’s personnel are requisitioned on a large scale, Bank may request the authority concerned to keep his indent to the bear minimum in view of the fact that Public Sector Banks are public utility services and such large scale requisitioning would adversely affect banking services thereby inconveniencing the banking public.

###
CHAPTER-XIV

PREVENTIVE VIGILANCE

CRITICAL AREAS OF PREVENTIVE VIGILANCE –General Aspects

SERVICE CONDITIONS (Based on conduct Regulations)

- Do not use your influence for securing any advantage for yourself or anyone related or known to you; it does not speak well of you.
- Do not enter into any borrowing arrangement with any Bank except with the prescribed frame-work; it may amount to misuse of official position.
- Do not make any false bills or make any attempt to falsify any account; it may cost your career.
- Do not cultivate too close friendship with Bank’s contractors, suppliers etc; this may not be in your interest.
- Do not take a decision in a case where you have interest or your relations are involved but let the files move without your intervention.
- Avoid getting influenced by personal prejudices while disposing of files.
- Do not relax while you are on invigilation or supervision duties.
- Avoid misuse of the Bank’s car or any other Bank’s property in your care.
- Avoid taking or giving dowry in any circumstances, as this is against your conduct rules.
- Never fail to seek prior permission for acquisition or disposal of immovable property of any amount; it may land you in difficulties
- Never forget to report about the acquisition of movable properties within schedule time from the date of transaction, if the value exceeds Rs.25,000/-, or if the transaction is with a non regular dealer/ person obligated to the Bank.

For an effective role play of any assignment

An officer must know

- The work related to a particular assignment
- The area/fields to be concentrated
- The Systems and Procedures to be followed in respect of work related to assignment
- The bottle necks and intricacies of the role; the ways and means to remove that
- The Books/Registers to be maintained
- Types of reports to be seen at periodical intervals and control aspects
- How to maintain inter personal and intra personal relationship with their higher authorities/staff members
- Art of good communication, correspondence etc.

PERCEPTION OF AN OFFICER

Our Officers are generally regarded as

✔ A good communicator
✔ A good trainer
A good leader
A knowledgeable person
A well trained and experienced hand
A business achiever
A guide to the juniors
A helping hand to the higher authorities
Person rise above the level of expectation of the Bank at any time
Always maintain a good inter-personal and intra personal relationship with the staff members/members of various Government and Non-Govt. Agencies.

PROACTIVE MEASURE

- Yes comrades, we will live up to the expectation of the Bank, Customer by Meticulously following the Systems and Procedures and laid down instructions.

VIGILANCE ANGLE

It is perceptible in cases characterised by:

- Commission of criminal offences like demand and acceptance of illegal gratification, possession of disproportionate assets, forgery, cheating, abuse of official position with a view to obtaining pecuniary advantage for self or for any other person or
- Irregularities reflecting adversely on the integrity of the employee: or
- Lapses involving any of the following:
  - Gross or willful negligence
  - Recklessness
  - Failure to report to competent authorities, exercise of discretion without or in excess of powers/jurisdiction; and
  - Cause of undue loss or a concomitant gain to an individual or a set of individuals/ a party or parties’ and
- Flagrant violation of systems and procedures

FRAUD TRIANGLE

PRESSURES: Pressures that motivate individuals to perpetuate fraud on their own behalf can be divided into four types:

- Financial pressures
- Vices
- Work related pressures, and
- Other pressures

Present scenario prevailing at Branches/offices of the Bank

- Shortage of man-power
- Heavy work load, compelled them to sit late hours for completion of the day-to-day affairs
- High expectation of customer service
- Pressure from customers, controllers
- Political and VIPs pressure at Branches
- Control by various departments
- Business Pressure – Cross Selling
- Too many meetings to be attended
- Stress and strain experience at all levels
- Inadequate time for Supervision and Follow-up
Lack of knowledge/Technical Skill in Computers and technology
Inadequate training, infrastructure etc.

WHAT IS A FRAUD?
A deliberate Act of Omission or Commission by any person carried out in the course of a banking transaction or in the books of account maintained manually or under computer system in the Bank, resulting in wrongful gain to any person for a temporary period or otherwise, with or without any monetary loss to the Bank involving breach of trust or misrepresentation.

- Types of Frauds
- Fraud can occur due to Systemic and or Human failures. It can be combination of both.
- Frauds in the Bank arising out of both system and human failures may be regrouped into three categories

WHO COMMITS FRAUD?
- INTERNAL - Frauds committed by the employees
- EXTERNAL - Frauds committed exclusively by customers/outsides.
- INTERNAL & EXTERNAL- Frauds committed by employees in collusion with customers / outsiders.

Fraud-Classification
Frauds have been broadly classified mainly based on the provisions of the IPC.

- Misappropriation and Criminal Breach of Trust
- Fraudulent encashment through forged instruments, manipulation of books of accounts or through fictitious accounts and conversion of property.
- Unauthorised credit facilities extended for reward or for illegal gratification
- Negligence and Cash shortages
- Cash shortages of more than Rs. 1000/- will be reported as fraud. However, cases of cash shortage subsequently detected should, on verification be reported as fraud irrespective of the amount
- Cheating and Forgery
- Irregularities in Foreign Exchange transactions.
- Any other type of fraud not coming under the specific heads as above.

THE FRAUDS GET DETECTED BY ANY OR A COMBINATION OF ANY OF THE FOLLOWING ACTS:

- Complaints
- Change in incumbency/Job Rotation
- Audit and Inspection
- Visits of the Higher Authorities from Controlling Offices
- Scrutiny of Control Returns
- PRESENCE OF MIND of Alert & Efficient Staff

CHARACTERISTICS OF FRAUDSTER (GENERAL)

- Very intelligent and knowledgeable
- Shooting in the Breeze (Acts as if they know you for ages even if you are meeting them for the first time)
- Name Dropping – Identify themselves with big names in the public as well as in the Bank
- Analyze the weakness of the branch staff and help them out
- Study the banking systems and procedures thoroughly before experimenting
CHARACTERISTICS OF INTERNAL FRAUDSTERS:

✓ Act as indispensable (Never go on leave, prefer to stay back in the branch during lunch hours/during the gap between the shifts)
✓ Live beyond their means
✓ Associate with bad habits and wrong company
✓ Faced with domestic problems
✓ Always available at your beck and call

(All good workers do not come under this category. But the experience has shown that most of the internal fraudsters possess the above qualities)

Areas of concern

- Bio metric access /pass word access
- Account opening
- Issuance of cheque book
- Clearing/Cheque Collection
- Locker -Operations
- Term Deposits -TDS deduction/Remittance.
- Settlement of Claims.
- Advances
- Processing/Appraising to be done by another officer other than sanctioning authority.
- Unit Inspection (Pre & Post sanction)
- Documentation
- Stamping of documents
- Legal Opinion
- Engineer’s valuation
- Photos of property offered as security and property owner to be available with engineer’s valuation report.
- Registration of charges with ROC.
- All charges by Deposit of Title deeds- to be registered with CERSAI within 30 days.
- Inspection of Collateral security
- Disbursement of loans to suppliers directly
- Due diligence to be done on suppliers also
- Obtention & review of stock statements
- Reporting of excess drawals/adhoc limits to the higher authority
- Exceeding discretionary powers for purchase of cheques be reported to the next higher authority.

CLEARING

➢ Check the instrument before acknowledging on the counter foil
➢ Affix Bank’s Special Crossing Seal immediately on receipt.
➢ Reconciliation of Bank Balances account

GENERAL

❖ Ensure Rotation of duties
❖ staff to Ensure authentication for corrections on cash vouchers including withdrawal forms
❖ Late cash payments are not permissible
❖ Gold Loans to unknown parties –exercise caution
❖ Exercise due care while sanctioning Deposit loans
❖ Precautions while opening accounts of PSUs/Central and State Government Corporate/Municipal/Committees/Corporates
  o Obtain copy of Govt. Order authorizing the concerned to open the account
Identity of authorised person to be obtained
Photographs of the officials/authorized to operate the account need not be obtained in the case of Local authorities and Govt. Depts. (Excluding PSUs or Quasi Govt. Bodies)

- Address letter to the next higher authority and bring the fact of opening the account
- Cheques drawn in favour of Govt. departments should normally be not collected for the personal accounts of authorized signatories.
- Monthly a/c statement is to be given under proper ack.
- Cash payment of maturity proceeds of TDs should be avoided
- Normally cash withdrawals should not be permitted except small amounts for expenses etc.
- In case of cash with drawings for huge amounts discreet enquiries to be made.
- A separate letter duly signed by the authorised signatory is to be obtained clearly mentioning the purpose.
- At the end of the quarter branches have to obtain a balance obtain balance confirmation for both operative and term deposit accounts.
- On line opening of SB A/cs
- A/cs with self mode of operation
- With /without nomination facility
- Insurance linked SB accounts also can be opened
- Scanned copies of KYC documents to be submitted online and originals to be submitted at branch for verification
- Customer has to visit the branch within 15 days for opening the account.
- Pass books should be updated through pass Book printer only. No manual entries to be made.
- Permit Cash payment using withdrawal forms upto Rs.50,000/- per day/per transaction only
- However, in exceptional cases like gold loans/other loans etc., and if the customer is well known and if the requirement is genuine with the permission of Branch Manager, cash payment beyond the permitted limit can be allowed on withdrawal forms
- In such cases, apart from signature, photo of the customer should also be verified and a rubber stamp to this effect be affixed invariably on the withdrawal “Signature & Photo verified with the specimen”

- Issue of cheque books guidelines to be adhered.
  - The account holder should be separately advised of the fact in form No.RF 13 with a request to return the form of acknowledgement provided therein duly signed. In no case, this form should be handed over to the messe.

- Appointment of Gold Jewel Appraisers –Revised guidelines
- If the remuneration exceeds Rs.10,000/- per month, 20% cutback shall be made from the remuneration over and above Rs.10,000/- and shall be taken as RD + deposit with lien to the Bank.
- He must be available at the branch throughout the day.

Sanction of Gold loan to staff members -

- Report to the controlling on the same day.
- 100% verification should be done by Inspectors.
- Branches under concurrent audit, auditors should check the ornaments on the next day.
- Review Mechanism –
  - Gold loans should not be allowed to the branch appraisers
  - Branches should not use appraiser to source gold loan business.
  - Appraiser should not be given access to the records of the branch.
Term Loans-Suppliers capability to supply equipment

- Equipment is either not supplied or supplied with inordinate delay.
- Obtain quotations –Mention in the proposals.
- Information to be collected from local units.
- Verify the relative websites wherever available
- Otherwise branch manager/authorised officer of the nearest place may be advised to conduct discreet enquiries on the products they are dealing and about their financial position.
- Ensure Sales tax/VAT Registration numbers on the quotations.
- Exercise Caution, while accepting quotations from sister/group concerns
- Advise supplier to send relative bills/receipts directly to the bank. along with details of date of supply and mode of transport.

Vehicle loans – Precautions:

- Disburse loans directly to the dealers by collecting margin.
- Zones to conduct Due diligence of vehicle dealers in their area of operation and supply the same to branches.
- Ensure KYC compliance in all respect of all borrowers and more particularly in respect of new borrowers who are approaching the branch for the first time.
- Handover the DDS/Pos to the dealers directly under acknowledgement.
- Best way is credit the proceeds through RTGS/NEFT.
- Conduct Post Sanction Inspection of the vehicle particularly by the officer other than the one who has processed the loan within 2 weeks and send compliance to ZO.
- Obtain copies of documents within 2 weeks.
- In case of any delay, justification is be recorded and kept in the documents
- Guidelines on obtaining attested copies of documents.
- To prevent borrowers from denying having submitted the photo copies, the following procedure is to be adopted
- “While accepting application for sanctioning fresh/renewal/enhancement of credit facilities, branches should obtain the necessary information duly authenticated/signed by the borrowers/guarantors. Wherever photo copies are obtained the same are to be self attested by the party and officer accepting the same should verify the originals before accepting the attested copies.

PREVENTIVE VIGILANCE

Recommendations of some important Committees on fraud Management:

People can be classified in four distinct categories as follows:

- Honest and efficient
- Honest but inefficient
- Dishonest but efficient
- Dishonest and inefficient

Legal Aspects of Bank Frauds (Dr. N.L. Mitra Committee)

- In-house operations to legal compliance and certification process
- Development of best practice code for observance of prescribed and professional code
- In-house watchdog
- Information networking between the member banks
- Codification of standard audit practices on fraud and adults
- Fraud defence networking
- Special programmes for developing auditor’s consciousness on fraud and permissions and banks and financial institutions.
Role of Staff in Bank Frauds (Dr. N.L. Mitra Committee)

The role of the staff can be divided and the three specific heads:

- Action taken with due diligence and in good faith
- Action taken negligently without regard to due diligence, and
- Transactions conducted in collusion

FRAUD PRONE AREAS – RBI

- Deposit accounts
- Issue/payment of the IOI and other transfer instruments
- Discounting / purchase of bills
- Letters of credit/guarantees and co-acceptances
- Investments
- Credit portfolio
- Other common frauds

RECOMMENDATIONS OF STUDY GROUP B.D.NARANG COMMITTEE 1998 – LARGE VALUE BANK FRAUDS

- Strictly adhere to KYC Guidelines
- Bank credit policy focus on Review, Renewal and Enhancement of credit limits
- Old borrowers account with large limits should be closely monitored
- The status of the account and not the relationship with the customers should be the main criteria
- Exchange of credit information on the customers with other banks in quantitative terms
- Credit Information Bureau to be set up at the earliest
- Each bank should have Fraud Management Policy
- Management Audit should focus on Compliance of Systems and Procedures and effectiveness of Controllers in discharging control functions
- Certain amendments to Criminal Procedure Code

SOME CRITICAL & SPECIFIC AREAS OF PREVENTIVE VIGILANCE AND COMMON MISTAKES OBSERVED

KNOW YOUR CUSTOMERS

- Ensure that KYC norms were complied with while authorizing opening SB accounts or Current accounts which is forms the core part of due diligence.
- The verification o the PAN Card or any other id proof for its veracity.

PASSWORD SECURITY

- Minimum password length is SIX characters. Password to contain combination of one special character and one numeral among others.
- Keep your password a secret. Do not divulge your password to any one at any time or period.
- Change your password at regular intervals.
- Change your password whenever User ID is “Reset”.
- Ensure that there is no “THIRD EYE” watching your password and at any cost second person should not come to know about your Password.
- Do not keep the same password to all the User IDs for Office/Personal Use.
• Do not divulge your password to others for ECS uploading, Change of Vault Custodian and Clearing operations.
• Ensure that your password is not used during your leave period / deputation to other Branches / Training etc., by others at your branch.
• Please do not note your passwords in a dairy, piece of paper or store in mobile
• Please advise your Controllers of any incidences of divulging your password which is beyond your control for confirmation purpose.
• Password security has now become an area causing severe mental stress and creating an atmosphere of mutual suspicion in the work situation.

USER SYSTEM MANAGEMENT

• Permitting X to work in a higher capacity with higher capability level in Core Banking system in contravention of the extant instructions without the approval of the Controllers.
• Failure to reduce the rights of X ,the Single Window Operator, who was officiating as Cash Officer till then.
• Failing to ensure that the User Control Register for change of powers given to various IDs was maintained in the branch .

SYSTEM SUSPENSE ACCOUNTS / RECONCILIATION

• Verification of abuse of system suspense accounts like IGL,Clg suspense , cheque proceeds etc .
• Ensuring the zeroising of System Suspense Accounts and the route of the transactions.
• Exercising control over the reconciliation of all system related suspense accounts entries
• Scrutinizing the vouchers properly to verify the large debits to system suspense and office accounts.

OTHER CRITICAL AREAS OF PREVENTIVE VIGILANCE

 ATMs - Joint Custodians

ADMIN

 Ensure security of the Admin Card and confidentiality of PIN.
 Ensure PIN is changed periodically and whenever there is a change in incumbency.
 Ensure Admin Function is carried out using the Admin Card whenever cash is replenished in ATM.
 Ensure that photocopy of the Admin Balance enquiry slips are pasted in a register and are signed by both the joint custodians.
 In case an official is holding multiple Admin Cards (for multiple ATMs), cards should be kept separately to avoid damage to the magnetic stripes.
 Any "Cash Decrease" through "ADMIN Function" performed by the joint custodians should be approved by the Branch Manager and noted in the Cash Replenishment Register.

CASH HANDLING

• Ensure that back-up register for cash replenishment is maintained.
• Ensure that physical cash is verified, whenever cash is replenished and also, whenever complaint is received regarding non-dispensation or short dispensation of cash.
• Account for cash found excess / short on the day it is detected.
• Ensure that excess cash found in ATM is parked in Sundry Deposit account.
• When a customer makes a claim, the amount can be refunded after proper enquiry. Such settlements should be done expeditiously.
• Ensure that cash shortage located in ATM is parked in Suspense account on the same day and reconciled/reversed expeditiously.
• Ensure that physical cash balance in the ATM tallies with the Admin Balance.
• Report details of rectification entries put through in respect of the cash replenishment to controllers.
• ATM Pin Mailer and ATM Returned Cards are handled by two different officials
• PIN mailer is handed over to the Customer in person

Advances – General:

• Is proper pre-sanction verification of the antecedents, information furnished by the applicant done to ensure the genuineness of the identity of the applicant and the purpose of the advance?
• Are the opinion reports, brief or detailed as applicable, compiled on the applicant(s) and the proposed guarantor(s)?
• Are the land records etc. examined by Bank’s Advocate to ensure defect-free title offered, accepting the particular landed property as security?
• Is proper assessment/appraisal done to ensure financing of viable projects only as well as to check against over-financing?
• Does the scheme financed come under an approved scheme of the Bank?
• Are no-dues certificates from other credit institutions obtained to guard against multiple financing of the same person/project and multiple charges over the same assets?
• Are phase-wise disbursements made as far as possible (within the overall sanctioned limit) depending upon the actual need at that stage?
• Is it ensured that as far as possible cash disbursement is avoided and payments are made directly to the suppliers?
• Are the purchase-receipts kept on record?
• Is it ensured that the assets have been actually created? Is there an acknowledgement to this effect from the borrower?
• Have the Bank’s charges been created in a valid manner? (For example, equitable mortgage is to be created only at the notified centres.
• Is MOD Registered with Registrar of Assurances?
• ROC Registration is completed?
• The borrower is to give a declaration of ownership of stocks in respect of Special Hypothecation/Hypothecation/Pledge charges in addition to executing the Hypothecation Agreement. Certain charges are to be registered as per the Companies Act/ Transfer of property Act, etc.)
• Are the Bank’s charge plates displayed prominently at all the important places of the factory/shop? In case of plant & machinery/vehicles, has the hypothecation charge been painted/engraved on the body of the equipment itself and registered with the R.T.O. for vehicles?
• Are all the prescribed documents executed properly and kept on record?
• Has the stock been insured to the extent of minimum 110% of the peak value of stock holding – to prevent the operation of the “Average Clause”.

• Are the insurance/CGTMSE premia paid regularly?

• Are correct rate/s of interest and other charges being levied?

• Is it being ensured that the unit is not defaulting in payment of the Government dues like Sales tax, Income Tax/Customs/Excise duties, Electricity Bills, Land rentals etc.?

• Are the stock statement and financial statements received as per the prescribed periodicity and veracity thereof checked properly during unit inspection?

• Is proper care taken to verify the quality of the stock and the basis of its valuation? (For example, raw materials should be valued at landed cost or market price, whichever is lower; semi-finished/finished goods should be valued at not more than 95% of the market price).

• Is the unit inspected as per the prescribed periodicity by the Field Staff and a record of the findings maintained?

• Is it ensured that non-moving stocks, stocks purchased against Bank Guarantees etc. are segregated (excluded/ netted-off) while calculating Drawing Power to prevent double financing?

• Are drawals allowed strictly as per the D.P. calculated on the basis of actual stock holding?

• Is it ensured that undue enhancements in limits/overdrafts in personal account of the Proprietor/Partner/Director are not resorted to for regularization of over-drawals?

• Are the Control Returns submitted and the irregular features reported to the Controlling Office?

• Are the documents revived in time?

• Is circumspection exercised while passing cheques drawn on borrowal A/cs in favour of different parties to see the funds are not being diverted for other purposes?

• Are review/renewals done in time?

• Are notices sent and bad advances called up in time?

• Is legal action initiated in time, pending suits followed up and execution proceedings effected in time for recovery of the Bank’s dues?

**Daily Reports to be verified by the BM /Sub Manager /Advances dept.**

- CC_OD Balance File
- Loan Accounts Opened for the day Report
- Overdue Loans
- Review/Renewal Due Report
- Insurance Expiry Report
- Inspections Due Report
- Failed Standing Instruction Report
- Exception Report for Interest Rates
- List of NPA Accounts
- Probable NPA Accounts Report
- List of Special Mention Accounts
- Report on Agricultural Advances-CCOD.txt & DLTL.txt
Some more Common lapses reported leading to letters of Explanation and/or Charge sheets

**AGRICULTURAL GOLD LOANS**

- The official has failed to adhere to the laid down system and procedures prescribed by the Bank in relation to the disbursement of the proceeds of agricultural gold loans.
- The official has failed to observe the norms prescribed by the Bank by entertaining multiple agricultural gold loans to a single borrower for more than Rs.3.00 lacs
- The official has failed to submit control forms for most of the Agricultural Gold Loans sanctioned
- Delivery of gold ornaments without closure of accounts
- Failed to verify Gold Loan sanction register/ledger pertaining to DBD and also failed to verify on random basis as Manager(DBD) that the gold loan accounts were properly authenticated by the joint custodians in the ledger, both at the time of opening and closing of gold loan accounts.
- Failed to maintain In & Out Register
- Failed to obtain a certificate from Gold Loan Appraiser of Approved panel as per the laid down instructions.
- Failed to ensure that the total number of gold loan bags, tallied with the loan accounts, by the joint custodians.
- Periodical verification of securities not ensured
- The System of joint custody of gold loan ornaments was not ensured.
- Failed to ensure that the Joint custodian properly authenticated the gold loan accounts at the time of their opening and closing the details of a few accounts

**ACC/KCC/ATL - LAPSES**

- Sanctioned and disbursed Agricultural loans in excess of the value as per the quotations submitted by the vendors
- Failed to create EM of collaterals offered
- Failed to inspect the land holdings offered as security for the loan limit
- Failed to obtain Chitta & Adangal for arriving the cultivable acreage of lands and the limit
- Sanctioned the limits exceeding the Scale of Finance for the specified crops in respect of following accounts
- Arrived the limits without raising the crops in the aforesaid lands by the borrowers
- Failed to conduct the pre-sanction inspection for KCC/ACC loans sanctioned
- Failed to verify the ownership of land holdings, Lease Holding etc.
- Disbursed the terms loans in cash against the laid down instructions in respect of ATL accounts.
- Failed to obtain Bills/Receipts for the ATL limits sanctioned in respect of accounts.
- Failed to verify the Chitta & Adangal with the VAO office as many ACC loans were sanctioned against the bogus Chitta & Adangal in respect of loans mentioned in Annexure B
- Failed to ensure the end use of funds and creation of assets purchased out of bank finance in respect of the ATL accounts.

**HOUSING LOANS**

- The Official processed and sanctioned housing loan accounts against bogus plan approval.
- Housing loans were sanctioned / disbursed for purchase of house properties in far off places where our other branches are functioning.
- Loans were sanctioned without obtaining loan application signed by the borrowers
- The official did not conducted proper inspection to verify the property financed by the Bank.
• The official allowed various stage wise disbursements in the loan account without conducting proper inspection.
• The purported guarantor of this HTL denied having executed the guarantee agreement
• Failed to obtain Supplementary legal opinion report
• Required parental document was not obtained
• Equitable Mortgage was not created
• You have failed to adhere the instructions regarding Registration of Memorandum of Title Deeds
• The official sanctioned the HTL for house construction. The estimate and work completion certificate evidenced that the loan was sanctioned for an existing house.
• The official processed and sanctioned the loan proposals without obtaining ‘No due certificate’.
• The official processed and sanctioned the loan proposals without obtaining ‘Post Dated Cheques’.
• The official allowed debits and issued demand drafts without any specific Mandate from the borrowers in HTL Accounts.
• Housing Term Loan Limit was sanctioned/disbursed to Shri.XXX who is not eligible for Housing Term Loan as his net income was not sufficient.
• Loan agreement and other documents were kept blank in respect of the loan accounts
• EMI/NMI ratio were not reckoned and loan amount in excess of the eligibility were sanctioned
• There were wide difference between Engineer’s certificate and actual construction levels in respect of loan accounts
• Loan amounts were fully disbursed without obtaining completion certificate.
• Failed to obtain estimates for additional construction and approval from the appropriate authorities.
• Sanctioned loans for the houses which are under construction, by takeover in respect of 3 accounts
• Made assessment of the borrowers without obtaining details of existing loan accounts, status from banks/Financial Institutions during takeover of the HTL accounts
• The official did not report to the controllers about the deviations in sanction of 61 housing loans mentioned in List A

The above is only an illustrative list and not exhaustive and the officers are always advised to be on their toes and vigilant in all such areas and where the adherence to systems and procedures is the quintessential norm to be scrupulously followed under all circumstances by all officers to be insulated against the exposure of the bank and the individual officers to the avoidable risks.

***
CHAPTER-XV

THE IMPORTANCE OF “SOFT SKILLS” IN BANKS

The Banking industry to-day is in the midst of real transition in terms of generation shift as large scale recruitment of direct officers is taking place even as the pre nationalization generation is exiting the banks by the year 2020!

Our bank is no different and in fact the issue is compounded further in our bank where it is observed that nearly 70 % of the officers in our bank are in the group of less than 5-10 years of completed or left over service leaving a vast vacuum in the middle group, a position that throws up a real challenge to the succession planning of the bank and more particularly in grooming persons for pivotal leadership assignments such as the Branch Managers!

Another important aspect to be borne in mind is that the large scale direct recruitment in officer cadre suggests that the officers are directly have to grapple with the challenges in the working environment right from the day one unlike the earlier generation of officers who had been graduated from the clerical cadre and as such had had enough exposure with regard to the practical working environment in the branches.

It is in this context it is to be appreciated that the present crop of officers who are in the zone of 1-10 years of completed service will have to shoulder the organization for the next 3 decades and as such have to be groomed and equip themselves with the wherewithal to deal with the emerging situations and challenges in the branches.

While the academic, technological and the IQ levels of the new generation officers is never in doubt - it is the aspect of SOFT SKILLS that has now become the quintessential factor that determines the quality, growth and progress of the individual careers more so in the context of present scenario of all pervading competitive spirit which in turn will help the growth of their respective organizations.

The soft skills are basically personal qualities and attitudes that can make one to move and work well with others and make a positive and optimum contribution to the organizations they are associated with.

In fact soft skills cannot be taught through any curriculum unlike the technical or academic inputs which can be easily imparted through sustained training since the soft skills tend to be personal characteristics or skills that undergo lot of fine tuning over a period of time.

It is in this background we analyze some of the most common soft skills which are relevant in the context of banking business to enhance their performance levels.

**Communication skills**

This is perhaps the most common specification and requirement for officers and for a very valid reason. Persons with good communication skills get along well with colleagues, listen and understand the instructions, and put their point across without being aggressive or imposing. They are flexible and can fine tune their style of communication to suit the task in hand – this can be of immense value in many different situations, from handling conflict to trying to persuade a customer of the benefits of buying our product.

If you’ve got good communication skills that invariably includes the listening skills you will be able to develop constructive and a win-win working relationships with colleagues and in the process be able to learn from constructive criticism and emerge as a leader irrespective of your position in the organization.
Decision Making

There may be different styles of decision making, but the most important thing is to be **decisive**. Procuring all the important and relevant facts, seeking advice/clarifications, looking at the broader perspective, reckoning the alternatives and last but not the least - **being aware of repercussions** – are all the basic ingredients that go into making a good decision.

Showing commitment

Any organization needs people who are dependable, reliable, enthusiastic, and who enjoy hard work which are the attributes of commitment since such people need little supervision or motivation to do their best and finish the task ably.

Flexibility

We live in rapidly changing times in the workplace, more so in the dynamic working environment of a bank and if one is adaptable and flexible, he will be able to change with the times. It’s a great quality if you are able to step outside your comfort zone and try your hand at something you haven’t done before. It’s a delight for any organization to have people who are positive, and possessing a ‘I can-do’ attitude!

Time management skills

In an industry where the deadlines are looming large more so in the face of various jobs on hand - good time management is all about prioritizing the most important of tasks, and then deciding the steps that will produce the maximum output with the minimum of effort and in to-day’s multi-tasking environment this has been the most essential factor determining the overall performance.

Leadership skills

Leadership is all about attitude and nothing about any position. Thus even if you’re not managing staff yet, your leadership qualities are perceived and valued by all your colleagues. The people, who lead by example showing the initiative, constantly look inside to improve/improvise and motivate themselves, resolve to be positive, patience to listen and exhibit the qualities of empathy with the problems of the colleagues - all are reckoned as **leaders** only as they invariably create an impact and make a worthy contribution to the organization. It is very rightly said that a boss can become a good leader but a leader shall never act as a boss!

Problem-solving skills

The first step towards tackling any problem is acknowledge the existence of the same and understand its depth. The ability to apply both logic and creativity to solve problems is highly appreciated by any organization.

Being a team player

A good team player has the team goals clear in their mind and works with others to achieve them. They are open and honest, and offer constructive suggestions and listen to others. An ideal team player thus, not only gives his best effort but in the bargain inspires and draws the best from the rest of his team.

Accepting responsibility

The people who take pride in their work, and are confident enough to attach their name to it generally stand and hold their hands up when things go wrong, and don’t shift the blame. if a person admits his past mistake, it clearly suggest that he has become wiser now having learnt from his mistake!
Ability to work under pressure

This is one aspect that separates the great people from the group of "also ran" since the people who acquire this ability albeit over a span of time can perform under all circumstances undeterred by the impending deadlines or any other distractions that may be encountered taking all in his stride and complete the tasks without any complaints!

Thus just recollect and recall the soft skills to the fore

In fact it is interesting to note that these so called "soft skills" are hard to acquire, practice, improvise and implement over sustainable periods and as such requires lot of efforts to nurture - but the person who has achieved the same will become an indispensable human asset for any organization!

But at the same it is to be noted that most of these skills are inherently available in variable proportions in every human being and which may have been exhibited by such individuals in the face of several practical situations in their day to day life right from their childhood to their graduation to the adulthood in all the walks of life they had passed through thus far!

Just recollect and recall all those concrete and interesting examples of when you’ve used these skills in your work or personal life. Don’t underestimate the invigorating effect of such recollection!

###