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OFFICERS

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CHAPTER 1:

INTRODUCTION

1.	SHORT TITLE AND COMMENCEMENT
2.	OFFICERS TO WHOM THE REGULATION APPLY
3.	DEFINITIONS

REGULATION 1: SHORT TITLE AND COMMENCEMENT:

1. These regulations may be called Bank of Baroda (Officers') Service Regulations, 1979.

2. These regulations shall come into force on the 1st day of July 1979.

REGULATION 2: OFFICERS TO WHOM THE REGULATIONS APPLY:

(1) These regulations shall apply to all officers of the Bank and to such other employees of the Bank to whom they may be made applicable by the Competent Authority to the extent and subject to such conditions as such authority may decide.
(2) They shall also apply to officers transferred/ posted/ deputed outside India except to such extent as may be specifically or generally prescribed by the Competent Authority.
(3) They shall, however, not apply to employees appointed/ engaged in any country outside India and permanently serving there.
It has been decided by the Competent Authority, to exempt the applicability of BOBOSR to (i) the officers posted overseas to the extent the standing committee guidelines are in variance with the BOBOSR and
(ii) to the officers deputed to Bank's subsidiary at Uganda and the joint ventures at Zambia and Hong Kong to the extent the service conditions adopted by the Boards of these Banks are in variance with BOBOSR.

REGULATION 3: DEFINITIONS:

In these regulations, unless there is anything repugnant to the subject or context,
(a) **"Appointed date"** means the 1st of July, 1979;

(b) **"Bank"** means Bank of Baroda;

(c) **"Board"** means the Board of Directors of the Bank;

(d) **"Competent Authority"** means the authority designated for the purpose by the Board;

(For a list of Competent Authorities appointed under various Regulations, please see Annexure "A")

(e) **"Emoluments"** means the aggregate of salary and allowances, if any;

(f) **"Family"** means the spouse of the officer (who is not an employee of the Bank), wholly dependent unmarried children (including dependent step and legally adopted children) and parents ordinarily residing with and wholly dependent on the officer.

For the purpose of medical facilities and for the purpose of leave fare concession, the expression "family" of an officer 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.

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b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.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.

(Ref. HO:BR:110:145 dated 09-08-2018)

(g) **"Government"** means the Central Government;

(h) **"Guidelines of the Government"** shall mean such guidelines as may be issued by the Government and shall include the recommendations made in the Report of the Committee constituted by the Government's Resolution No. F.4 (26)/72/ IR dated 19th July 1973, as accepted by Government together with modifications or alteration thereof as may, from time to time, have been or be made by the Government;

(j) **"Officer"** means a person fitted into or promoted to or appointed to any of the grades specified in Regulation 4 and any other person, who immediately prior to the appointed date, was an officer of the Bank, and shall also include any specialist or technical person as fitted or promoted or appointed and any other employee to whom any of these regulations has been made applicable under Regulation 2;

(k) **"Pay"** means basic pay including stagnation increment;

(l) **"Salary"** means the aggregate of the pay and dearness allowance;

(m) **"Year"** means a continuous period of twelve months;

(n) **"Calendar year"** means the period commencing from the 1st day of January of a year and ending with the 31st day of December of the same year.

(o) "**Wholly dependent children or parents"** means children or parents having an income not exceeding ` 10000 per month.

Note :: If the income of one of the parents exceeds Rs.10,000/- per month or the aggregate income of both the parents exceeds Rs.10,000/- per month, both the parents shall not be considered as wholly dependent on the employee.

The term wholly dependent child/parent, wholly dependent physically challenged brother/ sister shall mean such member of the family having a monthly income not exceeding Rs. 10,000/- p.m.

If the income of one of the parents exceeds Rs.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.

(Joint note dated 25-May-2015, w.e.f. 01-Nov-2012)

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CHAPTER 2

4.	GRADES AND SCALES OF PAY
5.	INCREMENTS
6.	CATEGORISATION

REGULATION 4: GRADES AND SCALES OF PAY:

Scales of Pay (w.e.f. 01-Nov-2012) (Para 1 of Joint Note dated 25.05.2015)

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

Fitment:

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

1. On and from 1-11-1987 the scales of pay specified against each grade shall be as under:

a. Top Executive Grade:
a. Scale VII - ` 6400-150-7000
b. Scale VI - ` 5950-150-6550
b. Senior Management Grade:
a. Scale V - ` 5350-150-5950
b. Scale IV - ` 4520-130-4910-140-5050-150-5350
c. Middle Management Grade:
a. Scale III - ` 4020-120-4260-130-4910
b. Scale II - ` 3060-120-4260-130-4390
d. Junior Management Grade:
a. Scale I - ` 2100-120-4020

2. **On and from 1.7.1993, the scales of pay specified against each grade shall be revised as under:**

a. Top Executive Grade:
a. Scale VII - ` 12650-300-13250-350-13600-400-14000
b. Scale VI - ` 11450-300-12650
b. Senior Management Grade:
a. Scale V - ` 10450-250-11450
b. Scale IV - ` 8970-230-9200-250-10450
c. Middle Management Grade:
a. Scale III - ` 8050-230-9200-250-9700
b. Scale II - ` 6210-230-8740
d. Junior Management Grade:

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a. Scale I - ` 4250-230-4940-350-5290-230-8050

3. On and from 1.04.1998, the scales of pay specified against each grade shall be revised as under:

a. Top Executive Grade:
a. Scale VII - ` 19340-420/2-20180-520/1-20700-600/1-21300
b. Scale VI - ` 17660-420/4-19340
b. Senior Management Grade:
a. Scale V - ` 16140-380/4-17660
b. Scale IV - ` 13900-340/1-14240-380/5-16140
c. Middle Management Grade:
a. Scale III - Rs. 12540-340/5-14240-380/2-15000
b. Scale II - Rs. 9820-340/11-13560
d. Junior Management Grade:
a. Scale I - ` 7100-340/16-12540

Note: Every Officer who is governed by the Scale of Pay as in force on the 31.03.1998 shall be fitted in the scale of pay set out as in this sub-regulation as on 1.4.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on anniversary date as usual except where provided otherwise.

4. On and from the 1st day of November 2002, the scales of pay specified against each grade shall be as under :

(a) Top Executive Grade:

a) Scale VII – Rs. 29340 – 680/2 – 30700 – 900/1 – 31600 – 1000/1 – 32600

b) Scale VI - Rs. 26620 - 680/4 - 29340

(b) Senior Management Grade:

a) Scale V - Rs. 24140 – 620/4 – 26620

b) Scale IV - Rs. 20480 – 560/1 – 21040 – 620/5 – 24140

(c) Middle Management Grade:

a) Scale III - Rs. 18240 – 560/5 – 21040 – 620/2 – 22280

b) Scale II - Rs. 13820 – 500/1 – 14320 – 560/10 – 19920

(d) Junior Management Grade:

Scale I - Rs. 10000 – 470/6 - 12820 – 500/3 – 14320 – 560/7 - 18240

Note :: Every officer who is governed by the scales of pay as in force as on 31st October, 2002 shall be fitted in the scale of pay set out as in this sub-regulation as on 1st November, 2002 on stage to stage basis. i.e., on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise;

(GAZETTE DT 22-JAN-2011)

(4A) Nothing in sub-regulation (1), (2) , (3) and (4) shall be construed as requiring the Bank to have at all times, Officers serving in all these grades.

(GAZETTE DT 22-JAN-2011)

5. On and from the 1st day of November 2007, the scales of pay specified against each grade shall be as under :

(a) Top Executive Grade:

a) Scale VII – Rs. 46800- 1300/4 – 52000

b) Scale VI - Rs. 42000 - 1200/4 - 46800

(b) Senior Management Grade:

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a) Scale V - Rs. 36200 – 1000/2 – 38200-1100/2-40400

b) Scale IV - Rs. 30600 – 900/4 – 34200 – 1000/2 – 36200

(c) Middle Management Grade:

a) Scale III - Rs. 25700 – 800/5 – 29700 – 900/2 – 31500

b) Scale II - Rs. 19400 – 700/1 – 20100 – 800/10 – 28100

(d) Junior Management Grade:

Scale I - Rs. 14500 – 600/7 - 18700 – 700/2 – 20100 – 800/7 - 25700

Guidelines issued by the Govt. in Terms of Regulation 4 (1) (B. R. No. 40 Dt. 26-10-90)

Every officer who is governed by the scales of pay as in force as on 31-10-1987 shall be fitted in the scale of pay set out in Regulation 4 as on 1-11-1987, as under:

(i) Fitment shall be stage to stage i.e., on corresponding stages from first stage onwards and the increments shall fall on the anniversary date as usual except where provided otherwise.

(ii) Where two stages in the old scale are combined for fitment with a common stage in the new scale, the next increment for those in the lower stage shall be on the anniversary of 1-11-1987.

(iii) Where the fitment of the last stage in the old scale falls short of the last stage in the new scale, the next increment in the new scale shall fall on the anniversary of 1-11-1987.

(iv) Fitment in the new scales shall be after excluding the weight age for CAIIB in the old scale. The weight age shall be added after the initial fitment.

(v) Officers promoted to higher scales after 1-11-1987 but before 1-7-1989 shall be fitted in the lower new scale as on 1-11-1987 and in the higher new scale on the date of promotion as per the fitment scheme.

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FITMENT CHARTS

SCALE - I: FITMENT AS UNDER in (Rs.)

Sr.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/ 02	As On 01/11/07	As On 01/11/2012
1	700	1175	2100	4250	7100	10000	14500	23700
2	740	1235	2220	4480	7470	10470	15100	24680
3	780	1295	2340	4710	7780	10940	15700	25600
4	820	1355	2460	4940	8120	11410	16300	26640
5	860	1415	2580	5290	8460	11880	16900	27620
6	900	1475	2700	5520	8800	12350	17500	28800
7	950	1545	2820	5750	9140	12820	18100	29580
8	1000	1615	2940	5980	9480	13320	18700	30560
9	1050	1685	2940	5980	9480	13820	19400	31705
10	1100	1755	3060	6210	9820	14320	20100	32850
11	1200	1825	3060	6210	9820	14880	20900	34160
12	1260	1895 (EB)	3180	6460	10160	15440	21700	35470
13	1320	1990	3300	6670	10500	16000	22500	36780
14	1380	2085	3420	6900	10840	16560	23300	38090
15	1440	2180	3540	7130	11180	17120	24100	39400
16	1500	2275	3660	7360	11520	17680	24900	40710
17	1560	2375	3780	7590	11860	18240	25700	42020
18	1620	2475	3900	7820	12200	18800	26500	43330
19	1680	2575	3900	7820	12200	19360	27300	44640
20	1740	2675	4020	8050	12540	19920	28100	45950
21	1800		4140	8280	12880	20480	28900	47260
Stagn.			4260	8510	13220	21040	29700	48570
Stagn.			4390	8740	13560		30600	50030
Stagn.			4520	8970	13900		31500	51490
Stagn.			4650	9200	14240			

Notes: Officers at the last stage in the scale-I shall move to the next higher stage of the new Scale II one year after reaching the maximum of scale-I.

(a) Officers at the last stage in the old scale shall move to the next higher stage of the new Scale II one year after 1st November, 1987 or on the date they complete 5 years at the last stage whichever is earlier.

(b) Officers drawing one stagnation increment in the old scale I shall be fitted at one stage above the maximum of the new Scale I in the Scale II. They shall get the next increment one year after 1st November 1987 or after 5 years of their earning the 1st stagnation increment whichever is earlier.

(c) Officers drawing 2 stagnation increments shall be fitted on1st November 1987, at a stage of Scale II, which is two stages above the maximum in Scale I and shall move to the next stage one year after 1st November 1987.

(d) Fitment as per revised pay scales w.e.f.1.11.1992(notionally) shall be stage to stage i.e. on corresponding stage from 1st stage onwards and the increments shall fall on the anniversary date as usual.

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SCALE -II: FITMENT AS UNDER in (Rs.):

Sr. No.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/2002	As On 01/11/2007	As On 01/11/2012
1	1200	1825	3060	6210	9820	13820	19400	31705
2	1270	1925	3180	6440	10160	14300	20100	32850
3	1340	2025	3300	6670	10500	14880	20900	34160
4	1410	2125	3420	6900	10840	15440	21700	35470
5	1480	2225	3540	7130	11180	16000	22500	36780
6	1550	2325	3660	7360	11520	16560	23300	38090
7	1625	2425	3780	7590	11860	17120	24100	39400
8	1700	2525	3900	7820	12200	17680	24900	40710
9	1775	2625	4020	8050	12540	18240	25700	42020
10	1850	2725	4140	8280	12880	18800	26500	43330
11	1925	2825	4260	8510	13220	19360	27300	44640
12	2000	2925	4390	8740	13560	19920	28100	45950
13		3025	4520	8970	13900		28900	47260
14		3025+ 100 PQ	4650	9200	14240		29700	48670
15		3025+ 200 PQ	4780	9450	14260		30600	50030
16			4910	9700	15000		31500	51490
Stagn.			5050	9950	15380		32400	52950
Stagn.							33300	54410
Stagn.							34200	56870
Stagn.								57330

Notes: Officers at the last stage in the scale-II shall move to the next higher stage of the new Scale III one year after reaching the maximum of scale-II.

SCALE III: FITMENT AS UNDER (Rs.):

Sr.No.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/2002	As On 01/11/2007	As On 01/11/2012
1			4020	8050	12540	18240	25700	42020
2	1800	2650(2750)	4140	8280	12880	18800	26500	43330
3	1875	2750	4260	8510	13220	19360	27300	44540
4	1950	2850	4390	8740	13560	19920	28100	45950
5	2025	2950	4520	8970	13900	20480	28900	47260
6	2100	3050	4650	9200	14240	21040	29700	48570
7	2175	3150	4780	9450	14620	21660	30600	50030
8	2250	3250	4910	9700	15000	22280	31500	51490
9	+1	3350	5050	9950	15380		32400	52950
10	+2			10200	15760		33300	54410
	+3						34200	55870
Stagnation	+4						35100	57330
	+5							58790

W.e.f 01-Nov-1987 Stages 1 to 7 in the old scales shall be fitted in the stages 2 to 8 of the new scales.
As on 1-11-1987, officers getting a stagnation increment in the old scale shall get a stagnation increment in the new scale.
For earning stagnation increment in the new scale after 1-11-1987 the period of 3 years shall include the period spent at the maximum in the old scale.

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SCALE IV: FITMENT AS UNDER (Rs.):

Sr. No.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/2002	As On 01/11/2007	As On 01/11/2012
1	2000	2925	4520	8970	13900	20480	30600	50030
2	2000	3030(3135)	4650	9200	14240	21040	31500	51490
3	2200	3135(3240)	4780	9450	14620	21660	32400	52950
4	2300	3240(3345)	4910	9700	15000	22280	33300	54410
5	2400	3345	5050	9950	15380	22900	34200	55670
6		3450	5200	10200	15760	23520	35200	57520
7			5350	10450	16140	24140	36200	59170
+ 1								60620

SCALE V: FITMENT AS UNDER (Rs.):

Sr.No.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/2002	As On 01/11/2007	As On 01/11/2012
1			5350	10450	16140	24140	36200	59170
2	2500	3575	5500	10700	16520	24760	37200	60820
3	2600	3685	5650	10950	16900	25380	38200	62470
4	2700	3800	5800	11200	17280	26000	39300	64270
5			5950	11450	17660	26620	40400	66070

w.e.f 01-Nov-1987 stages 1 to 3 in the old scale shall be fitted in the stages 2 to 4 of the new scale.

SCALE VI: FITMENT AS UNDER (Rs.):

Sr. No.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/2002	As On 01/11/2007	As On 01/11/2007
1	2750	3850	5950	11450	17660	26620	42000	68860
2	2875	3975	6100	11750	18080	27300	43200	70540
3	3000	4100	6250	12050	18500	27980	44400	72600
4	3125	4225	6250	12350	18920	28660	45600	74560
5	3250	4350	6400	12650	19340	29340	46800	76520

SCALE VII: FITMENT AS UNDER (Rs.):

Sr.No.	As On 01/07/79	As On 01/02/84	As On 01/11/87	As On 01/11/92	As On 01/04/98	As On 01/11/2002	As On 01/11/2007	As On 01/11/2012
1	3100	4100	6400	12650	19340	29340	46800	76020
2	3125	4225	6400	12650	19340	30020	48100	78640
3	3250	4350	6550	12950	19760	30700	49400	80760
4	3375	4475	6700	13250	20180	31600	50700	82680
5	3500	4600	6850	13600	20700	32600	52000	85000
			7000	14000	21300			

FITMENT ON REVISION OF PAY SCALES FROM 1.11.1992 (PAY SCALES EFFECTIVE FROM 1.7.1993)

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.

(For detailed fitment w.e.f. 1-7-79 and onwards please see chart given at Annexure 'B')

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REGULATION 5: INCREMENTS:

(1) Subject to the provisions of sub-regulation (4) of Regulation 4, On and from 1st day of November 2002, the increments shall be granted subject to the following conditions namely:-

(a) The increments specified in the scales of pay set out in sub-regulation (4) of regulation 4 shall, subject to the sanction of the Competent Authority, accrue on an annual basis and shall be granted on the first day of the month in which these fall due.

(b)Officers in Scale I and II, 1 year after reaching the maximum in their respective scales, shall be granted further increments including stagnation increment(s) in the next higher scale only as specified in (c) below subject to their crossing the efficiency bar as per guidelines of the Government.

(c) Officers including those referred to in clause (b) above who reach the maximum of the Middle Management Grade Scales II and III shall draw stagnation increment(s) for every three completed years of service after reaching the last stage of the Scale II or Scale III, as the case may be subject to a maximum of two such increments of Rs.560/- each for officers in the last stage of Scale II and one such increment of Rs. 620/- for officers in the last stage of Scale III.

Provided that on and from 1st day of November 1994, the officers in substantive scale III, i.e. those who are recruited in or promoted to scale III shall be eligible for second stagnation increment three years after having received the first stagnation increment.

Provided further that such increment/s in the next higher scale / stagnation increment/s shall not be allowed to an officer who refuses promotion when offered.

Note: Grant of such increments in the next higher scale shall not amount to promotion. Officers even after receipt of such increments shall continue to get privileges, perquisites, duties, responsibilities or posts of their substantive Scale I or Scale II as the case may be.

(GAZETTE DT 22-JAN-2011)

w.e.f. 01-Nov-2007 (Para 2 of Joint Note dated 27th April 2010)

a. 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. 800/- each and next two Rs. 900/- each.

Provided that officers who have completed three years or more after receipt of the second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and another stagnation increment on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment.

b. 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 ` 900/- each for every three completed years of service.

Provided that officers who have completed three years or more after receipt of the first stagnation increment as on 1.11.2007 will get the next stagnation increment with effect from 1.11.2007 and a subsequent stagnation increment on or after 1.11.2008 on their completion of six years after receipt of the first stagnation increment

Provided further those 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 ` 900/- each for every three completed years of service. Those who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 1.11.2007 will get the third stagnation increment on 1.11.2007 and the fourth stagnation increment, on or after 1.11.2008 on their completion of six years after receipt of second stagnation increment

w.e.f. 01-Nov-2012 (Para 2 of Joint Note dated 25.05.2015)

(a) 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.

(b) 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.1460 /- each for every three completed years of service and a fourth stagnation increment of Rs.1460/- 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.

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© 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.1460/- each for every three completed years of service and a fifth stagnation increment of Rs.1460/- 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.

(d) Officers in SMGS-IV shall be eligible for one stagnation increment of Rs.1650/- three years after reaching the maximum of scale w.e.f. 1.5.2015.

Clarifications::

(1) "Release of stagnation increments is related to the employee reaching the maximum of the scale of pay. Therefore, the periods, if any, the employee was not at the maximum of scale , after once reaching maximum, by way of punishment, will have an impact on release of his stagnation increments. In other words, the release of stagnation increments will be delayed to the extent of the periods he was not at maximum of the scale as above." (BCC:BR:102:314 dated 12-Nov-2010)

(2) An additional increment each shall be granted in the scale of pay for passing part I of Certified Associate of the Indian Institute of Bankers / Junior Associate of Indian Institute of Banking and Finance and Part-II of Certified Associate of the Indian Institute of Bankers Examination.

Explanation

(a) In the case of an officer who has passed Part I or Part II of Certified Associate of Indian Institute of Bankers Examination as an officer before the appointed date, the additional increment, or increments as the case may be, shall be given effect to from the appointed date provided that he has not received any increment or received only one increment, for passing both parts of the said Examination.

(b) On and from the **1st day of November,1987**, officers who reach or have reached the maximum in the pay scale and are unable to move further except by way of promotion shall subject to Government guidelines, if any, be granted Professional Qualification Allowance in lieu of additional increments as specified in the Table below:

TABLE

Those who have passed only Part I of Certified Associate of Indian Institute of Bankers	(i) Rs. 100/- p.m. after one year, of which Rs.75/- shall rank for Superannuation benefits
Those who have passed both parts of Certified Associate of Indian Institute of Bankers :	(i) Rs.100/- p.m. after one year, of which Rs.75/- shall rank for superannuation benefits (ii) Rs. 250/- p.m. after two years, of which Rs.200/- shall rank for superannuation benefits.

(c) On and from the **1st day of November,1994,** other things being equal, the quantum of Professional Qualification Allowance shall stand revised as specified in the table below: -

TABLE

Those who have passed only Part I of Certified Associate of Indian Institute of Bankers	(i) Rs. 120/- per month after one year on reaching top of the scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs.120/- per month after one year on reaching top of the scale. (ii) Rs. 300/- per month. after two years on reaching top of the scale

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Provided that officers who are eligible to draw Fixed Personal Allowance in terms of clause (b) of sub-regulation of Regulation 5 shall draw Professional Qualification Allowance one year/ two years after receipt of such Fixed Personal Allowance respectively for part I and II as the case may be. (refer Annexure 'B-5')

(d) On and from the **1st day of November, 1999,** other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below: -

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers or Part I of Certified Associate of Indian Institute of Bankers	(i) Rs. 150/- per month after one year on reaching maximum of the scale.
Those who have passed Junior Associate of Indian Institute of Bankers and of Certified Associate of Indian Institute of Bankers or both parts of Certified Associate of Indian Institute of Bankers	(i) Rs. 150/- per month after one year on reaching maximum of the scale. (ii) Rs. 360/- per month. after two years on reaching maximum of the scale

Provided that officers who are in scale I and scale II and are granted further increments in the next higher scale as in clause (b) of sub- regulation (1) shall draw Professional Qualification Pay after one or two years, as the case may be, on reaching the maximum in such higher scales.

(e) On and from the **1st day of November, 2002**, other things being equal, the quantum of Professional Qualification Pay shall stand revised as specified in the table below: -

TABLE

Those who have passed Junior Associate of Indian Institute of Bankers or Part I of Certified Associate of Indian Institute of Bankers	(i) Rs.300/- per month after one year on reaching maximum of the scale.
Those who have passed both parts of Certified Associate of Indian Institute of Bankers	(i) Rs.300/- per month after one year on reaching maximum of the scale. (ii) Rs.750/- per month after two years on reaching maximum of the scale

Provided that officers who are in scale I and scale II and are granted further increments in the next higher scale as in clause (b) of sub- regulation (1) shall draw Professional Qualification Pay after one or two years, as the case may be, on reaching the maximum in such higher scales.

Note :

(i) If an officer who is in receipt of Professional Qualification Pay is promoted to next higher scale, he shall be granted, on fitment in such higher scale, additional increment(s) for passing Junior Associate of Indian Institute of Bankers / Certified Associate of Indian Institute of Bankers to the extent increments are available in the scale and if no increments are available in the scale the officer shall be eligible for Professional Qualification Pay in lieu of increment(s).

(ii) On and from the 1st day of November, 1994 Professional Qualification Allowance or Professional Qualification Pay, as the case may be, shall rank for Dearness Allowance, House Rent Allowance and Superannuation benefits.

(iii) An Officer shall not be eligible for Professional Qualification Pay , as above, if he refuses to accept promotion when offered.

(iv) If an Officer employee acquiring Junior Associate of Indian Institute of Bankers or Certified Associate of Indian Institute of Bankers (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 Professional Qualification Pay and the release of subsequent installments of Professional Qualification Pay shall be with reference to the date of release of first installment of Professional Qualification Pay.

(v) If an officer, as on the **2nd day of June ,2005** has already acquired any of the said qualifications referred to in clause iv and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification/s, he shall be, with effect from the 1st day of November, 2002 or the date of acquiring such qualification/s, whichever is later, released Professional Qualification Pay as provided herein above.

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GAZETTE DT 22-JAN-2011 (w.e.f. 1.11.2007) (Para 12 of Joint Note dated 27th April 2010)

(A) Officers shall be eligible for professional qualification pay as under :

Those who have passed JAIIB OR Part I of CAIIB	(i) Rs.410/- p.m. after one year on reaching top of the scale.
Those who have passed both parts of CAIIB:	(i) Rs. 410/- p.m. after one year on reaching top of the scale. (ii) Rs.1030/- p.m. after two years on 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.

Provided further that in a case where an officer, as on the date of this Joint Note, has already acquired any of the above said qualifications and has not earned any increment or PQP on account of acquiring such qualification/s, he may be, with effect from 1st November 2007 or the date of acquiring such qualification/s, whichever is later, released PQP as provided herein above.

CLARIFICATIONS REGARDING PQP :

1. PQP is payable to an Officer only if he has acquired Professional Qualifications of JAIIB (CAIIB Part-I) or CAIIB (CAIIB Part-II) and has completed -1- year after reaching the top of the Scale.
2. PQP-I (presently Rs. 410/-) is payable to an Officer, who has passed JAIIB/CAIIB Part-I, after -1- year of reaching top of the Scale.
3. PQP-II (presently Rs. 1030/-) is payable to an Officer, who has passed CAIIB Part-II, after -2- years of reaching top of the Scale.
4. An Officer, say in JMG/S-I or MMG/S-II who automatically runs into scale of MMG/S-II or MMG/S-III respectively, subject to crossing EB, would be eligible for PQP only after -1- year of reaching the top of the higher scale.

For example ::

a. JMG/S-I Officer, on completion of -1- year after reaching Rs. 28100/-,
b. MMG/S-II Officer, on completion of -1- year after reaching Rs. 31500/-,
c. MMG/S-III Officer, on completion of -1- year after reaching Rs. 31500/-.

5. PQP can be released simultaneously with FPP in terms of Cirular No. HO: BR: 93/154 dated 13/07/2001.
6. When an officer is promoted to higher grade/scale, such officer will be granted one additional increment for passing JAIIB/CAIIB I. If such additional increment is not available in the next scale, he shall be eligible for PQP in lieu of the increment.
7. When an officer is promoted to higher grade/scale, such officer will be granted two additional increments for passing CAIIB (both parts), if such additional increments are not available or only one increment is available in the next scale, he shall be eligible for PQP in lieu of the increment/s.
8. An officer who refuses to accept promotion or refuses to co-operate in any exercise required for promotion shall not get stagnation increments or Professional Qualification Pay (PQP) falling due subsequent to such refusal by him. (HO/ BR/99/33 dated 9-Mar-2007)

Professional Qualification Pay (PQP) (w.e.f. 1.11.2012) (Para 13 of Joint Note dated 25.05.2015)

(A) Officers shall be eligible for professional qualification pay as under :

Those who have passed JAIIB OR Part I of CAIIB	(i) Rs. 670/- p.m. after one year on reaching top of the scale.
Those who have passed both parts of CAIIB:	(i) Rs. 670/- p.m. after one year on reaching top of the scale. (ii) Rs. 1680/- p.m. after two years on reaching top of the scale

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(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.

All officers, who are in the Bank's permanent service as on the 1st day of November, 1993 shall get one advance increment in the scale of pay and Officers, who are on probation on the 1st day of November 1993 will get one advance increment one year after the confirmation.

Note: There shall be no change in the date of annual increment because of advance increment.
An officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st day of November,1993, will draw a Fixed Personal Allowance from 1st day of November,1993, which shall be equivalent to an amount of last increment drawn plus Dearness Allowance payable thereon as on 1st day of November,1993, plus House Rent Allowance, at such rates as applicable in terms of Regulation 22 and the Fixed Personal Allowance together with House Rent Allowance, if any, as specified in the table below shall remain valid till further revised: -

TABLE

Increment component	**Dearness Allowance as on 01.11.1993 on the increment component**	**Total Fixed Personal Allowance payable where Bank's Accommodation is provided**
(A) `	(B) `	(C) `
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

On and from the 1st day of November, 1999, other things being equal, the Fixed Personal Pay with House Rent Allowance, if any, shall be as specified in the table below:

TABLE

Increment component	**Dearness Allowance as on 01.11.1997 on the increment component**	**Total Fixed Personal Allowance payable where Bank's Accommodation is provided**
Rs.	(B) Rs.	(C) Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

(d) On and from the 1st day of November, 2004, other things being equal, the Fixed Personal Pay together with House Rent Allowance, if any, shall be as specified in the table below and shall remain frozen for the entire period of service:

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TABLE

Increment component	Dearness Allowance as on 01.11.2002 on the increment components	Total Fixed Personal Pay payable where Bank's Accomodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

Note: -

(i) Fixed Personal Allowance/Fixed Personal Pay as indicated under column (C) of the tables in clauses (b),(c) and (d) of sub-regulation (3) of regulation 5 shall be payable to those officers who are provided with Bank's accommodation.

(ii) Fixed Personal Allowance/Fixed Personal Pay for officers eligible for House Rent Allowance shall be (A) + (B) + House Rent Allowance as indicated in clauses (b),(c) and (d) of sub-regulation (3) of regulation 5 drawn by the concerned officer on the increment component of the relevant scale of pay as specified in sub- regulation (2) and (3) of regulation 4 is earned.

(iii) On and from the 1st day of November, 1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) of sub- regulation (2) on account of release of Fixed Personal Pay:

Provided that where any instalment of Professional Qualification Pay which on account of earlier provisions has been shifted by a year and is scheduled for release on or after 1st day of November, 1999 it shall be released to the officer on and from this date and second instalment of Professional Qualification Pay, if any, shall be released on 1st day of November, 2000.

(iv) The increment component of Fixed Personal Allowance /Fixed Personal Pay shall rank for superannuation benefits.

(e) An officer who has earned the advance increment as specified in clause (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in clauses (b), (c) or (d) above, one year after reaching the maximum of the scale.

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(w.e.f. 1.11.2007) (Para 11 of Joint Note dated 27th April 2010)

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

Increment Component (Rs.)	DA as on 01.11.2007 (Rs.)	Total F.P.P. payable where bank's accommodation is provided (Rs.)
(A)	(B)	(C)
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

Note:

(i) F.P.P. as indicated in "C" above shall be payable t o 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.

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(w.e.f. 1.11.2012) (Para 12 of Joint Note dated 25.05.2015)

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

Increment Component (₹) **(A)**	**DA as on 1.11.2012 (₹)** **(B)**	**Total F.P.P. payable where bank's accommodation is provided (₹)** **(C)**
1310	143	1453
1460	159	1619
1650	180	1830
1800	196	1996
1960	214	2174
2120	231	2351
Increment Component (₹)	**DA as on 1.11.2012 (₹)**	**Total F.P.P. payable where bank's accommodation is provided (₹)**

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.

CLARIFICATIONS REGARDING FPP:

1. FPP is payable to an Officer after -1- year of his reaching the top of the Scale.
2. An Officer, say in JMG/S-I or MMG/S-II who automatically runs into scale of MMG/S-II or MMG/S-III respectively, subject to crossing EB, would be eligible for FPP only after -1- year of reaching the top of the higher scale. i.e. for JMG/S-I Officer, on completion of -1- year after reaching Rs. 28100/-, for MMG/S-II Officer, on completion of -1- year after reaching Rs. 31500/-, for MMG/S-III Officer, on completion of -1- year after reaching ` 31500/-.
3. FPP can be released simultaneously with PQP (Cir. No. HO: BR: 93/154 dated 13/07/2001.)
4. FPP shall be equivalent to an amount of last increment drawn plus Dearness Allowance payable there on as on 01/11/1997 plus House Rent Allowance (normal not at 150%), at such rates as applicable in terms of Reg.22. If housing accommodation is provided by the Bank, no HRA component shall be payable.
5. FPP together with House Rent Allowance component, if any, as on date an officer becomes eligible shall remain frozen for the entire period of service. DA as well as HRA components on FPP shall not undergo any change due to the change of accommodation or centres.
6. The FPP drawn by an officer should be ignored for deciding fitment in promotion since it is to be frozen from the date of receipt there of. In other words, the officer would continue to get the same FPP even after the promotion to next higher grade/scale.
7. When an Officer is promoted to next higher scale after earning FPP in the lower scale , then he would continue to get the same amount of FPP in the promoted scale (except when FPP is changed on wage revision) till such time he reaches the maximum in the promoted scale. On completion of the stipulated one year at the maximum of the promoted scale, he shall be sanctioned FPP as applicable to the higher scale in which he is placed. (HO:BR:100:46 dated 7-Apr-2008)
8. If an Officer is being provided the residential accommodation by the Bank at the time he becomes eligible for release of FPP, then HRA component on FPP shall not be payable. He will be paid Increment component and DA (as of 01/11/1997) only and the same should remain frozen for entire service.

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9. If an Officer is claiming HRA at 150% at the time he becomes eligible for release of FPP, then HRA component on FPP shall be calculated on the notional HRA applicable to him at the place of his posting. He will be paid Basic + DA + Notional HRA and the same should remain frozen for entire service.

10. If an Officer claiming HRA at normal rates at the time he becomes eligible for release of FPP, then HRA component on FPP shall be payable at normal rates. He will be paid Basic + DA + HRA (at normal rates) and the same should remain frozen for entire service. Illustrative chart is reproduced hereunder:

FIXED PERSONAL PAY: (To be paid one year after reaching the top)

Basic	DA As on 1-11-1997	If Accommodation Provided	If Accommodation not Provided		
			HRA 9% NORMAL	HRA 8% NORMAL	HRA 7% NORMAL
340	4	345	375	371	368
380	5	385	419	415	411
420	5	425	463	459	455
600	8	608	662	656	650

FPP once paid shall remain frozen for the entire period of service. No sanction is required for release of FPP/PQP and the same should be released by the concerned department/branch/office as and when it becomes due. However, when an officer is promoted to next higher scale and when he completes the stipulated one year at the maximum of the promoted scale, he shall be sanctioned FPP as applicable to the higher scale in which he is placed.

(Circular No. HO: BR: 88/141 dated 5/7/1996 read with HO:BR:100/46 dated 7-Apr-2008)

CLARIFICATIONS regarding JAIIB/ CAIIB/CAIB Increments

(4) No increments in consideration of passing CAIIB Examination will be granted after an officer has reached the maximum scale of pay.

(5) The final certificate of the Institute of Bankers, London, could be treated as equivalent to Part I of the Associate Examination of the Indian Institute of Bankers and on that basis, the banks might consider granting to the holders of the final certificate of the above institute, increment admissible for passing Part I of CAIIB Examination. Thus, officers who have passed the final certificate of Institute of Bankers, London, may be granted 1st professional qualification allowance of ` 410/- p.m. after they complete one year at the maximum in the scale of pay. They will, however, not be eligible for 2nd Professional Qualification Allowance of ` 1030/- even after they complete two years at the maximum in the scale of pay.

(6) Other Conditions

(a) No officer will be entitled to double benefit of additional increment for passing the Examinations conducted by Indian Institute of Banker and London Institute of Bankers.

(b) An increment for passing Part I and/or Part II of the CAIIB/CAIB (London) Examination should not be released to an officer employee during the period of his suspension when such qualification has been acquired during the period of suspension.

(c) The officers who have received only one increment for passing both the parts of CAIIB Examination prior to the appointed date will be allowed the second increment from 1-7-79. However, the fitment (as on1-7-79) already accorded to them will remain un- changed.

(d) Directly Recruited Officers joining the Bank/who have joined the Bank, with CAIIB qualifications may be granted one increment each for passing CAIIB Part I and Part II. This is made effective only from 1-7-1985.

(e) CAIIB increments should be applied for absorbing adjustment allowance/personal allowance in terms of Reg. 9 and 10 of BOBOSR, 1979. However, officers who are getting increments for passing CAIIB Examination prior to the appointed date i.e. 1-7-1979 should be given full benefit of CAIIB increments as such increment had accrued to them prior to the implementation of BOBOSR, 1979.

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(f) While paying arrears to the concerned officers, it should be ensured that the cash award, if any, given to them for passing CAIIB Examination is adjusted/recovered.

(g) Professional Qualification Pay may be treated as "Other Allowance" and paid in full by way of subsistence allowance to officers while they are under suspension.

(h) Revised Professional Qualification Pay shall rank for Dearness Allowance, House Rent Allowance and Superannuation benefits.

(B) Fitment Formula on Promotion to Higher Scale of Pay

FURTHER clarifications received from the Indian Bank's Association are given hereunder:

(a) The CAIIB increment/s earned by an officer at any stage during his past service in the Bank (i.e. either in clerical cadre or officer's cadre) will be counted for purpose of the said fitment formula. However, number of increments would be restricted to one each for JAIIB and CAIIB Examination. The explanation given here below covering different situations would make this explicitly clear: -

Situation regarding passing of JAIIB / CAIIB Examination	No. of increment/s to be counted for fitment
1. Passed JAIIB in Clerical or Officers' cadre	1
2. Passed JAIIB and CAIIB in Clerical or Officers' cadre	2
3. Passed JAIIB in Clerical Cadre and CAIIB in Officers' cadre	2

(b) Similar treatment in respect of CAIIB increment/s will have to be given to those Directly Recruited Officers who have joined the Bank with JAIIB and/ or CAIIB qualification while working out fitment on their promotions from one grade/scale to another.

(c) In case of those officers who had acquired CAIIB qualification in clerical cadre and were, on promotion to officers' cadre, fitted at the minimum basic pay, on their further promotion to higher grade/scale, no reduction from the basic pay would be made however addition of one/two CAIIB increment/s as the case may be would be made while determining fitment.

(d) In the case of those Officers who have passed JAIIB and remained at the maximum in the scale for one year or more or have passed JAIIB and CAIIB and remained at the maximum for two years or more, there would be no change/reduction in their basic pay to be calculated notionally. In other cases where increments were earned during clerical cadre or while serving in some other Banks/ Financial Institution, there may be a change or there may not be a change depending upon whether or not their basic pay is loaded with JAIIB / CAIIB increment/s.

To find out the increase in the Basic Pay, JAIIB / CAIIB increment/s would not be taken into account. In effect the difference between the existing Basic Pay Less JAIIB / CAIIB increment/s and the new Basic Pay in the higher scale less JAIIB / CAIIB increment/s should be ascertained and if the difference is equal to two or more increments in the existing scale of pay, only in such cases date of increment shall be the anniversary date of promotion

This is not a one-time benefit and on every future promotion, the fitment of officers concerned would be eligible for this benefit

Officers with lower or equal basic pay in lower scale of pay happening to draw higher basic pay after the fitment in the revised scale in comparison to the Officers drawing equal or higher basic pay in higher scales cannot be considered as anomaly. It is not possible to ensure perpetually that Officers in higher scales who would have otherwise drawn a higher basic pay on or after 1-2-1984 in the old scale compared to Officers in the lower scale of pay continue to draw higher pay in the revised scale of pay also.

(C) Effect of Extra-ordinary leave on due Date of Increment

(1) When an officer proceeds on extra-ordinary leave, (or other leave on loss of pay) the anniversary date of the increment of such an officer will be postponed and the same will be determined notionally, unless specifically condoned by the Competent Authority i.e., General Manager (HRM). The effect of such postponement would be given when the notional date of increment shifts to the next calendar month. The increment date in each year will be computed by taking into account the extra-ordinary leave and other leave on loss of pay availed during the current and/or previous year/s. In effect the postponement unless condoned by Competent Authority will have cumulative effect throughout the career of the Officer.

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For example:

Particulars	Calculation	Remarks
Date of Joining	15-Apr-2006	
Due date of increment Date	15-apr-2007	
EOL from 4-May-2006 to 15 May 2006	12 days	
Hence Date of increment shall be shifted to	27-Apr-2007 (15April +12days)	Increment paid for full month of April 2007
EOL from 3-Jun-2007 to 13-Jun-2007	11 days	
Hence Date of increment shall be shifted to	8-May-2008 (27Apr + 11 days)	Increment paid for full month of MAY 2008

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REGULATION 6: CATEGORISATION

(1) Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorised by the Board or any authority specified by the Board in this behalf as falling in any one of the grades or scales mentioned in Regulation 4 and such categorisation may be reviewed by the Board or such authority.

Provided that the categorisation of the posts in existence on the appointed date shall be done before the expiry of 2 years from that date in accordance with guidelines of the Government, if any, and shall in respect of the posts in the Senior Management and Top Executive grades be done by a Committee of the Managing Director and such other persons as may be appointed by the Government for the purpose.

(2) For the purpose of categorisation of posts under sub-regulation (1) every branch of the Bank shall be classified by the Bank, in accordance with criteria to be approved by the Government as small, medium, large, very large, or exceptionally large category.

Guidelines issued by the Government in terms of Regulation 6:

The categorisation of posts in existence on the appointed date shall be done keeping the following criteria in mind:

(i) The top executive grade would normally include all executives under the Managing Director such as General Managers, Joint General Managers, Deputy General Managers etc. The Main criterion for this categorisation will be their share in the policy making review and control functions of the Bank as a whole.

(ii) The Senior Management grade would include Assistant General Managers and heads of functional departments in the Head Office exercising either operational or advisory responsibilities in both policy-making and areas reserved for Head Office functions. Officers having full functional responsibilities for certain large geographical areas with supervision over a sizeable portion of the branches of the Bank, Managers of exceptionally large branches and very large branches and the principal officer responsible for training will also be at this level.

(iii) The Middle Management grade would include Managers of large and medium size branches. Second line officers in large branches as well as Region/Area/Division/District and like officers will also fall in this category.

(iv) The Junior Management grade would comprise all other officers. ` It would include managers of small branches and pay offices, Accountants or second line officers in small and medium branches and other offices.

(v) In the cases of experts/specialists like Economists, Statisticians, Law Officers etc., as the role of all these officers vary from Bank to Bank, the grades of these officers will have to be determined by the Board on the basis of their experience, expertise, and standing in their respective professions.

(vi) The Categorisation of posts as on the appointed date in each of the grades and scales (including that of the experts/specialists) should be done in such a manner that as far as possible the aggregate of basic pay and D.A. of an official in the new scale bears a reasonable relationship to the aggregate of basic pay and D.A. drawn by an officer immediately prior to the appointed date.

(vii) Regarding classification of branches for the purpose of categorisation of the post of Branch Managers, the following norms shall be adopted. W.e.f.1st April, 2008.

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NORMS FOR CLASSIFICATION OF BRANCHES AND CATEGORIZATION OF BRANCH HEAD POSITIONS

Classification of Branch	Business Criteria	Category of post of Branch Head
Small	Average aggregate deposits and advances below **Rs. 5 Crores** during the last 2 financial years.	Scale I
Medium	Average aggregate deposits and advances of **Rs.5 Crore** and above but below **Rs. 20 Crore** during the last 2 financial years.	Scale II
Large	Average aggregate deposits & advances of **Rs. 20 crores** & above but **below Rs. 70 crores** during the last 2 financial years.	Scale III
Very Large	Average aggregate deposits and advances of **Rs.70 crore** and above but **below Rs.200 crore** with a minimum of **Rs. 17.5 crore** of advances (i.e 25% of Rs.70 crore) during the last 2 financial years.	Scale IV
Exceptionally Large	Average Aggregate deposits and advances of **Rs.200 crore** and above but **below Rs.1000 crore** with a minimum of **RS.100 crore** of advances (i.e 50% of Rs. 200 crore) during the last 2 financial years.	Scale V
Special Branches	Average Aggregate deposits and advances of **Rs.1,000 crore** and **above** with a minimum of **Rs.500 crore** of advances during the last 2 financial years	Scale VI
Specialized Branches	Service Branch (City Back Office) at Mumbai Delhi & Ahmedabad	Scale V
	Service Branch (City Back Offices) at other centres	Scale IV
	Regional Back Office	Scale-V
	Asset Recovery Management (ARM) branches at Mumbai, Delhi, Kolkata, Chennai, Ahmedabad,	Scale V
	Asset Recovery Management (ARM) branches at other centres	Scale IV
	All NRI and MICR branches	Scale III
	International Business Branches (IBBs) at Metro centres	Scale V
	International Business Branches (IBBs) at other centres	Scale IV
	CFS branches except in Mumbai & New Delhi	Scale V
	Other specialized branches like SAFB, PBB, etc.	As per business volume

NOTE:

1. There will be no staff linkage to the above norms.
2. Each year, in the month of May, the Bank may undertake an exercise in the matter of classification of branches on the basis of the above criteria and upgrade or downgrade branches taking into account two years of average business. i.e. average aggregate deposits and advances during each of the last two financial year. (BR No. 36 dated 28-6-1990)

Clarification:

The change in categorisation of a branch should take place upward or downward only if for two years continuously the average aggregate deposits and advances for each of the two years have increased or decreased beyond the specified amount.

For the purpose, average aggregate deposits and advances of -52- weeks of the financial year (April-March) will be taken.

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CHAPTER 3

7	CATEGORIZATION ON APPOINTED DATA
8	FITMENT IN THE SCALE OF PAY
9	ADJUSTMENT ALLOWANCE
10	PERSONAL ALLOWANCE
11	ABSORPTION AGAINST FUTURE INCREMENTS AND INCREASES
12	OPTION FOR EXISTING OFFICERS
13	APPEAL AGAINST FITMENT

REGULATION 7: CATEGORIZATION ON THE APPOINTED DATE

Subject to the provisions of Regulation 6, the various posts of Officers in the Bank on the appointed date shall be categorized as specified in the Table below: -
Posts/Grades of Officers immediately prior to 1st July 1979

TABLE

S.N.	Post / Grade	Grade in which Placed
1	General Managers	Top Executive Grade Scale VII
2	Deputy General Managers and Chief Legal Adviser	Top Executive Grade Scale VI
3	Assistant General Managers	Senior Management Grade Scale V
4	Regional Managers, Chief Managers and Dy. Chief Officer	Senior Management Grade Scale IV
5	All Assistant Chief Officers and All Officers in 'A' & 'B' Salary Grades (other than those fitted in Senior Management Grade Scale IV & V)	Middle Management Grade Scale III
6	All Officers in 'C' & 'D' Salary Grades (other than those fitted in Middle Management Grade/Scale III and above)	Middle Management Grade Scale II
7	All Officers in 'E' & 'F Salary Grades	Junior Management Grade Scale I

The Assistant Chief Officers as on the appointed date will rank first in Middle Management Grade/Scale III for the purpose of seniority over the others in that grade.

Provided that any difficulties and anomalies arising out of the above categorization shall be referred to a Committee consisting of the Managing Director and such other persons as may be appointed by the Government for this purpose for its decision.

REGULATION 8: FITMENT IN THE SCALE OF PAY:

Every Officer of the Bank who immediately before the appointed date holds a post specified in Column 2 of the Table below Regulation 7 and whose post has been categorized in the grade specified in Column 3 thereof; shall be fitted in the scale of pay applicable to that grade in such a manner that his salary in that scale shall have relation with the aggregate pay plus Dearness Allowance payable to him immediately before the appointed date in accordance with guidelines of the Government.

Subject to the sub-regulation (3) on being so fitted in the new scale of pay such officer shall be eligible to draw the next increment, if any, in such new scale on the date on which he would have been eligible to draw an increment immediately prior to the appointed date unless intimated to the contrary.

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Where two or more Officers of different seniorities in the scales of pay immediately prior to the appointed date are fitted at the same stage in the new scale of pay, different dates may be fixed for the eligibility of such officers for the next increment in the new scale of pay.
Wherein the course of aforesaid scheme of fitment, Officers have to be fitted in two different scales depending on whether they are located in the Head Office or in the field of metropolitan areas or other areas, the mere fact that on the appointed date they happen to be posted at a particular place or office shall not by itself entitle them to a fitment in a particular grade and the Bank may make suitable changes in placements so as to fit them in an appropriate grade, having due regard to their inter-se seniority.

PROCEDURE FOR FITMENT OF PAY OF OFFICERS ON PROMOTION FROM ONE SCALE TO ANOTHER

Fitment chart on promotion for officers promoted from one scale to another on or after 01-Nov-2012
(HO:HRM:OSRIR:107:143:3301 dated 23-Nov-2015)

A . JM1 to MM2 (Rs.)			**B. MM2 TO MM3 (RS.)**		
Stage	JM1	MM2	stage	MM2	MM3
1	23700	--	1	31705	--
2	24680	--	2	32850	--
3	25660	--	3	34160	--
4	26640	--	4	35470	--
5	27620	--	5	36780	--
6	28600	--	6	38090	--
7	29580	--	7	39400	--
8	30560	31705	8	40710	42020
9	31705	32850	9	42020	43330
10	32850	34160	10	43330	44640
11	34160	35470	11	44640	45950
12	35470	36780	12	45950	47260
13	36780	38090	+	47260	48570
14	38090	39400	+	48570	50030
15	39400	40710	+	50030	51490
16	40710	42020	+	51490	51490
17	42020	43330	++	52950	52954
+	43330	44640	++	54410	54410
+	44640	45950	++	55870	55870
+	45950	47260	++	57330	57330
++	47260	48570			
++	48570	50030			
++	50030	51490			
++	51490	51490			
+ Sliding ++ Stagnation increments			Note :: those who are getting promoted to scale III after reaching the basic pay of ` 55870/- and ` 57330/-, their next stagnation increment will be released on the date it was due in the earlier grade.		

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C. MM3-SM4			E. SM5 to TE6		
Stage	MM3-SM4	SM4	Stage	SM5	TE6
1	42020	--	1	59170	68680
2	43330	--	2	60820	68680
3	44640	--	3	62470	68680
4	45950	50030	4	64270	70640
5	47260	51490	5	66070	72600
6	48570	52950	F. TE6 to TE7		
7	50030	54410	Stage	TE6	TE7
8	51490	55870	1	68680	76520
++	52950	57520	2	70640	76520
++	54410	59170	3	72600	76520
++	55870	59170	4	74560	78640
++	57330	59170	5	76520	80760
++	58790	59170			
D. SM4 to SM5					
Stage	SM4	SM5			
1	50030	59170			
2	51490	59170			
3	52950	59170			
4	54410	59170			
5	55870	60820			
6	57520	62470			
7	59170	64270			
++ (stagnation increment)	60820	66070			

FITMENT FORMULA::

At the time of fitment of an officer on promotion to the higher scale of pay, the number of increment he would have/had earned i.e. one increment each for passing JAIIB/CAIIB examination, as the case may be, shall be first reduced from the existing pay of the concerned officer prior to his fitment in the higher sale of pay on promotion. If however, the officer is at the maximum of the scale, the following procedure should be adopted

If the stagnation at the maximum of the scale is less than one year, the officer would not be drawing any professional Qualification pay. Then the number of increments i.e. one increment for JAIIB/CAIIB, as the case any be, included in his Basic Pay shall be reduced in the existing scale.

If the stagnation at the maximum of the scale is for a year or more but for less than 2 years, the officer would be drawing a professional Qualification Pay of Rs. 670/- p.m. In such cases, if he had passed both JAIIB/CAIIB before the date of promotion, then one increment shall be reduced in the existing scale. If however, such PQP of Rs. 670/- p.m. is for JAIIB only, then no increment need to be reduced from the existing scale.

If the Stagnation at the maximum of the scale is for 2 year or more, the officer, who has passed both JAIIB/CAIIB before the date of promotion, would be drawing a PQP of Rs. 1680/- p.m. In this case, there would be no scope for reducing the increments for JAIIB/CAIIB as even without CAIIB increments the officer would be at the maximum of the scale.

Note: The Purpose of the above exercise is to determine as to what stage of scale of pay the officer would have been, had he not been granted increments for passing JAIIB/CAIIB.

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After effecting the above adjustments, the fitment of basic pay in the promoted scale will be made as per the fitment chart enclosed. The Fixation so arrived at will be the basic pay in the promoted scale as on the date of promotion.

After such fitment in the higher scale of pay, one or two increments shall be added to the basic pay so fixed in respect of JAIIB/CAIIB, as the case may be. If, however, no increment are available in the scale, or only one increment is available in the scale, after allowing the available increment/s, the officer shall be allowed to PQP in lieu of such remaining increment(s), if any.

Normally, where an officer is promoted from one scale to another, the date of his increment shall be the anniversary date in the previous scale of pay. Where however, an officer has reached the maximum in the previous (pre-promoted) scale of pay or on promotion gets an increase in the basic pay equivalent to two or more increments in the previous (prepromoted scale of pay) the date of increment shall be anniversary date of promotion. However, if the basic pay after reduction of JAIIB/CAIIB increments is not at the maximum, then the date of increment shall be the anniversary date of last increment.

Provided further that if an officer, who is in scale I, II or III is promoted to higher scale after reaching the maximum in the previous (pre-promoted) scale of pay but before drawing stagnation increment, the date of his increment in the higher scale shall be the anniversary date of promotion or due date of stagnation increment in the previous (pre-promoted) scale whichever is earlier.

In the case of officer in Scale I and II promoted after moving into higher Scale II and III because of stagnation movement, the notional increment to be added shall be the increment drawn by him on the date of promotion and the next and subsequent increment shall be on the anniversary date on which the member has drawn his increment in the previous scale.

Promotees who are drawing Fixed Personal Pay (FPP) in terms of settlement dated 25-05-2015 may continue to draw the same quantum of FPP even after promotion which shall remain unaltered till revised (please refer to IBA circular no. CIR/HR&IR/90/665/E12/2010-11/1416 dated 30-09-2010).

REGULATION 9: ADJUSTMENT ALLOWANCE:

If the pay of an officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is at the maximum of that scale and even then the salary of such Officer is lower than the aggregate of pay and Dearness Allowance Payable to him immediately before such fitment, together with additional increment if any, that may be taken into account for fitment of an officer in the category to which he belongs, the difference shall be paid to him by way of adjustment Allowance till such time as he is promoted to a higher scale. If salary on such promotion is still less than the aggregate of salary and Adjustment Allowance payable to him immediately before such promotion, the difference shall continue to be paid to him as Adjustment Allowance; so however, the Adjustment Allowance payable after such promotion shall be absorbed in the future increments to the extent of 33-1/3% of each such increment, or of 33-1/3% of the increase in salary as a consequence of such increment, whichever is lower.

REGULATION 10: PERSONAL ALLOWANCE

(1) If the salary and allowances, if any, payable under these regulations to an officer after fitment in the new scale of pay in the manner referred to in Regulation 8 is lower than the aggregate of pay and such allowances as are set out in the explanation to this regulation and were payable to him immediately before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33-1/3 percent of each such increment or of 33-1/3 percent of the increase in the salary as a consequence of such increment, whichever is lower.

Explanation: The Allowances referred to in this Regulation payable before fitment, are the following: -

House Rent Allowance, wherever payable.
Post Allowances to Branch Managers/ Accountants/ Assistant Chief Officers/ Deputy Chief Officers.
Inter-State / Intra- State Allowance
City Compensatory Allowance
Agent's Allowance
Split Duty Allowance
Hill & Fuel Allowance.
Custodian Allowance.
Project Area Compensatory Allowance
Temporary Special Allowance.

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Note: The House Rent Allowance, wherever payable, shall mean: -

- Where a House Rent Allowance was payable to the Officer immediately before such fitment, the amount of such allowance;

OR

- Where immediately before such fitment in accordance with the rules of service then applicable, an officer had been provided with a rent - free accommodation or allowed to hire accommodation on reimbursement basis, such allowance only as would have been payable to him under those rules as House Rent Allowance or 10% of pay on fitment in the new scale of pay, whichever is higher:

Provided that where an officer is eligible for House Rent Allowance in terms of Regulation 22 the amount of Personal Allowance, if any, payable to him under Clause (a) or (b) above shall be set off against such House Rent Allowance and difference if any after such set off shall alone be payable to him.

(2) For the purpose of computation of the Personal Allowance provided in sub-regulation (1) above, such of the foregoing allowance excluding City Compensatory Allowance as mentioned in the explanation above would have ceased at any time to be payable to the officer under the rules applicable to him before fitment in the new scale shall be excluded.

REGULATION 11: ABSORPTION AGAINST FUTURE INCREMENTS AND INCREASES:

For the purpose of absorbing the allowances mentioned in the Regulations 9 & 10, the 33-1/3 percent referred to therein shall be applied firstly for absorbing the Adjustment Allowance, if so necessary, and then the Personal Allowance.

REGULATION 12: OPTION FOR EXISTING OFFICERS:

(1) Notwithstanding anything contained in these Regulations, an officer in the service of the Bank immediately before the appointed date shall have the option to continue even after that date in the scale of pay applicable to him immediately before the appointed date by communicating to the Bank within 30 days of the receipt of the intimation regarding his fitment in the new scale of pay.

Provided that such option shall continue to have effect only till the Officer is promoted to a scale in the scales of pay set out in Regulation 4 higher than the scale of pay to which the scale of pay under his entitlement immediately before the appointed date corresponds in accordance with Regulation 7.

(2) Save as provided in sub-regulation (3) where an officer has exercised such option, he shall continue to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date.

Provided that in any case the Officer shall not be eligible for the perquisites under such entitlement but shall be entitled only to such perquisites as are admissible to him under these Regulation.

(3) Any Officer who has exercised option referred to in sub-regulation (1) and continues to draw pay and allowances according to his entitlement in the service of the Bank immediately prior to the appointed date, in terms of sub-regulation (2) shall be allowed to opt for pay and allowances as applicable under these Regulation on and from 1-2-1984. On exercising such option, he will be fitted notionally on the appointed date into the new scale of pay in the manner referred to in Regulation 8 and after granting him the increments he would have received in terms of these Regulation upto 31-1-1984, he shall be fitted in the scale of pay set out in Regulation 4(1) as on 1-2-1984 in accordance with the guidelines of the Government issued thereunder.

Provided that if the aggregate of pay and allowances payable under these Regulations to the officer after fitment as above is lower than the aggregate of pay and allowances that were payable to him as on 31-1-1984 before such fitment, the difference shall be paid to him as a personal allowance which shall be absorbed in the future increments to the extent of 33.1/3% of each such increment or 33.1/3% of the increase in the salary as a consequence of such increment, whichever is lower.

Clarification: - Any officer who had exercised option referred to in sub-regulation (1); and who continued even after the first day of February, 1984 to draw pay and allowances applicable to him immediately before the appointed date; and who continues in regular service of the Bank on or after the first day of April 1997, May be allowed to opt for pay and allowances as applicable under these regulations on and from the first day of April 1997; On exercising such option, he will be fitted on the pay in such a manner that the pay as set out in Regulation 4(2) alongwith the dearness allowance payable thereon as on 1.4.1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31.3.1997. (Ref.: -HO: BR: 92/242 dated 28.8.2000)

REGULATION 13: APPEAL AGAINST FITMENT:

(1) Any officer aggrieved by a fitment accorded to him in the new scales of pay, may prefer an appeal to the Committee constituted by the Board for this purpose.

(2) Such appeal shall be preferred within 30 days of the receipt of the Communication of the fitment accorded to him.

(3) The Committee may after giving an opportunity to the Officer concerned to make his representation in the matter make such decision as it thinks fit;

Provided that the Board may of its own motion review any such decision and where it reviews any such decision, it shall give an opportunity to the Officer concerned to make his representation in the matter.

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CHAPTER 4

APPOINTMENT, PROBATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

14	APPOINTMENTS
15	PROBATION
16	CONFIRMATION
17	PROMOTIONS
18	SENIORITY
19	AGE OF RETIREMENT
20	TERMINATION OF SERVICE

REGULATION 14: APPOINTMENTS

All appointments in, and promotions to, the officer grade shall be made by the Competent Authority in the light of the guidelines of the Government, if any.

(Details provided in the RESOURCING POLICY = to include about Lateral Recruitment, Campus recruitment, Bond money & Contract Appointments etc)

Guidelines of the Government under Regulation 14:

The Competent Authority for the promotion of officers at various levels of management will be as under (in terms of Circular No. HO:BR:110:227 dated 19.11.2018):

FOR PROMOTION

For Promotion		Panel for Interview *		Competent Authority for promotion
From Scale	To Scale			
JMG/S I	MMG/S II	-1- AGM -2- CMs	(of which -1- member to be SC/ST Member)	Head (HRM)
MMG/S II	MMG/S III	-1- DGM -2- AGMs/1 AGM & 1 CM	(of which -1- member to be SC/ST Member)	Head (HRM)
MMG/S III	SMG/S IV	-1- GM & -2- DGMs		Executive Director
SMG/S IV	SMG/S V	-1- ED and -2- GMs		MD & CEO
SMG/S V	TEG/S VI	All EDs		MD & CEO
TEG/S VI	TEG/S VII	MD & CEO, all EDs and -1- outside expert.		MD & CEO

For promotion from Scale I to Scale II and from Scale II to Scale III, the composition of the Committee would be as mentioned above. If the SC/ST member is taken from within the Bank, he or she at least one scale above the level for which promotion is made and he/she will function like other regular members and participate in the meetings of the Committee.

However, if a suitable SC/ST officer of the designation mentioned in the composition of the committee is not available, any outside member belonging to SC/ST would be co-opted. Wherever under this policy, Chairman & Managing Director is the Competent Authority, it will be the Executive Director, in case the CMD post is vacant.

REGULATION 15: PROBATION:

An Officer directly appointed to the Junior Management Grade shall be on probation for a period of One year

An employee of the Bank, promoted, as an officer in the Junior Management Grade shall be on probation for one year.

Probation period for existing confirmed employees who are recruited afresh in a higher scale shall be for -6- months

An Officer appointed to any other grade shall be on probation for such period as may be decided by the Bank.

Provided that the Competent Authority may, in the case of any Officer, reduce the period of probation or dispense with probation.

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Guidelines regarding probation

The period of probation shall be extended by the period the officer is on Loss of Pay or maternity Leave.

The period of probation may be extended if the performance of the officer is not satisfactory by such period as may be decided by the competent authority

In case of promotee officers in JMG/S-I, if their performance is not satisfactory, they are liable for reversion to the grade or cadre from which they were promoted as may be decided by the Competent Authority.

REGULATION 16: CONFIRMATION:

An officer shall be confirmed in the service of the Bank if, in the opinion of the Competent Authority, the officer has satisfactorily completed the training in any institution to which the officer may have been deputed for training, and the in-service training in the Bank.

Provided that an officer directly recruited to the Junior Management grade may be required also to pass a test in a language other than his mother tongue,

If, in the opinion of the Competent Authority, an officer has not satisfactorily completed either or both the training referred to in sub-regulation (1) or if the officer has not passed the test referred to therein, the officer's probation may be extended by a further period not exceeding one year.

Where during the period of probation, including the period of extension, if any, the Competent Authority is of the opinion that the officer is not fit for confirmation in the case of a direct appointee, his services may be terminated by one month's notice or payment of one month's emoluments in lieu thereof; and in the case of a promotee from the Bank's services, he may be reverted to the grade or cadre from which he was promoted.

An Officer employee selected to join in a higher post in the same bank, through direct recruitment, should resign from his earlier post and join the new post as a fresh candidate like any other candidate selected from outside. All the terminal benefits attached to the earlier post should be settled as per the prevailing guidelines. He will not be eligible for any benefits of his earlier post in the new position.

No protection of last pay drawn in the earlier position should be considered.

Procedure for Confirmation:

Immediately after joining the Bank's service, copy of caste certificates submitted by the employee be sent to issuing authority/District Collector for its veracity and confirmation of the same should be kept along with recruitment papers as also a copy of the same be sent to Head Office, Baroda.

(Ref Cir No. HO:HRM:RES:107:260 dated 23.10.2015)

At the time of verification of documents of candidates [prior to joining the Bank's service] in case of candidate submitting OBC Certificate [Creamy Layer Certificate], it should be ensure that the same is not older than -1- Year.

Immediately after joining the Bank's service, process for obtaining of Antecedent Report of the employee from concerned Police Authority should be initiated. For the purpose, at the time of joining Attestation Form filled in by the employee should be carefully verified and it should be ensured that all the columns are properly filled in with required details; i.e. Yes/No/Not Applicable etc; and not "-". It should also be ensured that candidate has entered complete details viz. full address, with date for his last -05- years stay. If the candidate has stayed at more than one place during last -05- years, Antecedent Reports from all the Police Authorities of respective area.

The Confirmation report, along with Medical Report and Police antecedent Report/s of the concerned Employee should be send to Head Office, Baroda to be placed before the Competent Authority, for the confirmation of officer **in Bank.**

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Competent authorities for Confirmation:

CATEGORY OF OFFICER	COMPETENT AUTHORITY
All Directly Recruited Officers	General Manager/ Dy. Gen Manager in charge of Personnel/ HRM Portfolio. (Ref: CO: RM: 91: 35 dated 8.11.1999)
Promotee Officers in JMG/S I including cases of extension due to leave on loss of pay/ maternity leave Promotee officers in JMG/S I posted at Training Centres Promotee officers in JMG/S I working in Zonal Inspection Centre, Zonal Office and in other Administrative office Cases of promotee officers in JMG/S I where extension/ reversion is on account of performance	Regional Head Regional Head in whose geographical jurisdiction the Centre is functioning Executive in charge of such office not below the rank of Scale V General Manager/ Dy. General Manager in charge of Personnel/ HRM portfolio. (Ref: HO: RM: 94: 1 dated 18.04.2002)

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Copies of confirmation reports duly signed by 1st reviewing authority and 2nd reviewing authority as also by competent authority should be sent to head office.

FORMAT FOR CONFIRMATION IN OFFICERS' CADRE
PERFORMANCE AND MANAGERIAL EFFECTIVENESS REPORT
(OFFICERS DUE FOR CONFIRMATION W.E.F 01-10-2017)

BANK OF BARODA (Head office: Mandvi, Baroda)		
PART-I **(I) Personal Bio Data**		
Name:	Shri/Smt/Kum.	
E. C. Number		
Date of Joining:		
Grade/Scale:		
Present Branch/ Office:		
Present Region:		
Leave without Pay availed:		
(II) BRANCHES/ OFFICES/ DEPARTMENTS WORKED DURING THE REVIEW PERIOD		
Branch / office	Departments	Date & duration
(III) SELF APPRAISAL: 1. Highlights of MY PERFORMANCE during probation period 2. Constraints, if any: 3. Any other comments: Place: Date: (Signature of the officer)		

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PART II			
COMMENTS OF REPORTING AUTHORITY			
Factors	Comments	Max. Marks	Marks by Reporting Authority
Job knowledge and ability / willingness to learn		20	
Punctuality and Discipline		10	
Communication Skills		10	
Initiative and assumption of responsibility		20	
Orientation towards customer service		10	
Performance and effectiveness		30	
Total		100	
No. of Baroda Net Academy courses completed (Certificates to be verified by Reporting Authority)			
Date:- Place:- (REPORTING AUTHORITY)			

**Rating to be obtained from each Reporting Authority under whom the probationer has worked during the probation period (Min. -3- months). In case of multiple Reporting Authorities, the average of marks given by each such Authorities to be incorporated in this Format and the individual rating sheets to be attached along with this Summary Report.

(ii) RECOMMENDING AUTHORITY (DRM / RM OF THE REGION WHERE POSTED)

We recommend for confirmation of Shri/Smt/Kum _____ in Bank's service w.e.f. _____.

Date:-
Place:-
(RECOMMENDING AUTHORITY

(iii) OVERALL REPORT : TO BE FILLED IN BY ZONAL HR

Factors	Total Marks	Marks Obtained
Online Test	50	
Performance & Managerial Effectiveness Report	50 (50% of marks given by RA)	
Character & Antecedents	Satisfactory/Not Satisfactory	
20 Courses from Baroda Net Academy	Completed/Not Completed	
Medical Report	Fit/ Not Fit	
TOTAL		

Date :
Place:
(ZONAL HR)

(IV) TO BE FILLED IN BY HO
QUALIFIED/NOT QUALIFIED:
REMARKS, IF ANY.
AGM (HRM), HO

(V)COMMENTS / OBSERVATIONS OF THE COMPETENT AUTHORITY
Shri/Smt/Kum_____ is hereby confirmed in Bank's service w.e.f _____
Date:-
Place:-
(COMPETENT AUTHORITY)

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Clarifications:

This is not a performance review format. This format is to be used only for the purpose of confirmation of officers who are on probation.
Probation Period: ONE year for both DRO and Promotee Officers
Part-I including Self-appraisal must be filled by the officer on probation and details stated therein to be verified by the branch/ office.
While submitting recommendations in Part-II, following aspects be kept in view:

(Ref: HO: RM: 91: 6 of 14.05.1999)

Job knowledge and ability/willingness to learn
Punctuality and Discipline
Communication Skills
Initiative and assumptions of responsibility
Orientation towards customer service
Work output and effectiveness.

The confirmation report should be submitted to competent Authority -3- months prior to the confirmation.
Regional HRM functionary should ensure that the letter of confirmation is issued to the officer within a week of date of confirmation.

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REGULATION 17: PROMOTIONS:

Promotions to all grades of officers in the Bank shall be made in accordance with the policy laid down by the Board from time to time having regard to the guidelines of the Government, if any.

For the avoidance of doubts, it is clarified that this regulation shall also apply to promotions of any category of employees to the Junior Management grade.

PROMOTION POLICY FOR OFFICERS

The new Promotion Policy is circulated vide circular no: HO:BR:110:227 dated 19.11.2018 as approved by the Bank's Board:

BACKGROUND:

The Promotion Policy for Officers was last revised and approved by the Bank's Board in its meeting held on 29.01.2015.

Clause 19.6 of the said Promotion Policy interalia provided that Provisions of the Promotion Policy are subject to changes in terms of guidelines received from the Government and amendments as approved by the Board of Directors from time to time.

Government of India has vide letter no. F. No. 4/11/3/2013-IR, dated 07.01.2016 on Guidelines for promotion in Public Sector Banks, has interalia advised that Banks may henceforth decide the Promotion Policy/ relaxations on the subject with approval of the Bank's Board and be guided accordingly in the Best interest of the Bank. The banks may take an objective view and prefer consistency in the guidelines.

Following receipt of above said revised guidelines, some individual clauses have been amended from time to time for the respective Promotion Exercises.

Bank has always been recognizing the aspirations and need for sustained career development of officers. At the same time, it is also necessary that Officers promoted to Higher Grade / Scale should also acquire desired experience, skill and exposure in order to discharge higher order roles and responsibilities. Taking into account the above background, the promotion policy for officers has been further revised and the revised/amended Promotion Policy for Officers is appended, hereunder:-

OBJECTIVES:

The broad objectives of the Promotion Policy are as under:

To bring about an excellent performance culture across the Bank, which recognizes merit and rewards good performance.
To meet career aspirations of performing and talented officers for faster career progression and strike a fine balance between performance and potential in assessing suitability for promotions.
To motivate officers to aspire for taking up challenging positions and positions of higher responsibilities.
To meet the needs of the Bank by providing a ready pool of officers for filling up higher level positions.
To bring about administrative convenience and simplify the processes of promotion.
To bring about transparency and objectivity in the different processes of promotion.
To provide a definite career path to various categories of officers in the Bank and meet their aspirations.
To induce officers to constantly strive to improve their performance levels and develop their competencies and skill sets.

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ELIGIBILITY FOR PROMOTION:

The channels of Promotion and minimum experience requirement at various levels shall be as under:

Grade/ Scale	Promotion Channel	Minimum Experience* requirement (In years)	Maximum permissible relaxation by Board (in years)	Minimum length of services In officers cadre (in years)
JMG/S-I to MMG/S-II	Normal/Seniority Channel	5	1	NA
	Merit/Fast Track Channel	3	1	NA
MMG/S-II to MMG/S-III	Normal/Seniority Channel	5	1	NA
	Merit/Fast Track Channel	3	1	NA
MMG/S-III to SMG/S-IV	Merit/Fast Track Channel	3	1	NA
SMG/S- IV to SMG/S-V	Merit Channel	3	1	12
SMG/S-V to TEG/S-VI	Merit Channel	3	1	15
TEG/S-VI to TEG/S-VII	Merit Channel	3	1	18

* Will include minimum number of years of service in respective Grade/Scale to be reckoned from the date of initial appointment in/promotion to and will be inclusive of probation period, if any.

Explanation:

Service for this purpose shall mean actual service in Bank, which shall include all kinds of leave but shall exclude the following:

Any period of extraordinary leave / absence on loss of pay/ sabbatical leave.

The period of suspension, if any, which has not been treated as period spent on duty by the Disciplinary Authority.

CUT OFF DATE & OTHER CRITERIA FOR ELIGIBILITY:

4.1 The cut-off date for determining eligibility as well as completed years of service will be as on the 1st of April of the financial year (April-March) in which the vacancies arise. All vacancies likely to arise in the financial year shall be taken into account for the purpose of promotion exercise. Vacancies due to deputation of officers for a period of one year and more should be treated as a vacancy during the year.

Minimum 75% marks in APAR/ GEMS Grade Score for each of the years of service required for eligibility for promotion would be required under merit channel/fast track.

There shall be NO option for applying under any one of the two channels. In case anyone is eligible for Merit/ Fast Track but not under Normal/ Seniority Channel, then he /she shall apply for the Merit/Fast-track promotions. However, the moment he/she becomes eligible for the Normal/ Seniority channel, then he/she can apply through the Normal/ Seniority channel mode only.

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VACANCIES:

For all promotions upto SMG/S-IV, the Bank shall declare the number of vacancies at the time of initiation of the promotion exercise.

For the purpose of computing the number of vacancies in any Grade/ Scale for which the exercise has to be commenced, vacancies likely to accrue / occurring during the next year upto 30th March will be taken into consideration. For this purpose, vacancies arising on account of new initiatives, opening of new branches, Resignation / Vol. Retirement, etc. shall also be anticipated.

Managing Director & CEO will be the Competent Authority to decide on the number of vacancies in any Grade /Scale for any particular Exercise.

For Promotion upto MMG/S-III, 1/4th of the vacancies shall be reserved for Merit/Fast Track channel and remaining 3/4th shall be in Normal/ Seniority Channel. e.g. If in any particular exercise for promotion from say, MMG/S-II to MMG/S-III, there are a total of 100 vacancies, then these vacancies shall be distributed among Normal/Seniority and Merit/ Fast Track channels in the ratio of 3:1, i.e. 75 vacancies for the Normal/Seniority Channel and 25 vacancies for the Fast-track/Merit channel.

However, if sufficient numbers of candidates are not available to fill up the number of vacancies in the Merit/ Fast Track channel, then those unfilled vacancies shall stand transferred to Normal/Seniority Channel. Further, if sufficient numbers of candidates are not available to fill up the number of vacancies in Normal/ Seniority channel, then upto 50% of those unfilled vacancies shall stand transferred to the Merit/Fast Track channel.

SELECTION AREA / ZONE OF CONSIDERATION:

The selection area for promotion in all scales would be on All India basis inclusive of India based expatriate officers working at the overseas branches/ offices of the Bank.

6.2 In all promotion exercises, the Selection Area/Zone of consideration for promotion to be maintained at 1:3 ratio. However, Managing Director & CEO, in order to increase the selection basket and/ or due to non-inclusion of a new batch may decide to relax the service eligibility criteria so as to have fair competition.

6.3 In all promotion exercises, the candidates to be considered for promotion will include all eligible candidates who were considered in the earlier promotion exercise but were not promoted. However, for this purpose other than service eligibility, candidates will be required to fulfill all other Eligibility Criteria of the current promotion exercise.

RURAL/ SEMI-URBAN SERVICE:- **PROMOTION FROM SCALE I TO II AND SCALE II TO III**

There shall be a requirement of having completed -03- years of Rural/ Semi-Urban Service before promotion to MMG/S-III. For this purpose, minimum -6- months continuous tenure of rural/ semi-urban posting will be reckoned for the purpose of calculation of rural/ semi-urban service.

The above provisions related to rural/ semi-urban service will be applicable to all past cases for the purpose of reckoning rural/ semi-urban service.

Completion of -2- years of continuous service in rural areas will be treated as equivalent to completion of -3- years rural/ semi-urban service.

Posting of Officers in Administrative offices which are coming under rural / semi-urban area, will not be considered as rural / semi-urban service.

The rural / semi-urban service requirement shall not apply to officers who are exempted from undergoing rural / semi-urban posting in terms of this policy.

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Exemptions/Relaxations – Rural / Semi-Urban service: The following exemptions / relaxations may be given in the eligibility criteria regarding Rural / Semi-urban service:

Officers, (including Promotee Officers) **recruited under PWD Category** will be exempted from rural / semi-urban posting.

With regard to cases of Officer / Promotee Officer who suffers disability subsequent to his / her joining the Bank's service and which may require special consideration in view of the nature of the handicap / disability, Head (HRM) will be the Competent Authority to decide whether relaxation is to be given or not to the concerned officer for posting in rural / semi-urban area, keeping in view the nature and extent of the handicap, on a case specific basis.

In terms of the extant guidelines of Govt. of India, officers having mentally challenged child / children may be considered for preferred posting, keeping in view the requirements of special education / correctional therapy, etc. which are not available at all centres. Exemption from rural/semi-urban posting to such officers may be granted by Head (HRM) taking into account the special education / therapy being undergone / required for their mentally challenged child / children in each such individual case.

An officer, who is an active National/ International Player/ Coach, may be exempted from stipulation of Rural/ Semi Urban posting, so long as he/ she remains active in sports field/ coaching, at the National/ International Level. For this purpose, an active National/ International player/ coach will mean a person who plays/ coaches in recognized National Competitions on behalf of the State and an International Player/ Coach will mean the person who represents the Country/ Coaches any Indian Team in International Competitions. Exemption under this clause would have to be approved by the Managing Director & CEO.

Temporary exemption from undergoing rural / semi-urban service to the Officers posted abroad may be given. However, such officers will be required to complete rural / semi-urban service as stipulated above, as soon as they return from abroad.

EXPOSURE REQUIREMENT:- **PROMOTION TO HIGHER GRADE**

BRANCH HEAD: For being eligible for promotion to SMG/S-V, preferable the candidates should have Branch Head exposure for at least -02- years. Similarly, for being eligible for promotion to SMG/S-V, preferably the candidates should have Branch Head exposure for atleast -03- years.

For this purpose, exposure as Head of SMELF, SMS, RBO, CBO, LDM, RMs of Regional Rural bank, DRM, SARB and Branch Head at Overseas Territories will be included under this criteria.

Also, for being eligible for promotion to MMG/S-III, preferably the candidate should have operational experience of minimum -02- years.

ADMINISTRATIVE OFFICE: For being promoted to TEG/S-VII, the officer should have worked as Regional / Zonal Head or must have worked, in MMG/S-III to TEG/S-VI, in the Regional / Zonal Office/ Head Office/ Baroda Corporate Centre for -02- years. For this purpose, exposure of Baroda Apex Academy and other Baroda Academies, Call Centres, Zonal Inspection Centres, Regional Rural Banks, BSVS, Cheque Truncation Cells, & Overseas Offices will be included as experience of Administrative Office. Further, the experience as Chairman of Regional Rural Banks/ Associate Bank, Managing Directors of Subsidiaries and Overseas Territory Heads would be treated as equivalent to experience as Regional/Zonal Head.

WEIGHTAGE FOR VARIOUS FACTORS:

The three factors viz. Written/ Online Examination, Performance and Potential have been identified as relevant for promotions. Written/ Online test shall be used for all promotions upto Scale-VI.

The Managing Director & CEO may, looking to the number of candidates qualified in online test for promotion from JMG/S-I to MMG/S-II & MMG/S-II to MMG/S-III vis-à-vis the vacancies in the respective Grade/ Scale, consider waiver of the provision of potential (interview). In this case, the marks allotted for potential will be

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distributed between written/ online test and performance in the ratio of 50:50.

The respective weightages for each factor is indicated in the following chart:

Promotion	**Written Test**	**Performance**	**Potential**
I to II	**40**	**40**	**20**
II to III	**40**	**40**	**20**
III to IV	**30**	**40**	**30**
IV to V	**-**	**50**	**50**
V to VI	**-**	**50**	**50**
VI to VII	**-**	**50**	**50**

WRITTEN/ ONLINE TEST:

9.3.1 The Written/ Online Test shall assess the domain knowledge base of the candidates. The contents of the Test will vary as per the needs / priorities of the Bank from time to time.

The Written/ online test for promotions upto Scale-IV for specialist officers in the categories listed under para 16.1 (i) to (xi) shall be primarily in the respective field of specialization. For those specialist streams like Agriculture/Finance/ Credit/ CA/ ICWA/ CS/ Wealth Management, etc. which are considered under the general stream for the purposes of Career progression, as mentioned in Clause 16.1 (xii) to (xv), they will be administered the same written/ online test as for generalist officers.

The Bank may at its discretion engage outside professional bodies preferably IBPS for conducting the written tests.

The minimum qualifying marks in the Written/ online test for promotion exercise in all cadres, wherever applicable, shall be 40% and only those officers who qualify in the Written/ online test shall be considered to be eligible for promotion.

The Written/ online test marks secured by the officer shall be uploaded in HRMS immediately after announcement of the promotion results, which may be viewed by the individual candidate.

Looking to the number of eligible candidates for promotion exercise from Scale IV to Scale V and Scale V to Scale VI and to assess their preparedness to take on complex business challenges, decision making abilities, leadership traits etc, the Managing Director & CEO may introduce written/ online test or any other type of test as deemed fit in any such promotion exercise in a particular year.

In such a situation, the respective weightage for each of the factors for promotion from Scale IV to Scale V and Scale V to Scale VI, will be as under:

Promotion	**Written Test**	**Performance**	**Potential**
IV to V	**20**	**40**	**40**
V to VI	**20**	**40**	**40**

PERFORMANCE

Weightage for performance shall be on the basis of final APAR ratings/ GEMS Grade Score secured by an officer during the immediately preceding three years prior to the promotion exercise for all scales.

Note*: The performance ratings to be reckoned for the purpose of giving the weightage for performance will only be for the period specified in 9.4.1 above notwithstanding the fact that the eligibility criteria might have been relaxed by the Bank.*

However, in case an officer is eligible for promotion as per the provisions of this Policy, but the number of years of actual total service served by him is less than 3 years, his performance

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weightage shall be considered on the basis of Final APAR ratings/ GEMS Grade Score secured by him/her during the immediately preceding eligible service years.

Further, however, in respect of Officers whose performance could not be assessed for reasons such as unauthorized absence, suspension, leave, etc. during the assessment period, in such eventualities, the weightage for performance would be arrived at by reckoning the available final performance ratings during the preceding 03 years service.

The final ratings secured by an officer for the specified period of 3 years or service required for eligibility, as applicable shall be first aggregated and thereafter divided by 3 or as applicable so as to arrive at the final average marks for performance, rounded off upto 2 decimal points.

A candidate must have secured a minimum of 60% in the final average marks for performance so arrived at as in point 9.4.2 above to be considered for promotion to the higher grade / scale. A candidate under Merit/ Fast Track channel must have secured minimum of 75% for each year of service required for promotion.

The Managing Director & CEO may relax the minimum performance level in terms of Grade/ Marks as per the Baroda GEMS score for the purpose of promotion exercise in a particular year.

The final average marks so arrived at will be reduced proportionately to give effect to the relative weightage for performance. However, there shall be no rounding off and the actual marks arrived at after applying the weightage, upto 2 decimal figures, will be taken into account.

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POTENTIAL

Assessment of potential shall be made through the process of Personal Interview by Interview Panels to be constituted by the Competent Authority. However, the Competent Authority may at his discretion include such methods apart from Interview as found fit. The processes other than Interview may also be utilized for the purpose of shortlisting for Interview. The Competent Authority for promotion will decide on the modes of assessment of potential and assignment of marks as deemed fit.

Candidates who do not meet with the minimum qualifying marks in the performance factor shall not be called for the Written / Online Test / Interview and those who do not meet with the minimum qualifying marks in the Written/ Online Test shall not be called for the Interviews or assessment of potential.

Senior Managers who are deployed on an All India basis to other Zones / offices or to Corporate Office / special projects, etc. on the basis of their good performance background, expertise, etc. in the following situations shall be given due recognition of their mobility by the panel while assessing potential:

when they are not due for inter-zonal transfers in the normal course, or

when they are moved to the other Zone / office out-of-turn, or

when their deployment is made to a zone / office, not in accordance with the guidelines for inter-zonal transfers mentioned in the transfer policy for officers,

A special mention of such instances of mobility of such officers shall be made to the panel assessing potential so that this mobility can be given due recognition / weightage by the Panel.

During interview for Promotion to Scales-V, VI and VII, due recognition/weightage will be given to the following:-

Whether the officer has worked in different specialized areas of the banks.

Whether officer has been posted to different parts of India or has been only one / few Region / Zone.

Whether the officer has experience of working in the field as well as working in Regional / Zonal and Head Office/ Corporate Office.

Whether the officer has professional qualifications and/or has the officer acquired additional qualifications after joining the service.

The minimum qualifying marks for Potential for promotions upto S-IV shall be 50% and for promotions to SMG/S-V, TEG/S-VI & TEG/S-VII, a candidate must have secured a minimum of 70% marks on the Potential factor for being considered for promotion to the next grade.

SELECTION PROCESS FOR INDIA-BASED EXPATRIATE OFFICERS:

The eligibility criteria and selection process for promotions of India-based expatriate officers working at Overseas Branches / Offices of the Bank shall be the same as given above, subject however to the following modifications.

The expatriate officers shall also be subjected to the same Written/ Online Test as their counterparts in India simultaneously. The test would be conducted at selected Overseas Centres.

Potential for promotions of ex-patriate officers shall be assessed by the Interview Panel as specified in Para 16.0 of this Policy. The Panel may either interview the candidates which includes interview through Video/ Tele conferencing or award the marks for Potential to such expatriate Officers based on records, as deemed fit.

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Marks in respect of Potential of the candidates for promotions where interviews are not held may be assessed by the Panel taking into account the following factors:

Detailed bio-data / profile of the officer

Business profile of the officers department / function.

Self-Appraisal of the officer

Report on the concerned Officer by the Territorial Head.

PREPARATION OF THE FINAL MERIT LIST

The weightage in terms of Para 9.0 shall be applied to the actual marks obtained by officers on each of the applicable factors and the marks so arrived at (rounded off upto 2 decimal places) shall be aggregated. The final merit list shall be prepared in the descending order of such aggregate marks obtained by all candidates found promotable and depending on the number of vacancies, a cut-off point will be arrived at.

For promotions upto Scale-IV, if there are more than 1 candidate at the cut-off point who have scored equal marks, then all of such candidates scoring equal marks at the cut-off point shall be promoted. In this eventuality, the number of vacancies shall stand increased by such number. For promotions to Scale-V and onwards, if there are more than one candidate at the cut-off point obtaining equal aggregate marks, then they shall be listed in the merit list in order of their seniority.

For all promotions upto Scale-IV, the merit list so prepared shall however include only such officers who have secured atleast 60% in their aggregate marks, for all the factors considered for promotion. For promotions to SMG/S-V, TEG/S-VI & TEG/S-VII, the merit list so prepared shall include only such officers who have secured atleast 70% in their aggregate marks, for all the factors considered for promotion.

Promotion results in all scales shall be declared subject to vigilance clearance on the date of promotion.

In respect of promotions from JMG/S-I to MMG/S-II and MMG/S-II to MMG/S-III, there will be separate merit lists for the normal channel and for the fast-track channel. However, the cut-off point for promotion under the fast-track channel will not be less than the cut-off point for Normal Channel.

Where sufficient numbers of suitable officers are not available for filling up the vacancies in any year, the Management may keep the vacancies unfilled. Notwithstanding the availability of vacancies, the Managing Director & CEO may also decide to keep any vacancy/ies in any Grade / Scale unfilled or under reserve for administrative reasons.

The Competent Authority may decide to keep a waitlist of candidates found eligible for promotion to any grade/Scale out of the final merit list as mentioned above against vacancies that shall arise during the year [April-March]. Any wait list so kept shall automatically expire on 31st March of the next year.

For the purposes of drawing the waitlist, all vacancies that are arising / occurring during the year upto a cut-off date may be taken into consideration. Additionally, waiting list may also include anticipated vacancies that may arise on account of unforeseen circumstances like death, resignation /Vol. Retirement, etc.

The Managing Director & CEO / Executive Director in-charge of HR may release the promotions from the said waitlist, as and when vacancies arise. Further, the MD & CEO, may in his discretion, cancel the waitlist at any time during its validity for reasons to be recorded in writing. However, in case of waitlist maintained for promotion to TEG/S VII, the other members of the

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Committee of Directors will also need to be consulted by Managing Director & CEO before cancelling the waitlist.

For promotion exercises upto SMG/ S-IV, Bank shall, as far as possible, follow the principle of maintaining proportionality of the candidates being promoted out of the total eligible candidates who appeared in the promotion exercise, for both Generalist and Specialist categories. In order to maintain this proportion, officers in particular specialist category shall be promoted as per the number of vacancies available in that specialist category. For the purpose of maintaining this proportion, the specialist streams mentioned under clause 16.1 (xii to xv) shall be considered under the general stream.

PROVISIONS RELATING TO SC/ST, EX-SERVICEMEN, SPORTSMEN EMPLOYEES, ETC.

The guidelines / directives issued by the Government of India from time to time for relaxation of criteria, reservation of posts, etc., for SC/ST/Ex-servicemen/any other specified category shall be deemed to be a part of this Promotion Policy and shall be given effect to accordingly.

Notwithstanding what is stated hereinabove, promotions, if any, of sportsmen employees, employees apprehending dacoits/robbers, etc., shall be made in accordance with the Government / IBA guidelines. The Managing Director & CEO shall be the Competent Authority for this purpose.

PROCEDURE IN CASE OF OFFICERS AGAINST WHOM DISCIPLINARY / COURT PROCEEDINGS ARE PENDING:

The following officers shall be permitted to participate in the promotion exercise subject to their fulfilling all eligibility conditions specified hereunder: -

Officers who are under suspension

Officers against whom a charge-sheet has been issued and the disciplinary proceedings are pending.

Officers against whom prosecution has been launched in a court of law or sanction for prosecution has been issued.

13.2 However, the results of such officers (as mentioned at point 1, 2 & 3 of para 13.1 above) will be kept in sealed cover as per Govt. guidelines. Further course of action in respect of such Officers shall be decided by the Bank in terms of the directives/ guidelines received from the Government of India from time to time

RIGOUR OF PENALTY FOR PROMOTIONS:

14.1 Board of Directors, in its meeting held on 31.08.2013, resolved to adopt the Rigour Policy for Officer Employees, which will form part of the Promotion Policy for Officers

OFFICERS WHO REFUSE TO ACCEPT PROMOTION / SEEK REVERSION:

Officers who refuse to accept promotion: -

An Officer who appears for promotion process and gets selected (for promotion upto Scale-III) but refuses to accept promotion must provide sufficiently convincing reasons for his refusal to accept promotion within -15- days from the date of receipt of promotion offer letter.

The same may be considered at the discretion of the Bank. If the request of the officer not to accept promotion is considered by the Competent Authority, as mentioned in para 17.0 of the policy, then the officer shall be debarred from participating in the promotion exercises for the next -2- years from the date of acceptance of such refusal.

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Officers who seek reversion:-

The request of an Officer who is promoted to higher grade/ scale, but seeks reversion to the previous grade/ scale, the same may be considered at the sole discretion of the bank by the Competent Authority, as defined in para 17.0, provided such application is made within a period of six months from the date of declaration of promotion results to the next higher grade/ scale.

The Officer whose request for reversion is considered by the Competent Authority shall be debarred from participating in the Promotion Exercises for the next 2 years from the date of such acceptance of the reversion.

Such reversion is permissible only in respect of promotion of officers' upto SMG/S-IV. There will not be any reversion permissible in respect of promotions to Scale V & above.

16.0 SPECIALIST OFFICERS:

16.1 Officers appointed/ directly recruited by the Bank as Specialist Officers on the basis of minimum eligibility criteria and / or qualifications shall be treated as Specialist officers. List of categories of Specialist Officers are as under:

Law officers
Marketing officers / Sales officers
HRM officers
Technical officers / Engineers – for Project finance
Technical officers / Engineers (Civil / Electrical streams) / Architects – for Estate Management
Economists / Planning officers
Security / Fire officers
Official Language Officers
IT officers / Officers with systems specialization
Risk Management
Treasury Operations/ Forex
Agriculture officers / officers with Agri or Agri-business specialization (*)
Wealth Management (*)
Finance / Credit /CA/ ICWA/ CS (*)
Officers recruited as Specialist Officers with specialization in Finance/ Actuarial science / Insurance / International business. (*)

(*):- For the purposes of Career progression, these officers shall be considered under the general stream.

The Managing Director & CEO may add or delete or modify these categories having regard to the Bank's needs / requirements from time to time.

The provisions of rural / semi-urban service shall not apply to any of the above categories of specialist officers, except for Agriculture officers.

The same procedure, eligibility criteria in terms of number of years of service, other criteria, selection processes, etc. for promotion as laid down for officers in the general stream will be followed for promotion of specialist officers also.

All Specialist officers will have to undergo some mandatory period of posting in branch operations, as per the guidelines formulated by the Bank. All specialist officers shall be deemed to be Generalist officers immediately upon their promotion to Scale V.

In case, the Specialist Officers joins at a Scale higher than Scale-I, the minimum service requirement in para 3.0 of these Guidelines would be reckoned from the level at which they

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enter the service. For example, if an officer enters at Scale-II, the minimum length of service for promotion from Scale-IV to Scale-V will be 9 years instead of 12 years.

The Bank shall have the right to depute / place an officer in any Branch / office of the Bank or to any of its subsidiaries / JV companies / Associate Banks on deputation after conversion as per the organizational requirements.

Following above modification, the career path Policy as circulated vide Circular No. BCC:BR:104/445 dated 11.12.2012 shall stand repealed.

17.0 COMPETENT AUTHORITY

17.1 The Competent Authority for the purpose of promotion of officers at various levels of management alongwith the composition of the panel for assessing potential of Officers will be as under:

For Promotion		Panel for Interview *		Competent Authority for promotion
From Scale	To Scale			
JMG/S I	MMG/S II	-1- AGM -2- CMs	(of which -1- member to be SC/ST Member)	Head (HRM)
MMG/S II	MMG/S III	-1- DGM -2- AGMs/1 AGM & 1 CM	(of which -1- member to be SC/ST Member)	Head (HRM)
MMG/S III	SMG/S IV	-1- GM & -2- DGMs		Executive Director
SMG/S IV	SMG/S V	-1- ED and -2- GMs		MD & CEO
SMG/S V	TEG/S VI	All EDs		MD & CEO
TEG/S VI	TEG/S VII	MD & CEO, all EDs and -1- outside expert.		MD & CEO

The MD & CEO (in his/her absence, the ED holding charge of HR matters) to decide on any clarification / interpretation pertaining to constitution of Panel for Interview or make any changes in the composition of the Panel that may become necessary, in accordance with the Government guidelines.

The SC/ST member, wherever part of the interview panel for assessing potential will function like the other members in the panel and participate in all meetings of the panel.

However, if a suitable SC/ST officer of the designation mentioned in the composition of the panel is not available, any outside member belonging to SC/ST would be co-opted.

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18.0 GENERAL:

18.1 Endeavour shall be made to complete the promotion exercises by 1st / 2nd week of April every year. For this purpose, Bank may issue necessary administrative guidelines as required from time to time.

18.2 Normally, promotion exercises shall be held every year. However, in exceptional circumstances, the Managing Director & CEO may decide about not holding of Promotion Exercise for any Grade/ Scale in any particular year looking at number of vacancies or for any other reasons to be recorded appropriately.

18.3 In the absence of the MD & CEO, the ED holding charge of HR matters shall be the Competent Authority for all matters where MD & CEO is the competent authority under this policy

18.4 MD & CEO (in his/her absence, the ED holding the charge of HR matters) shall decide on any clarification / interpretation pertaining to this Policy or make any modifications thereof, within the purview of Government of India guidelines, that may become necessary for facilitating and /or implementing this policy or any changes that may be warranted in this policy from time to time.

18.5 The provisions of the Promotion Policy are subject to changes in terms of the guidelines received from the Government and amendments as approved by the Board of Directors from time to time.

18.6 The Policy shall be reviewed after a period of -3- years in consultation with All India Bank of Baroda Officers' Association (AIBOBOA).

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REGULATION 18: SENIORITY:

Each year, the Bank shall prepare a list of officers in its service showing their names in the order of their seniority on an all India basis and containing such other particulars as the Bank may determine. A copy of such list shall be kept at every branch or office of the Bank.

Seniority of an officer in a grade or scale shall be reckoned with reference to the date of his appointment in that grade or scale. Where there are two or more officers of the same length of service in that grade or scale, their inter-se seniority shall be reckoned with reference to their seniority in the immediately preceding grade or scale or the previous cadre to which they belonged in the Bank's service. Where two or more officers have the same length of service in such preceding grade or scale or such previous cadre, their seniority shall be determined with reference to their seniority in the immediately preceding grade or scale or cadre, as the case may be.

Subject to the provision of sub-regulation (2): -

The inter-se seniority of officers directly recruited 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.

If officers recruited under the general category and reserved category are allotted to any Bank, the seniority inter-se amongst the candidates so allotted who join on the same date shall be determined in accordance with the marks obtained by such candidates without adding notional marks for the reserved candidates.

If, however, two or more categories of officers such as technical field officers, agricultural field officers and general officers join on the same date and if there is no system of maintaining separate seniority list for the different categories of officers, seniority in the common seniority list shall be determined on the basis of their date of birth.

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

Nothing in this regulation shall effect the seniority among themselves of the officers as existing immediately prior to the appointed date.

CLARIFICATIONS

1**. SENIORITY OF Erstwhile Traders Bank Ltd. (ETBL) Officers:**

The service and seniority of Officers of ETBL will be reckoned in the ratio of 1.5:1 (ETBL: BOB) in Bank of Baroda and placed at the appropriate place in the seniority list for all purposes where seniority is criteria such as promotion etc. However, their service in Bank of Baroda after the date of amalgamation is reckoned in full for all purposes.

Provided, however, for purpose of payment of Terminal Benefits, Leave Fare Concession, eligibility for loans, the number of years of service rendered by the employees in ETBL shall also be computed in full.

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2**. SENIORITY OF Erstwhile Bareilly Corporation Bank Ltd. (EBCBL) Officers:**

The service and seniority of Officers of EBCBL will be reckoned in the ratio of 1.5:1 (EBCBL: BOB) in Bank of Baroda and placed at the appropriate place in the seniority list for all purposes where seniority is criteria such as promotion etc. However, their service in Bank of Baroda after the date of amalgamation is reckoned in full for all purposes.

Provided, however, for purpose of payment of Terminal Benefits, Leave Fare Concession, eligibility for loans, the number of years of service rendered by the employees in EBCBL shall also be computed in full.

3**. SENIORITY OF Erstwhile Benares State Bank Ltd. (EBSBL) Officers:**

The service and seniority of Officers of EBSBL will be reckoned in the ratio of 2:1 (EBSBL: BOB) in Bank of Baroda and placed at the appropriate place in the seniority list for all purposes where seniority is criteria such as promotion etc. However, their service in Bank of Baroda after the 19th June 2002 i.e. the date of amalgamation is reckoned in full for all purposes.

Provided, however, for purpose of payment of Terminal Benefits, Leave Fare Concession, eligibility for loans, the number of years of service rendered by the employees in EBSBL shall also be computed in full.

4. **SENIORITY OF Erstwhile South Gujarat Local Area Bank . (SGLAB)Officers:**

The service and seniority of Officers of SGLAB will be reckoned in the ratio of 3:1 (SGLAB: BOB) in Bank of Baroda and placed at the appropriate place in the seniority list for all purposes where seniority is criteria such as promotion etc. However, their service in Bank of Baroda after the 19th June 2002 i.e. the date of amalgamation is reckoned in full for all purposes.

Provided, however, for purpose of payment of Terminal Benefits, Leave Fare Concession, eligibility for loans, the number of years of service rendered by the employees in SGLAB shall also be computed in full

5. **SENIORITY OF Erstwhile IIBI Officers:**

The service and seniority of Officers of IIBI will be reckoned in the ratio of 1.5:1 (IIBI: BOB) in Bank of Baroda and placed at the appropriate place in the seniority list for all purposes where seniority is criteria such as promotion etc.

Provided, however, for purpose of payment of Terminal Benefits, Leave Fare Concession, eligibility for loans, the number of years of service rendered by the employees in IIBI shall also be computed in full

6**. SENIORITY OF Erstwhile BOB Housing Finance Ltd (BOBHFL) Officers:**

The service and seniority of Officers of BOBHFL will be reckoned in the ratio of 3:1 (BOBHFL: BOB) in Bank of Baroda and placed at the appropriate place in the seniority list for all purposes where seniority is criteria such as promotion etc. However, their service in Bank of Baroda after the 01-Apr 2005 i.e. the date of amalgamation is reckoned in full for all purposes.

Provided, however, for purpose of payment of Terminal Benefits, Leave Fare Concession, eligibility for loans, the number of years of service rendered by the employees in IIBI shall also be computed in full.

7. SENIORITY OF Erstwhile BOB MEMON CO-OPERATIVE BANK LIMITED (EMCBL):

Their shall be no weightage for past service to employees of Erstwhile BOB MEMON CO-OPERATIVE BANK LIMITED (EMCBL) as they are recruited afresh in Bank of Baroda.

REGULATION 19: AGE OF RETIREMENT:

(1)The age of retirement of an officer employee shall be as determined by the Board in accordance with the guidelines issued by the Government from time to time.

Provided that the Bank may, at its discretion, on review by the special committee/special committees as provided hereinafter in sub-regulation (2) retire, if it is considered necessary to do so in the public interest, an officer employee on or at any time after the completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officer employee or otherwise, whichever is earlier;

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

Provided further that an officer aggrieved by the order of the Competent Authority as provided in sub-regulation (2) may, within one month of the passing of the order give in writing a representation to the Board of Directors against the decision of the Competent Authority and on receipt of such representation from the concerned officer, the Board of Directors shall consider his representation and take a decision within a period of three months. Where the Board of Directors decides that the order

passed by the Competent Authority is not justified the concerned officer shall be reinstated as though the Competent Authority has not passed the order.

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

Explanation

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

Provided that an officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of the preceding month on attaining the age of retirement. (Ref: HO: BR: 92: 290 dated 13.10.2000)

(2) The Bank shall constitute a special committee/ Special Committees consisting of not less than three members, to review, whether an officer employee should be retired in accordance with the first proviso to this regulation. Such committee/ committees shall, from time to time, review the case of each officer employee and no order of retirement shall be made unless the Special Committee/ Special Committees recommends in writing to the Competent Authority the retirement of the officer employee.

Guidelines issued by the Government in terms of Regulation 19(1):

The age of retirement of an officer in the Bank shall be determined in accordance with the following conditions:

I. An officer employee of the Bank recruited/ promoted prior to 19th July 1969 shall retire on completion of the 60 years of age.

II. An officer employee of the Bank recruited prior to 19th July 1969 but promoted as an officer on or after 19th July 1969 shall retire on completion of 60 years of age.

III. An officer employee of the Bank recruited whether as an award staff or as an officer employee on or after 19th July 1969 shall retire on completion of 58 years of age.

IV. With effect from 22.5.1998, for all officers, retirement age will be -60- years as per revised Govt. Guidelines. (Cir. No. HO: BR: 90/209 dated 20.07.1998).

Clarifications:

(a) If an Officer's date of birth is the first day of the month then he will retire on the close of the last day of the preceding month in which he completes his age of retirement.

For Example: An officer born on 1st April would retire on 31st March.

(b) If the last day of the month happens to be a holiday, then such officer may attend the office on the last working day of the month in which he completes his age of retirement. He would however, be eligible to get the salary for the full month, as he would be retiring on the last day of the month.

REGULATION 20: TERMINATION OF SERVICE:

(a) An officer shall not leave or discontinue his service in the Bank without first giving a notice in writing of his intention to leave or discontinue his service or resign. The period of notice required shall be 3 months and shall be submitted to the Competent Authority as prescribed in these regulations.

Provided further that the competent authority may reduce the period of 3 months, or remit the requirement of notice.

(b)An officer against whom disciplinary proceedings are pending shall not leave/ discontinue or resign from his service in the Bank without the prior approval in writing of competent authority and any notice or resignation given by such an officer before or during the disciplinary proceedings shall not take effect unless it is accepted by the Competent Authority.

© Disciplinary proceedings shall be deemed to be pending against any employee for the purpose of this regulation if he has been placed under suspension or any notice has been issued to him to show cause why disciplinary proceedings shall not be instituted against him and will be deemed to be pending until final orders are passed by the Competent Authority. The officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue as if he was in service until the proceedings are concluded and final order is passed in respect thereof. The concerned officer will not receive any pay and/or allowance after the date of superannuation. He will also not be entitled for the payment of retirement benefits till the proceedings are completed and final order is passed thereon except his own contributions to CPF.

Clarifications:

Encashment of Privilege Leave under Regulation 38 is to be treated as retirement benefit only as the same is payable on retirement. Consequently an officer employee in whose case the provision of Regulation 20(3)(iii) of BOB(O)SR, are attracted is not entitled for the payment of the sum equivalent to the emoluments of the

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Privilege Leave that he had accumulated. The payment of this amount will depend on the outcome of the proceedings continued against him.

(IBA NO: PD: GSN: 5: H (VII): 1002 dated 31.10.98)

All the penalties as provided in Regulation 4 of the Bank of Baroda officer employees' (Discipline & Appeal) Regulation can be imposed at the conclusion of the proceedings upon the officer employee against whom the disciplinary proceedings are instituted or continued after his retirement in terms of Officers Service Regulations. However, reduction in the pension of the officer (Whether permanently or for specified period) fully or partially shall be done following the provisions of Bank of Baroda (Employees') Pension Regulations, 1995. (IBA NO: PD: CIR: 76: 665: 546: 1850 dated 5.3.1999)

Guidelines issued by Government in terms of Regulation 20(1) (a) of the Officers' Service Regulations 1979/1982.

The option to terminate the services of an officer shall be exercised only where -

Decisions taken by the officer employee in his capacity as an officer employee has put the Bank to monetary loss though no misconduct as such can be proved against him.

The officer employee for any reasons, has not been attending to his duties in the Bank continuously for a period of 90 days after exhausting all leave due to him or after his request for leave of extension of leave has been refused in writing.

The officer employee employed on the basis of a particular expertise or skill or qualification, ceases to possess such an expertise or skill or qualification, for any reason whatsoever.

The officer employee, for three consecutive years in annual appraisal of his performance, has received ratings of less than average and despite the appraisal reports of the first two years having been communicated to him there has been no improvement or insufficient improvement in his performance.

Situation is such that due to violence, insurgency or general indiscipline, insubordination, holding an enquiry against the officer employee is not possible.

The evidence to be relied upon to prove the misconduct gets destroyed or the principal witness (es) becomes unavailable for reasons beyond management's control.

There is such other cause as would reasonably lead the Bank to believe that the retention of the officer employee would prejudice the Bank's interest.

"GROUND RULES" FOR REGULATION 20(3) OF BANK OF BARODA OFFICERS' SERVICE REGULATIONS, 1979.

1. In order to ensure compliance of the provisions of Regulation 20(3) for continuing the disciplinary proceedings against an officer who has reached superannuation, it has been decided to lay down certain ground rules.

2. A list of all those officers who are retiring in the next two years should be got prepared at the beginning of every year by the disciplinary/competent authority. Thereafter the disciplinary/ competent authority should get the following scrutiny done in the case of each officer.

a) Reports from the vigilance department should be obtained to verify whether any enquiry/investigation is pending against the officer, which is likely to result in disciplinary action being taken against the officer.

(b)Inspection reports pertaining to the retiring officer's work should be carefully examined to see if the officer has committed grave \irregularities which may lead to criminal/departmental action against him, especially if the officer is working in a branch or dealing with operational matters.

(c) Check whether any other serious complaint is pending.

It should be ensured that all cases of irregularities, lapses, etc., alleged to have been committed by the officer are looked into one year before the retirement of the officer. Thereafter, it should be ensured that disciplinary proceedings, if any, are initiated and completed well before the date of superannuation. In cases where departmental proceedings are already pending, a time-bound programme should be drawn up to ensure that the proceedings are completed well before the date of superannuation.

The Chief Executive should once in a period of three months call for the list of officers against whom disciplinary proceedings are contemplated/pending and who are due to retire in the next two years and check the progress of the cases of these officers, and issue such directions as deemed necessary for expeditious disposal of the cases.

Three months before an officer is due for retirement, the competent authority should once again check up with the vigilance department and obtain a fresh clearance from them. At this stage if any fresh case is

brought to the notice of the competent authority, he should immediately submit a report to the Chief Executive of the Bank giving the details of the misconduct/irregularities that the officer is reported to have committed and also whether in his view departmental proceedings should be initiated. The Chief Executive should take a view regarding continuation of disciplinary proceedings beyond the date of superannuation as if the officer were in service, depending upon the gravity of the irregularities committed and sensitiveness of the case. If the Chief Executive is of the view that action should be taken against the officer even if it results in continuation of disciplinary proceedings beyond the date of superannuation, the officer should be immediately advised by a proper order and the disciplinary authority should be ordered immediately to frame charges against him and prepare a time- bound programme for completion of disciplinary proceedings within the next six months.

In the case of officer against whom disciplinary proceedings have already been initiated, the disciplinary authority should examine the case three months before the officer is due for retirement and submit a note to the Chief Executive indicating whether the inquiry will be completed before the date of superannuation. In case proceedings are likely to continue beyond the normal date of superannuation, the officer should be informed by a proper order about the continuation of the enquiry proceedings, even though he would cease to be in service.

The cases of such officers against whom disciplinary proceedings will continue beyond superannuation should be put up to Board of Directors of the Bank for information/confirmation.

A scrutiny will also have to be carried out in case of the officers who are under suspension at the time of their retirement. By a suitable order the officer should be advised about continuation of disciplinary proceedings upon his ceasing to be in Bank's service on reaching superannuation. Wherever necessary CBI/Police authority should be informed.

Guidelines issued – HO:HRM:RP:109:RP:11:4036 dated 01-May-2017

On receipt of request for Voluntary Retirement / Resignation , following actions should be initiated immediately ::

The applicant should be issued a letter by the Branch Head stating that he/she will continue in the Bank's service till his / her request for resignation / voluntary retirement is considered favourably by the competent authority and same is conveyed to him / her in writing by the Bank. Copy of the letter should be forwarded to Head Office along with the request

Initiate process for obtaining Vigilance Clearance by Zonal Vigilance Department, CNVC Dept, BCC Mumbai and Central Vigilance Department, BCC, Mumbai

Cases where adverse remark / irregularity / pending against the applicant for which vigilance clearance cannot be accorded, the same should be informed to Head Office

Immediately on receipt of vigilance clearance from Central Vigilance Department, BCC Mumbai the same should be sent to Head Office positively

In the meantime (a) Processing sheet (b) Application for Voluntary Retirement / Resignation in original and (c) Copy of the letter issued mentioned at point (a) above should be forwarded to Head Office, Baroda.

B. Following requests for Voluntary Retirement / Resignation should only be forwarded to Head Office ::

Voluntary Retirement under BOB (Employees') Pension Regulations, 1995 – For officers and Award staff

Voluntary Retirement under BOB (O) SR, 1979 – For Officers only

Resignation under BOB (O) SR , 1979 – For Officers only

Note: Resignation of Award staff should not be sent to Head Office as for such cases, Competent Authority is Regional Head.

C. Before forwarding the processing sheet and other documents, ensure that they are complete in all respect including the following::

The Applicant has submitted unconditional request for Voluntary Retirement / Resignation. Ensure that he has clearly mentioned in application about Voluntary retirement / Resignation as the case may be and regulation under which the request is made

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Complete details in respect of Bond for employees, who have executed a service Bond on appointment / Overseas Assignment / Training or reimbursement of Course fees and Cash incentives on completion of educational course should be provided in the Processing Sheet as the case may be.
The processing sheet in duly signed by the Regional Head as Recommending Authority.

D. In all cases of Voluntary Retirement / Resignation, following time schedule should be strictly adhered to ::

Branch to Regional Office	1. Within -2- days from the date of receipt of application (via scanned email). 2. RO to send format of processing sheet & Exit Interview to Branch by email within -2- days. 3. Letter be issued to the employee through the branch **immediately** on receipt of his/ her application for resignation/ voluntary retirement stating that he/she would continue to remain in the Bank's service until a decision is taken by the Competent Authority on the application and the decision of the Competent Authority is communicated to the concerned officer.
Obtaining inspection records for the last -4- years by RO & sending format for obtaining Vigilance Clearance/CNVC from RO to ZO. In case of Award staff Vigilance clearance to be given by ZO to HO.	Within -1- week of receipt of application.
Sending format for obtaining Vigilance Clearance/ CNVC from ZO to BCC.	Within -4- days from receipt of format from RO.
Simultaneously Regional Office to Head Office	Within -1- week from the date of receipt of application from Branch along with a. Processing Sheet b. Application for VRS / Resignation c. Copy of letter issued to employee d. Exit Interview
Vigilance Clearance/ CNVC	Immediately via email on receipt of the same from concerned authorities.

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In view of the various judgments passed by the Hon'ble Supreme Court, care should be taken that an employee who has submitted request for Voluntary Retirement / Resignation is relieved on or before expiry of -3- months' notice period. For the purpose all necessary formalities (including obtaining Vigilance Clearance) should be completed well in time in order to place the request before the Competent Authority for their consideration and for smooth separation of the concerned employee from the Bank within -3- months' notice period.

Ensure that all dues (including salary in lieu of shortfall in notice period) towards Bank's are recovered from the employee concerned before his / her relieving. Alternatively an irrevocable undertaking / authority to liquidate Bank's dues from terminal benefits should be obtained and terminal benefits claims should be forwarded to Head Office without delay If terminal benefit amount may not be sufficient enough to cover outstanding dues, employee may be advised to arrange for fund to cover the remaining amount in his account.

The amount of Bond money as mentioned in the processing sheet should be recovered from the employee and remitted to Head Office (Alpha HEADOF) at the time of relieving giving full particulars (Ref Cir No. HO:BR:110:177 dated 19.09.2018).

The copy of the relieving order should be forwarded to Head Office and his separation details be updated in HRnes- HRMS on real time basis.

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SUGGESTIVE FLOW CHART FOR PROCESSING RESIGNATION / VOLUNTARY RETIREMENT

Resignation/ Voluntary Retirement application is submitted by the employee to the branch which is subsequently forwarded to the Region.

⇩

On receipt of resignation/ Voluntary Retirement letter, Region should issue a letter to concerned employee, duly signed by the Regional Head/ Dy. Regional Head, through Branch, to continue in service till the same is accepted by the Competent Authority. Along with the above letter, the Processing Sheet and the Exit Interview proforma may also be sent for filling up by the concerned employee.

⇩

Simultaneously, Region should issue letter seeking Vigilance Clearance from all the places that concerned employee had worked during last -4- years. On receiving Vigilance Clearance from all the places, RO to seek Vigilance Clearance from the Central Vigilance Department, BCC, Mumbai, through the Zonal Office in stipulated format.

⇩

On receipt of the acknowledgment copy, Processing Sheet and Exit Interview Format from Branch, he / she may be called for Exit Interview before the RM/ DRM/ Regional HR. Further, the following documents need to be sent to HO with Regional Head's recommendation ::-

[1] Processing Sheet duly recommended by Regional Head.

[2] Letter of employee tendering Resignation / Voluntary Retirement in original.

[3] Acknowledged copy of Bank's letter to the employee informing him to continue in service till Competent Authority accepts his resignation/ Voluntary Retirement.

(The Region need not wait for the receipt of Vigilance Clearance for sending of the above documents to Head Office).

⇩

On receiving the Vigilance Clearance from Central Vigilance Department, BCC Mumbai, RO needs to send the same to HO. Central Vigilance Department, BCC Mumbai also sends a copy of the Vigilance Clearance to HO.

⇩

HO seeks approval of the Competent Authority, GM (HRM). On receipt of the decision of the Competent Authority, HO will convey the said decision to the Region. In case of acceptance of the request, HO will issue the resignation acceptance letter addressed to the concerned Regional Head, mentioning therein the terms and conditions applicable for the said resignation/ Voluntary Retirement of the concerned employee.

⇩

On receipt of the aforesaid letter, RO will issue a letter addressed to the employee mentioning the same terms & conditions and forward to the branch with a copy to HO over email. The Branch has to ensure all terms & conditions are fulfilled by the concerned employee before his relieving from Bank's service and take acknowledgment of the concerned employee on the same.

⇩

Branch should issue a relieving letter addressed to the employee on fulfilling the terms & conditions specifying the type of relieving (whether resignation / Voluntary Retirement) and the date of relieving. Copy of this letter duly acknowledged to be sent to RO & HO (hrm.ho@bankofbaroda.com).

CHAPTER 5

ALLOWANCES

21.	DEARNESS ALLOWANCE
22.	HOUSE RENT ALLOWANCE
23.	OTHER ALLOWANCES

REGULATION 21: DEARNESS ALLOWANCE:

(1) **On and from 1-11-1987,** Dearness Allowance shall be as under:

I) Dearness Allowance shall be payable for every rise or fall of 4 points over 600 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100.

II) Dearness Allowance shall be payable as per the following rates:

(a) 0.67% of 'pay' upto Rs. 2500/- plus,

(b) 0.55% of 'pay' above Rs. 2500/- to `. 4000/- plus,

(c) 0.33% of 'pay' above Rs. 4000/- to `. 4260/- plus,

(d) 0.17% of 'pay' above Rs. 4260/-

(2) **On and from 1-7-1993**, Dearness Allowance shall be as under.

I) Dearness Allowance shall be payable for every rise or fall of 4 points over 1148 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100.

II) Dearness Allowance shall be payable as per the following rates:

(a) 0.35% of 'Pay' upto Rs. 4800/- Plus

(b) 0.29% of 'Pay' above Rs. 4800/- to Rs.7700/- plus

(c) 0.17% of 'Pay' above Rs. 7700/- to Rs. 8200/- plus,

(d) 0.09% of 'Pay' above Rs. 8200/-

Note:

Pay for the purpose of Dearness Allowance shall mean Basic Pay including Stagnation increments.

(B) Professional Qualification Allowance/ Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5 shall rank for Dearness Allowance w.e.f. 1.11.1994.

(3) **On and from 1-4-1998**, Dearness Allowance Scheme shall be as under.

I) Dearness Allowance shall be payable for every rise or fall of 4 points over 1684 points in the quarterly average of the All India Average Working Class Consumer Price Index. (General) Base 1960=100.

II) Dearness Allowance shall be payable as per the following rates:

(a) 0.24% of 'Pay' upto Rs. 7100/- Plus

(b) 0.20% of 'Pay' above Rs. 7100/- to `. 11300/- plus

(c) 0.12% of 'Pay' above Rs. 11300/- to `. 12025/- plus,

(d) 0.06% of 'Pay' above Rs. 12025/-

Note:

(A) Pay for the purpose of Dearness Allowance shall mean Basic Pay including Stagnation increments.

(B) Professional Qualification Allowance/ Professional Qualification Pay as specified in Explanation (c) and (d) to sub-regulation (2) of Regulation 5 shall rank for Dearness Allowance

(4) On and from the **1st day of November,2002**, Dearness Allowance shall be as under

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Dearness Allowance shall be payable for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960 = 100.

During the period from the 1st day of November, 2002 to 31st day of January, 2005, dearness allowance shall be payable as per the following rates :-
0.18% of 'pay' upto Rs.9,650/- plus
0.15% of 'pay' above Rs.9,650/- and upto Rs.15,350/- plus
0.09% of 'pay' above Rs.15,350/- and upto Rs.16,350/- plus
0.04% of 'pay' above Rs.16,350/-

(5) On and from **1st day of February 2005**, Dearness Allowance shall be payable at 0.18% of pay.
Note ::
(A) "Pay" for the purpose of Dearness Allowance shall mean Basic Pay including Stagnation increments.
(B) Professional Qualification Allowance or Professional Qualification Pay as specified in explanations (c) , (d) and (e) to sub-regulation (2) of regulation 5 shall rank for dearness allowance.
(6) **On and from 1.11.2007,** Dearness Allowance shall be payable for every rise or fall of four points over 2836 points in the quarterly average of the All India Average Working Class Consumer Price Index (General) Base 1960=100 at 0.15% of Pay. (Para 3 of Joint Note dated 27th April 2010)
(7)**On and from 01–Nov-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.
NOTE (A) Pay for the purpose of Dearness Allowance shall mean Basic Pay including Stagnation increments + Special Allowance.

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REGULATION 22: HOUSE RENT ALLOWANCE*:*

(1) (a) On and from 01-Nov-2012, (Para 4 of Joint Note dated 25th May 2015) where an officer is provided with residential accommodation by the Bank, a **sum equal to 0.75% of the basic pay** in the first stage of the scale of pay in which officer is placed or the standards rent for the accommodation, whichever is less, will be recovered from him.

(b) Where an officer is not provided any residential accommodation by the Bank, he shall be eligible on and from the 1st day of November,2012, the House Rent Allowance as specified in the table below, namely:-

	I	II
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.

(2) Where an officer resides in his own accommodation he shall be eligible for a House Rent Allowance on the same basis as mentioned in provisions to clause (b) of sub-regulation (1) as if he was paying by way of monthly rent a sum equal to one twelfth of the higher of (A) or (B) below:

(A) The aggregate of: -

i) Municipal taxes payable in respect of the accommodation; and

ii) 12% of the capital cost of the accommodation including the cost of the land and if the accommodation is part of a building, the proportionate share of the capital cost of the land attributable to that accommodation, excluding the cost of special fixtures, like air conditioners;

OR

(B) The annual rental value taken for municipal assessment of the accommodation.

Explanation:

(1) For the purpose of this Regulation "standard rent" means:

a) In the case of any accommodation owned by the Bank, the standard rent calculated in accordance with the procedure for such calculation in vogue in the Government;

b) where accommodation has been hired by the Bank, contractual rent payable by the Bank or rent calculated in accordance with the procedure specified in (A) above, whichever is lower.

(2) "Pay" for the purpose of House Rent Allowance shall mean Basic pay including stagnation increments.

(3) Professional Qualification Allowance or Professional Qualification pay as the case may be , shall rank for House Rent Allowance with effect from the 1st day of November 1994.

(4) For the purpose of sub-regulations (1) and (2) of this regulation 22 and 23, Area I and Area II shall mean as under:

Area I - Places with a population of more than 12 lakhs

Area II - All places not included in Area I

Government Guidelines in Terms of Regulation 22 (2) (i):

The following cities have been specified as **Major 'A' Class Cities** for the purpose of Regulation 22 (2) (i) and other Regulations effective from 1-8-1982:

a) Ahmedabad b) Bangalore c) Mumbai d) Delhi e) Chennai f) Kolkata g) Hyderabad

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Clarifications:
Officers should be paid house rent allowance on the basis of their place of posting and not on the basis of their permanent/temporary residence. However, the rent receipt/documents for accommodation from the officers who are permitted by the Bank to stay at places other than their places of posting and on the strength thereof, such officers may be paid HRA as per the ceilings and rates applicable to their places of posting Where an officer is staying in a house belonging to his/her spouse or kith and kin and if the branch/office is satisfied that the house actually belongs to the spouse or kith and kin, the officer concerned be reimbursed house rent allowance relying on the rent receipt of the spouse or kith and kin for the rent actually paid as per the provisions of Regulation 22 (2).
If an officer is actually staying in a hotel or a lodging house and he produces a receipt for charges paid by him for the lodging(excluding the boarding) he may be paid house rent allowance as per the provisions of Regulation 22 taking the receipt produced by him as the rent receipt.
When the accommodation provided to the officer is in the same premises of the Bank and the lease rent covers both the premises for the office use and the residential quarters, it would be necessary to first determine the rent for the space utilised for office use on the basis of commercial rate of rent applicable at such places and thereafter the rent for the residential accommodation should be determined by deducting the commercial rent payable for the office premises from the total lease rent. It may please be noted that all such cases are to be decided by the Regional Authority and not by the branch/office itself. Such cases should be submitted to the Regional Authority with the relevant data for its consideration and the Regional Authority would decide such cases on the basis of the relevant facts.
After determining the standard rent for accommodation in such cases, the officers concerned would be required to pay w.e.f. 01st November 1994, 4% of his basic pay at the first stage of the scale of pay in which the concerned officer is placed 2.5% of the Pay w.e.f. 1.11.1999 and w.e.f 01-nov-2007, 1.2% of Pay in the first stage of the Scale of Pay in which he/she is placed or the Standard Rent calculated as above, whichever is lower for such accommodation provided by the Bank.

5. The position regarding grant of House Rent Allowance to spouses of Officers who are also officers in the Bank would be as under:
It would be permissible to grant HRA on submission of separate rent receipts to both the spouses if both are officers of the Bank and submit two different receipts in their individual names pertaining to different portions of same premises or for different premises where they are actually staying. However, they will not be entitled to claim HRA for the same portion of the premises twice either from the same Bank or from different Banks.

The officer, whose spouse stays in accommodation provided by the Bank, can claim eligible house rent allowance in terms of the Regulation, without reference to rent actually paid, since the wording of the amended Regulation 22 would imply that hereafter house rent allowance is payable to all the officers who are not provided with Bank's accommodation and since the concept of claiming the house rent allowance on certificate basis is also no more operative.

6. The officers' own house cannot be treated as Bank's leased accommodation for the purpose of payment of rent to such eligible officers. Such officers should, therefore, be paid HRA as per Regulation 22.

7. The items which could be considered in general as forming a part of the Capital cost of accommodation are given below:
(a) **Cost of land:** In the case where the accommodation is a part of a building then the proportionate share of the capital cost of the land attributable to the portion of accommodation occupied by the officer, be taken as "capital cost of land".
(b) **Cost of fixtures**: While calculating the capital cost of building, fixtures like air-conditioners etc. should be excluded. However, the expenses on the items generally provided in the house/flat and of permanent

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nature such as kitchen platform, Lofts, permanent enclosures of balcony etc., be included in the cost of building. But the expenses on white/colour washing, interior decoration etc. should be excluded.
(c) When the eligible officer is occupying only a part of the premises (and not the whole premises) then only the proportionate cost of the building land etc., be taken into account.

8. Verification of Receipts/Documents:The calculation of the house rent allowance as per the above formula should be based on the following documents which the officer concerned be asked to produce alongwith the true authenticated copies thereof while settling his first claim of such rent allowance:

Where the officer is staying in a rented house: The original rent receipt or Agreement with the landlord if any Where the officer is staying in his own house:

For cost of building/land:

Purchase agreement/deed or other documentary evidence about cost of the flat/land.

Architect's certificate, bills of raw materials purchased and those of Labour contractor.
or
If the flat/house is in a co-operative housing society a certificate from the society about the allotment of the flat/house to the officer concerned and its purchase price as registered with the society.

For Municipal Taxes:

Municipal/Local Authorities; bills and receipts for annual taxes paid.

For Annual Rental Value of House:

A certificate from the appropriate Municipal Authority about the annual rental value for Municipal assessment (for the portion of accommodation occupied by the officer).

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9. Accommodation provided by the Bank:

When an officer is provided with the residential accommodation owned/hired by the Bank, he is not entitled for house rent allowance. In this case, the officer will be required to pay to the Bank, w.e.f 01-Nov-1994 4% of basic pay and 2.5% w.e.f. 1-Nov-99 in the first stage of the scale of pay in which he is placed and w.e.f 01-Nov-2007, 1.2% of Pay in the first stage of the Scale of Pay in which he/she is placed or "Standard Rent", whichever is less, towards the housing accommodation and also w.e.f 01-nov-1994 1 % of his basic pay and 0.5% of basic w.e.f. 1.11.1999 and 0.25% w.e.f. 01-Nov-2007) in the first stage of the scale of pay in which he is placed towards the provision of furniture by the Bank.

Here the "Standard Rent" would mean:

(A) Premises owned by the Bank (in accordance with explanation 1(a) given below Regulation 22):

Based on the flat rates of license fee laid down by the Government with reference to the living area, the flat rates given below may be prescribed for uniform application by all banks through - out the country, for calculation of standard rent in respect of owned accommodation provided to officer employee with immediate effect, in terms of Regulation 22 of the Officers Service Regulations:

STANDARD RENT : [Revised Cir.No.BCC:BR:98/17 dated 30-01-2006]

LIVING AREA (In Sq. Mt.)	**MONTHLY LICENCE FEE**			**LIVING AREA (In Sq. Mt.)**	**MONTHLY LICENCE FEE**	
	Old	**New 01-12-2005**			**Old**	**New 01-12-2005**
Upto 50	113	183	**1 Sq. Mt. = 10.76 Sq. Ft.**	151 - 180	433	924
51 - 60	135	241		181 – 225	510	1087
61 - 75	157	279		226 - 300	728	1557
76 - 90	209	387		301 - 400	901	1924
91 - 105	252	520		401 - 550	1073	2290
106 - 120	296	632		Beyond 550	1250	2672
121 – 150	362	773				

The 'Living Area' will be determined on the following basis:

Main Building:

Rooms, kitchen, bath, latrine : 100% of the floor area store and enclosed veranda

Veranda, corridors and Barsati : 25% of the floor area

Porch : 12.5% of the floor area

Court-Yard Pucca : 5% of the floor area

Out Houses:

Rooms : 25% of the floor area

Veranda : 12.5% of the floor area

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

Servant Quarter : `. 17/- per month

Garages : ` 10/- per month

The revised rates of standard rent as mentioned above, would be effective from the month of July, 1997

(Ref:- HO:BR:92/64 dated 23.02.2000)

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(**B) Premises taken on Rent by the Bank:**

When the accommodation is taken on rent by the Bank, the "Standard Rent" would mean the contractual rent paid by the Bank to the landlord for that portion of accommodation allotted to the officer.

The formula for calculating the "Standard Rent" will be as under:

A = Ratio of area occupied for office to residence

B = Ratio of commercial rent to residential rent per sq. ft.

X = Area of residence

Y = Rate of rent for residence

XY = Rent for residence

ABXY = Rent for office

(**XY + ABXY) = (AB + 1) (XY) = Lease Rent**

Example I:

If lease rent = `. 800/- p.m. and area for office = 1000 Sq. ft.

and area for residence = 800 Sq. ft.

A i.e. ratio of area for office to residence =10:8

If rate of commercial rent = `. 3.00 per sq. ft.

and rate of residential rent = `. 1.25 per sq. ft.

B i.e. ratio of commercial rent to residential rent = 3 : 1.25

Now (AB + 1) (XY) = Lease Rent = `. 800/-

XY = 800 = 800 ÷ (10 x 3 + 1) = `.200 p.m.

AB + 1 8 1.25

and ABXY = 200 X 10 X 3 = 600

8 1.25

Accordingly standard rent for residence will be R s . 200/- p.m. and rent for office will be Rs. 600/- p.m.

Example: II

If lease rent =Rs.. 300/- p.m.

area for office = 800 Sq. ft. and area for residence =400 Sq. ft. A

i.e. ratio of area for office to residence = 8

If rate of commercial rent = `. 2.00 per sq. ft.

and rate of residential rent = Re. 1/- per sq. ft.

B i.e. ratio of commercial rent to residential rent = 2:1

Now (AB + 1) (XY) = Lease Rent = `. 300/-

XY = 300 = 300 ÷ (8 X 2 + 1) = 60

AB+1 4 1

and ABXY = 60 X 8 X 2 = 24

Accordingly standard rent for residence will be `. 60/- p.m. and rent for office will be `. 240/- p.m.

Where the meters for electricity and water are common for the office premises and the residence, it will be necessary to install separate meters or submitters for the residence in order to facilitate the recovery of appropriate electricity and water charges from the officers concerned.

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MAINTENANCE CHARGES

House Maintenance [For occupying Bank's house or leased house of Bank.] [Monthly basis w.e.f.01-02-2008] Cir.BCC:BR:100/26 dt.31-01-2008 To be disbursed on Self Declaration basis. Financial Year be taken into account for "per annum" purpose. Continuation these facilities shall be reviewed every year and decided after the annual financial results are finalized.	JMG/S-I	`.500/- p.m.
	MMG/S-II	`.600/- p.m.
	MMG/S-III	`.700/- p.m.
House Maintenance [For occupying housing accommodation acquired on lease in personal name as per the Bank's scheme.] [Monthly basis w.e.f.01-02-2009] Cir.BCC:BR:101/53 dt.13-02-2009 **To be disbursed on Self Declaration basis**.	JMG/S-I	`.300/- p.m.
	MMG/S-II	`.400/- p.m.
	MMG/S-III	`.400/- p.m.
	SMG/S-IV	`.500/- p.m.
	SMG/S-V	`.500/- p.m.
	TEG/S-VI	`.600/- p.m.
	TEG/S-VII	`.600/- p.m.
House Maintenance For Executives and Officers who are staying in their own accomodation w.e.f.01-01-2012] Cir.BCC:BR:103/366 dt.30-12-2011 To be disbursed on Self Declaration basis.	JMG/S-I	`.200/- p.m.
	MMG/S-II	`.300/- p.m.
	MMG/S-III	`.300/- p.m.
	SMG/S-IV	`.400/- p.m.
	SMG/S-V	`.500/- p.m.
	TEG/S-VI	`.500/- p.m.
	TEG/S-VII	`.600/- p.m.
Maintenance Expenses for Garden attached to Residence owned by the Bank.	SMG/S-IV	`. 250/- per month
	SMG/S-V	`. 250/- per month
	TEG/S-VI	`. 250/- per month
	TEG/S-VII	`. 250/- per month

EXPLANATIONS:

1. Rate of Recovery

When an Officer is provided with the residential accommodation owned/hired by the Bank, he is not entitled for HRA. In this case, the officer will be required to pay to the Bank, 0.75% of his basic in the first stage of the scale of pay in which he is placed and w.e.f 01-Nov-2012, 0.75 % of Pay in the first stage of the Scale of Pay in which he/she is placed or "Standard Rent", whichever is less, towards the housing accommodation.

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EXAMPLE :

If one JMG/S-I Officer posted in Area-III is provided with residential accommodation measuring 55 Sq. Meters and monthly rent `.1800/- is being paid by the Bank for the accommodation. The rent recovery from concerned officer will be as under:

w.e.f. 01-nov-2012

Standard Rent for 55 Sq. Meters accommodation = ` 241/-

Actual Rent Paid		10000

2.5% of first stage of JMG/S-I i.e 0.75% of 23700 = 177.75

Therefore, the rent recovery will be `..178

In addition to the rent recovery of housing accommodation provided by the Bank, if an Officer has opted for Furniture Scheme at the residence, furniture rent recovery will be made at the rate of 0.15% w.e.f.01-Nov-2012 of the first stage of the scale of pay in which the officer is placed.

For the recovery purpose, first stage of the scale of pay in which the Officer is placed means, the scale of pay in which the Officer actually is, notwithstanding the fact that he might have run into a higher scale of pay. If a JMG/S-I or MMG/S-II Officer, is automatically running into MMG/S-II or MMG/S-III respectively, he will be treated in JMG/S-I or MMG/S-II in which he is placed only for the purpose of recovery.

2. Payment of HRA on Capital Cost Basis :

1. If an Officer produces a Rent Receipt, House Rent Allowance payable to him shall be the actual rent paid by him for his residential accommodation in excess of 2.5% of the pay (as at present) in the first stage of the Scale of Pay, in which he is placed and w.e.f 01-Nov-2012, 0.75% of Pay in the first stage of the Scale of Pay in which he/she is placed or 150% of HRA payable as per Reg. 22(2) of BOBOSR, 1979.

2. Example

JM1 with Basic Pay of 28600 at Major A class city

Example :: JM1 Officer Basic Pay = `.28600, at Major A city

Capital Cost of Accommodation [Submit details with proofs of Capital Cost]	**₹ 10,00,000**	**I**
12% of Capital Cost	**₹ 1,20,000**	**II**
ADD :: Municipal Tax	**₹ 2500**	**III**
TOTAL [II + III] [i.e. 12% of Capital Cost + Municipal Tax]	**₹ 1,22,500**	**A**
Annual Rental Value as per Municipal Assessment	**₹ 36,000**	**B**
Deemed Monthly Rent [i.e. 1/12th of higher of A OR B]	**₹ 10,208**	**C**
LESS :: @0.75% of First Stage of Gr/Sc in which the Officer is placed	**₹ 177.7**	**D**
C – D	**₹ 10,030**	**E**
Normal HRA as per applicable rate at the Center	**₹ 2574**	**--**
Raised to @ 150% of applicable rate	**₹ 3861 (2574*150%)**	**F**
HRA ON CAPITAL COST BASIS PAYABLE **₹ 3861/- [G]** **[i.e. LOWER OF E OR F]**		

For claiming the same, the Officer should produce original rent receipt or agreement with Landlord

Where an Officer resides in his own accommodation situated at his place of posting, he shall be eligible for HRA linked to the actual capital cost upto 150% of HRA. on the same basis as mentioned in case of rent receipt, as if he was paying by way of monthly rent, a sum equivalent to one twelfth of the higher of:

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The aggregate of municipal taxes payable in respect of the accommodation plus 12% of the capital cost of the accommodation including the cost of land or proportionate share of land as the case may be;
OR:
The annual rental value taken for municipal assessment of the accommodation.

Note that "Capital Cost" means actual cost incurred for acquiring the accommodation and not Valuation, based on present value.

In this case, following documents are required to be verified:
Cost of Building/Land, purchase agreement/deed or other documentary evidence of the cost of the plot/land, Architect's Certificate, Bills of Raw Material purchased and those of Labour contracts.
OR
In case of Co. Op. Hsg. Society : Certificate from the Society about allotment of plot/house to the officer and its purchase price as registered by the Society.
Bills and receipt of annual tax paid to the Municipal/local authorities.
For annual rental value of the House, a certificate from the Municipal Authority about the annual rental value for the Municipal Assessment (for the portion of accommodation occupied by the Officer)
HRA is computed on the basis of place of posting of the concerned Officer and not on the basis of his/her permanent/temporary residence. Even if the officer has been permitted by the Bank to stay at place other than his/her place of posting, then the Bank may, after examining/scrutiny and on the strength of the rent receipt/documents pertaining to accommodation of the concerned officer, pay him/her HRA on rent receipt basis as per the ceiling and rates applicable to his/her place of posting. For HRA on Capital Cost Basis, the officer must have his/her own residential accommodation at the place of posting.
Under Reg.25, the Bank had framed a Scheme viz. "Scheme for Providing Residential Accommodation to Officers", Rental ceiling for providing housing accommodation to officers under the Bank's Scheme is as per the area classification based on population figure of the place only.
However, where accommodation is not provided by the Bank, HRA shall be reimbursed as per Reg.22 of BOBOSR, 1979 which stipulates that HRA shall be paid in project area Group A & B at the same rate with that of Major-A Class cities and Area-I respectively.

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Clarifications (Ref Cir No. HO:BR:110:176 dt. 19.09.2018)

Sr	Query	Reply
1	Whether the claim for payment of HRA on Capital Cost basis be paid with retrospective effect?	No. It cannot be paid with retrospective effect. Claim for payment of HRA on Capital Cost basis be sanctioned for payment with prospective effect only i.e. from the date of receipt of claim, subject to fulfilling the other terms and conditions.
2	Whether any cost of repairs/renovation or alteration can be considered for inclusion in cost of acquiring the accommodation while processing claim for HRA on Capital Cost basis?	No. It will not to form part of Capital Cost. It is already clarified that *"Capital Cost" means, actual cost incurred for acquiring the accommodation….."*. Therefore, cost of repairs/ renovation or alteration, subsequent to acquiring the accommodation, not to form part of Capital Cost.
3	Whether cost of addition [in existing structure] can be considered for inclusion in cost of acquiring the accommodation while processing claim for HRA on Capital Cost basis?	Cost of addition can be considered for inclusion in cost of acquiring the accommodation while processing claim for HRA on Capital Cost basis if it is duly supported by following documents ::- [1] Permission for addition granted by local Municipal/Panchayat etc; authority. [2] Approved revised plan of existing structure, with addition, approved by local Municipal/Panchayat etc; authority. [3] Proof of total cost incurred for addition. [4] Proofs for payment made for such addition.
4	If the Officer has purchased his house at a centre/place/city and subsequently he/she is transferred to other centre/ place/city and his family continues to reside at the centre/place/city where he/she has purchased the house, whether he/she is eligible for payment of HRA on Capital Cost basis?	No. He/She will not be eligible. It is already clarified that *"….if an Officer stays in his own accommodation situated at his place of posting, he/she shall be eligible for HRA linked to the actual capital cost….."* For claiming HRA on Capital Cost basis, the Officer must have his/her own residential accommodation at the place of posting.
5	If the Officer has purchased his house at a centre/place/city and subsequently he/she is transferred to other centre/ place/city and he/she is permitted to stay at the centre/place/city where he/she has purchased the house, whether he/she is eligible for payment of HRA on Capital Cost basis?	No. He/She will not be eligible. It is already clarified that *"….if an Officer stays in his own accommodation situated at his place of posting, he/she shall be eligible for HRA linked to the actual capital cost….."* For claiming HRA on Capital Cost basis, the Officer must have his/her own residential accommodation at the place of posting.
6	Whether an Officer, who has inherited an accommodation or a portion of accommodation, is eligible to claim HRA	No. Since the accommodation is inherited, there is no cost of acquiring the same. Therefore, he/she will not be eligible.

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Sr	Query	Reply
	on Capital Cost basis by submitting Valuation Report based on present value or value at the time he/she inherited the accommodation or part of accommodation?	It is already clarified that *"....Capital Cost means, actual cost incurred for acquiring the accommodation and not valuation, based on present value".*
7	An Officer who desire to submit claim for HRA on Capital Cost basis by submitting Valuation Report, since he/she is not having any proof of amount incurred for acquiring the accommodation, can he/she be paid HRA on Capital Cost basis?	No. Proof for cost of acquiring the accommodation is must. It is already clarified that *"....Capital Cost means, actual cost incurred for acquiring the accommodation and not valuation, based on present value".*
8	Whether an Officer, who desire to claim HRA on Capital Cost basis, is required to submit his/her claim in prescribed format and proofs pertaining to "Capital Cost"?	Yes, it must be submitted in prescribed format and his/her claim for HRA on Capital Cost basis should be supported by copies of following proofs necessary for determining the Capital Cost ::- [1] Cost of Building/Land, purchase agreement/ deed or other documentary evidence of the cost of the plot/land, Architect's Certificate, Bills of Raw Material purchased and those of Labour contracts; **OR;** [1] In case of Co.Op.Housing Society :: Certificate from the Society about allotment of plot/house to the Officer and its purchase price as registered by the Society. [2] Bills and receipt of annual tax paid to the Municipal/local authorities. [3] For annual rental value of the house, a certificate from the Municipal Authority about the annual rental value for the Municipal Assessment [for the portion of accommodation occupied by the Officer].
9	An Officer, posted and residing, in his own accommodation, situated in Urban Agglomerated Area as per All India Census-2011, can claim HRA on Capital Cost Basis?	Yes. Subject to other terms and conditions, payment of HRA on Capital Cost basis be made only if a particular place or centre falls within the urban agglomeration of the major city as per All India Census-2011. Gurgaon (Haryana), treated at par with Delhi for all purposes (including HRA on Capital Cost Basis). **FOR NEW DELHI ::** It is further clarified, w.e.f. 24/07/2018, that since Faridabad, Noida and Ghaziabad are part of NCR, an Officer posted in New Delhi and residing at his/her own accommodation/ flat at any of the aforesaid centre is entitled for HRA on Capital Cost Basis subject to fulfilling usual terms and conditions. It will be effective from 24/07/2018 or the date of receipt of claim from concerned Officer, whichever is later.

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Sr	Query	Reply
10	What is the minimum and maximum limit of HRA on Capital Cost basis.	As already clarified *"…an employee shall be eligible for HRA linked to the actual capital cost and it shall also be restricted to 150% of HRA"* There is no minimum limit. Eligible Officers, who have exercised option for HRA on Capital Cost Basis, will be paid HRA on Capital Cost Basis and it shall be restricted to 150% of HRA rate for that place. An Officer who has exercised option for HRA on Capital Cost Basis cannot change the option till the Officer remain posted in that centre.
11	In terms of relevant provisions of Bank of Baroda Officers' Service Regulations, 1979, Officers can encash their Privilege Leave at following rates ::- -30- days while availing LTC [-04- years Block] Maximum -240- days on retirement. Whether Officers who are staying at the accommodation owned by them and are being paid HRA on Capital Cost Basis should be allowed HRA on Capital Cost Basis or notional basis as being done in case of Offices who are residing at accommodation provided by the Bank.	In terms of advice of IBA conveyed vide our Circular No. BCC:BR:105/281 dated 06/07/2013 ::- "*We wish to state that in terms of Regulation 44[ii] of OSR, encashment of P/L on LTC is calculated reckoning all the emoluments payable for the month during which the availment of LTC commences. The same analogy be applied while computing encashment of leave on retirement/death in terms of Regulation 38. However, Officers who are provided with residential accommodation, a notional HRA will be included."* Accordingly, while computing Leave Encashment, at the time of LTC/Retirement/Death of an Officer HRA component for Officers who are being paid HRA on Capital Cost Basis, the same [HRA on Capital Cost Basis] will be taken into consideration. However, for those Officers who are provided with residential accommodation/residing in leased accommodation in the name of self or Bank and rent recovery is being made from salary of Officer, notional HRA will be included.
12	Municipal Corporations are not issuing Certificate of Annual Rental Value of accommodation OR Officer fails to submit Certificate of Municipal Authority for Annual Rental Value of Accommodation. In above case how the amount of Annual Rental Value to be computed.	In the absence of any proof of Annual Rental Value, the same should be taken as NIL or Zero for computing HRA on Capital Cost Basis, if otherwise eligible.

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ANNEXURE-I

[Format to claim House Rent on Capital Cost Basis by Officers]

Date :: _____

The Branch Head,
Bank of Baroda,
_____ Branch,
_____.

BASIC DETAILS OF OFFICER						
Full Name						
E.C.Number		Designation				
Grade/Scale	JMG/S-I	MMG/S-II	MMG/S-III	SMG/S-IV	SMG/S-V	TEG/S-VI
Branch/Office				Since When		
Present Basic Pay	₹	Including Stagnation Increments				

Rate of HRA applicable at the center where the Branch is situated	7%	8%	9%
Present Residential Address			

PARTICULARS OF ACCOMMODATION FOR WHICH HRA ON CAPITAL COST BASIS IS CLAIMED		
Address where situated		
In whose name the Accommodation Stands		
Capital Cost of Accommodation [Submit details with proofs of Capital Cost]	**₹**	**I**
12% of Capital Cost	**₹**	**II**
ADD :: Municipal Tax	**₹**	**III**
TOTAL [II + III] [i.e. 12% of Capital Cost + Municipal Tax]	**₹**	**A**
Annual Rental Value as per Municipal Assessment	**₹**	**B**
Deemed Monthly Rent [i.e. 1/12th of higher of A OR B]	**₹**	**C**
LESS :: @0.75% of First Stage of Gr/Sc in which the Officer is placed	**₹**	**D**
C – D	**₹**	**E**
Normal HRA as per applicable rate at the Center	**₹**	**--**
Raised to @ 150% of applicable rate	**₹**	**F**
HRA ON CAPITAL COST BASIS PAYABLE ₹ _____ [G] **[i.e. Lower of E –OR- F]**		

The above information is correct to the best of my knowledge and relevant proof/s of actual Capital Cost incurred are enclosed. I also undertake that the accommodation is situated at present place of my posting and I am residing in the said accommodation at present. I request you to kindly arrange to pay me HRA as stated at [G] above.

Yours faithfully,

[_____]
Encl :: Proof/s of actual Capital Cost incurred for acquiring the accommodation.

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REGULATION 23: OTHER ALLOWANCES

Entire Reg 23 has been substituted as per GAZETTE Notification 22 JAN 2011

CITY COMPENSATORY ALLOWANCE

w.e.f 01-11-2012 (Para 5 of Joint Note dated 25-May-2015)

Area	Rate	Maximum Amount
Places in Area 1 and in the State of Goa (population of 12 lacs and above)	4% of Basic Pay	870/- p.m.
Places with population of five lakhs and over and State Capitals and Chandigarh, Puducherry and Port Blair	3% of Basic Pay	600/- p.m.

(I) On and from 1-11-2012, if an officer is serving in a place mentioned in column 1 of the Table above, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place, shall be payable.

23(II) On and from the 1st day of November 2002, the rates of Special Area Allowance shall be as specified in the Schedule to these regulations

GUIDELINES OF THE GOVERNMENT ISSUED IN TERMS OF REGULATION 23(II) OF THE BOBOSR-1979/1982

SPECIAL AREA ALLOWANCE

With effect from 1.11.2012 Special Area Allowance may be paid to the Officer Employees at places indicated in Column I below and at the rates indicated in Column 2 till such time they are withdrawn or modified either wholly or partially.

Provided that if at any of the places indicated in Column I below, Hill and Fuel Allowance as provided under Regulation 23(x) is also payable, then the officer shall be eligible to draw only higher of the two allowances and not both. Provided further that if such higher of the two allowances is less than the aggregate of Special Area Allowance and Hill and Fuel Allowance drawn by the officer on 31.12.1989 (Ref. HO: RM: 94/2 dated 18.4.2002) then such difference shall be protected as personal allowance till such time the officer remains at that place.

Sr.No.	Column 1	Column 2	
		Pay below Rs. 24000	Pay above 24000
1.	Mizoram a) Chimptuipui District of Mizoram and areas beyond 25 kms. from Lunglei Town in Lunglei District of Mizoram.	(Rs.) 2000/-	(Rs.) 2600/-
	b) Entire Lunglei District excluding areas beyond 25 kms. from Lunglei town of Mizoram.	1600/-	2100/-
	c) Entire Aizawl District of Mizoram	1200/-	1500/-
2.	Nagaland	1600/-	2100/-
3.	Andaman & Nicobar Islands a) South Andaman (including Port Blair)	1600/-	2100/-
	b) North & Middle Andaman, Little Andaman, Nicobar & Narcondum Islands	2,000/-	2,600/-
4.	Sikkim	2,000/-	2600/-

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Sr.No.	Column 1	Column 2	
		Pay below Rs. 24000	Pay above 24000
5.	Lakshadweep Islands	2,000/-	2600/-
6.	Assam	320/-	400/-
7.	Meghalaya	320/-	400/-
8.	Tripura a) Difficult areas of Tripura	1600/-	2100/-
	b) Throughout Tripura except difficult areas.	1200/-	1500/-
9.	Manipur	1200/-	1500/-
10	Arunachal Pradesh a) Difficult areas of Arunachal Pradesh	2,000/-	2600/-
	b) Throughout Arunachal Pradesh except difficult areas.	1600/-	2100/-
11.	Jammu & Kashmir 1) Kathua District a) Niabat Bani b) Lohi c) Malhar d) Macchodi	2,000/-	2600/-
	2) a) Udhampur District i. Dudu Basantgarh ii. Lander Bhamag Illaqa iii. other than those included in 2(b).	2,000/-	2600/-
	b) Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre.	1600/-	2100/-
	3) Doda District Illaqas of Padder and Niabat Nowgam in Kishtwar Tehsil	2,000/-	2600/-
	4) Leh District All places in the District	2,000/-	2600/-
	5) Barmulla District a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqa	2,000/-	2600/-
	b) Matchill	1600/-	2100/-
	6) Poonch and Rajouri District : Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts.	1200/-	1500/-
	7) Areas not included in (1) to (6) above, but which are within the distance of 8 kms. from the line of Actual Control or at places which may be declared as qualifying for border allowance from time-to-time by the State Government for their own staff.	1200/-	1500/-

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Sr.No.	Column 1	Column 2	
		Pay below Rs. 24000	Pay above 24000
12.	Himachal Pradesh (1) Chamba District 1.a. Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol Kugti, Nayagam, and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	2,000/-	2600/-
	1.b. Bharmour Tehsil, excluding Panchayats and Villages included in (a) above.	1600/-	2100/-
	1.c Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	1200/-	1500/-
	(2) Kinnaur District: a) Asrang, Chitkul and HangoKuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above.	2,000/-	2600/-
	b) Entire District other than Areas included in (a) above.	1600/-/-	2100/-
	(3) Kullu District: 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	2000/-	2600/-
	Outer-Seraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Seraj area and pargana of Pandrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand.	1200/-	1500/-
	(4) Lahaul and Spiti District : Entire area of Lahaul and Spiti.	2000/-	2600/-
	(5) Shimla District : a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	2000/-	2600/-
	b) Dodra-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1600/-	2100/-

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Sr.No.	Column 1	Column 2	
		Pay below Rs. 24000	Pay above 24000
	c) Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area, Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, Shimla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu).	1200/-	1500/-
	(6) Kangra District: a) Areas of Bara Bhangal and Chhota Bhangal	1600/-	2100/-
	b) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town-Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement	1200/-	1500/-
	Office, Shamnagar, Hinwa Project, Shamnagar. Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/Jersey Farm, Banuri, Sericulture Office/Indo-German Agriculture Workshop/HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P.O. Corporation, Bundla, Electrical HPSEE Division, Ghuggar.		

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Sr.No.	Column 1	Column 2	
		Pay below Rs. 24000	Pay above 24000
	(7) Mandi District: Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag Tehsil-of Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block- Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1200/-	1500/-
	(8) Sirmaur District: a. Panchayats of Bani, Bakhali (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	1200/-	1500/-
	(9) Solan District : Mangal Panchayat.	1200/-	1500/-
	(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above.	320/-	400/-
13.	Uttar Pradesh: Areas under Chamoli, Pithoragarh and Uttar Kashi Districts:	2,000/-	2600/-
14.	Uttarakhand: Uttar Pradesh: Areas under Chamoli, Pithoragarh, Uttarkashi, Rudraprayag and Champavat Districts	2000/-	2600/-

23 (III) PROJECT AREA COMPENSATORY 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.

23(IV) MID ACADEMIC YEAR TRANSFER ALLOWANCE

On and from 01-06-2015 if an officer is transferred from one place to another in the midst of an academic year and if he has one or more children studying in school or college, in the former place, a Mid- Academic Year Transfer Allowance of **Rs. 1100/ pm** from the date he reports to the latter place upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place.

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23(V) DEPUTATION ALLOWANCE

On and from 01-06-2015, if an officer is deputed to serve outside the Bank, he may opt to receive the emoluments attached to the post to which he is deputed. Alternatively, he may be in addition to his pay, draw a Deputation Allowance of 7.75 % of pay subject to a maximum Rs.4000/- and such other allowances as he would have drawn had he been posted in the Bank's service at that place.

Provided that where he is deputed to an organisation which is located at the same place where he was posted immediately prior to his deputation he shall receive a deputation allowance equal to 4% of his pay, subject to a maximum 2000/-

Provided further that an officer on deputation to the Training Establishment of the Bank as faculty member shall be eligible for deputation allowance at 4% of his pay, subject to a maximum Rs. 2000/-

23 (VI) **OFFICIATING ALLOWANCE**

On and from 1-11-1999, if he is required to officiate in a post in a higher scale for continuous period of not less than 7 days at a time or an aggregate of 7 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 purposes of Provident Fund/Pension and not for other purposes.

Provided that where an officer comes to officiate in a higher scale, as a consequence solely of the review of the categorisation of posts under Regulation 23(VI), he shall not be eligible for the Officiating Allowance for a period of one year from the date on which the review of the categorisation takes effect.

23 (VII) CLOSING ALLOWANCE

On and from financial year 1997-98 if he is posted at a branch where books are closed on 31st March and 30th September a Closing Allowance of 250/-for each of the two closings.

23 (VIII) **SPLIT DUTY ALLOWANCE**

On and from 01.041997, if his working hours during a day are split with minimum interval of 2 hours, a split duty allowance of ` 70/- p.m.

23(IX) **CUSTODIAN DIEM ALLOWANCE**

If an officer is required to work as custodian of a vault or locker on a holiday, a Diem Allowance at the rate to which he is entitled.

23(X) **HILL AND FUEL ALLOWANCE**

On and from 1-11-2012, if he is serving in a place mentioned in column 1 of the table below, a Hill and Fuel Allowance at the rate mentioned in column 3 thereof:

(Para 14 (ii) of Joint Note dated 25th May 2015)

	Place	Rate
a)	Places with an altitude of 1000 metres & above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of `.750/-p.m.
b)	Places with an altitude of 1500 metres & above but less than 3000 metres.	2.5% of Pay subject to a maximum of `.1000 p.m.
c)	Places with an altitude of 3000 metres & above.	5% of Pay subject to a maximum of `.2000/- p.m.

Note :

(a) Officers posted at places with an altitude of not less than 750 meters and which are surrounded by hills with higher altitude which cannot be reached without crossing an altitude of 1000 meters or more, will be paid hill and fuel allowance at the same rate as is payable at centres with an altitude of 1000 meters and above.

(b) Hill and fuel allowance presently paid at any centre not covered by the above classification shall stand withdrawn. Provided that in respect of an officer who was posted in such centre prior to 1.5.1989 and remains posted at that centre even after that date, the quantum of allowance which he was drawing as at 30th April, 1989 shall be protected and paid to him every month till the time he remains posted at that centre in the same scale of pay.

Downloaded by MR. MEHMOOD DANISH (DM05195)

Clarifications: Special Area Allowance

1. The officers on deputation will continue to be governed by the scales of pay and emoluments applicable to their head quarters. The officers deputed to Special Areas will not be eligible for the Special Area Allowance. They will be entitled only to Halting Allowance at appropriate rate provided such deputation is temporary and for short duration.
2. From 1.1.1990, at the places where Hill & Fuel Allowance is also payable, the officer will be eligible to draw only higher of the two allowances.
3.If such higher of the two allowances is less than the aggregate of Special Area Allowance and Hill & Fuel Allowance drawn by the officer on 31-12-89, then such difference shall be protected as Personal Allowance till such time the officer remains at that place.

Project Area Compensatory Allowance

1. If in a place where Project Area Compensatory Allowance is payable and CCA is also payable, the officers working at the place will be entitled to draw Project Area Compensatory Allowance or CCA whichever is higher and not both.
2.The classification of Project Areas as Group 'A' and 'B' shall have the same meaning as have been accepted for the purpose of service conditions of the workmen staff.

Mid Academic Year Transfer Allowance

(1) Where the transfer results in the maintenance of two establishments by the officer one for himself in the new place of work and other for his children to continue their studies, the Mid- Academic Year Transfer Allowance would be payable.
(2) When an officer is commuting from the place of his residence to the place of his posting and continue to have his children at the place of his residence, he would not be eligible for 'Mid-Academic Year Transfer Allowance' as he continues to have one establishment.
(3) An officer who retains his child/children at a place other than the place of his previous posting and continues to retain his child/children at the said place even after his second transfer he would not be eligible for Mid-Academic Year Transfer Allowance.

(4) If an officer is transferred from one place to another in the midst of an academic year and if he/she has one or more children studying in school or college, at the former place of posting, a Mid-Academic Year Transfer Allowance of Rs 1100/-per month from the date he/she reports to the latter place (new place of posting) upto the end of the academic year in respect of all the children, provided that such allowance shall cease if all the children cease studying at the former place of posting
.

Deputation allowance

1.The officers on deputation will continue to be governed by the scales of pay and emoluments applicable to their Head-Quarters.
2.Officers deputed at the request of RBI to undertake the study of different fields cannot be considered as on deputation outside the parent Bank of the concerned officers and as such they will not be entitled to any Deputation Allowance.
3.Officers deputed to District Industries Centres and Regional Rural Banks would be eligible for payment of Deputation Allowance. Inspecting Officers are eligible for Deputation Allowance for the period they are on Inspection Duty of RRB Branches/ Offices w.e.f. 1-6-1985.
4.Officers directly recruited as member of the faculty in any teaching establishment of the Bank, shall not be eligible for Deputation Allowance as the same is payable only to Officers who are deputed from Operation/Administration Dept. of the Bank.
5.The following points may be kept in mind while deputing officers to other Organisations :-
(a)It would be necessary to obtain the consent of the officer before he is asked to proceed on deputation to an outside organisation unless the employer and the employee are bound by any special statutory provisions in this regard. (e.g. deputation's to Regional Rural Banks.)
(b)An officer should normally be advised about the duration of such deputation.
(c)Unless there are any special statutory provisions as in the case of Regional Rural Banks, refusal by an officer to take up an assignment on deputation to an organisation outside the Bank would not amount to an act of misconduct on his part.

Downloaded by MANISH GOEL DANISH (DM05965)

Closing Allowance

1.All officers eligible for closing allowance who are on leave or on training are eligible for payment of half yearly/annual closing allowance provided they are in the service in September and March respectively. It has been decided to continue the aforesaid practice of payment of closing allowance to the Officers who are on leave (Excluding Extra-Ordinary Leave) and on training.

2.Officers who are under suspension during the month of March and September are not eligible for the closing allowance.

3.There is no case for grant of Closing Allowance to Officers who are on deputation to RRBs unless in the RRBs themselves there is a scheme for payment of Closing Allowance.

Custodian's Diem Allowance.

If an officer is required to work on a holiday as a custodian of a vault/locker, he would be entitled to Diem Allowance at appropriate rate (irrespective of length of working hours on a holiday) but he will not be eligible for reimbursement of conveyance/related expenses @ ` 30-00 or ` 15-00 per day as the case may be. However, when such an officer who usually works as a custodian of a vault/locker is required to work on a holiday in the office on a job which is not related to vault/locker then he would be eligible only for reimbursement of conveyance/related expenses @ ` 30-00 or ` 15-00 per day as the case may be (and not diem allowance), provided the officer concerned is not being reimbursed conveyance expenses on monthly basis under the aforesaid scheme.

Hill and Fuel Allowance may be paid to the Officers at the same places at which Award Staff are paid this Allowance.

SPECIAL ALLOWANCE(W.E.F. 01-11-2012)

With effect from 01-11-2012, officers shall be paid Special Allowance as under	
Scale I to III	7.75 % of Basic Pay + Applicable Dearness Allowance thereon
Scale IV to V	10 % of Basic Pay + Applicable Dearness Allowance thereon
Scale VI to 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.

w.e.f. 1.6.2015)(Para 14 (iii) of Joint N dated 25th May 2015)

HALTING ALLOWANCE

On and from 1st day of June, 2015 an officer/executive shall be entitled to per diem Halting Allowance as specified in the table below, namely :-

Garde/Scale of Officers	Metro (Rs)	Major 'A' Class Cities(Rs)	Area I (Rs)	Other Places (Rs)
Grade / Scales of Officers VI and above	1800	1300	1100	950
Officers in Scale IV & V	1500	1300	1100	950
Officers in Scale I/II/III	1300	1100	950	800

Downloaded by: MR. MEHMOOD DANISH (09031965)

CHAPTER 6

24.	MEDICAL AID
25.	RESIDENTIAL ACCOMMODATION
26.	BANK'S CAR FOR PERSONAL PURPOSES
27.	LOAN FOR THE PURCHASE OF CONVEYANCE
28.	LOANS FOR THE PURCHASE OF HOUSES
29.	ENTERTAINMENT EXPENSES & CLUB MEMBERSHIP FEES
30	PREFERENTIAL INTEREST RATES ON DEPOSITS

REGULATION 24: MEDICAL AID:

An officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself and his family :

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

Officers in JMG & MMG Scales – Rs. 8000/- p.a.

Officers in SMG & TEG Scales – 9050/- p.a.

REGULATION 25: RESIDENTIAL ACCOMMODATION:

1. No officer shall be entitled as of right to be provided with residential accommodation by the Bank.

2. It shall, however, be open to the Bank to provide residential accommodation on payment by the officer, on and from the 1st day of November, 2012, a sum equal to 0.75% 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:

Provided that where the officer is provided furniture at such residence, a further sum equal to 0.15% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered from him:

Provided further that, where such residential accommodation is provided by the Bank, the charges for electricity, water, gas and conservancy shall be borne by the officer. (Gazette Notification dated 22jan11)

(Para II of Joint Note dated 25-May-2015)

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.

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

Downloaded By: MR. [illegible] MODI ANISH (DM051965)

SCHEME FOR PROVIDING RESIDENTIAL ACCOMMODATION TO OFFICERS IN MIDDLE MANAGEMENT GRADE/SCALES-II & III AND JUNIOR MANAGEMENT GRADE/SCALE I (UNDER REG.25 OF BOBOSR)

(*Ref. Cir. No. CO: BR: 84/04 dtd.7-1-1992)*

Officers in Middle Management Grade/Scales III & II and Junior Management Grade/Scale I shall be eligible for provision of Bank's residential accommodation subject to the terms and conditions stipulated herein-below. The facility of residential accommodation cannot be claimed by an officer as a matter of right. The Bank may however, in its absolute discretion, provide residential accommodation to eligible officers and to such other officers as it may decide from time to time.

I. COVERAGE

All officers in Middle Management Grade/Scales III & II and Junior Management Grade/Scale I shall be eligible for provision of Bank's residential accommodation (un-furnished) at the place of their posting with effect from 1-1-1992, provided they do not own a residential accommodation in their name or in the name of their spouse or in the name of their dependent child at the place of their posting.

II. RENT CEILINGS (in Rs.)

Eligible officers shall be provided residential accommodation either owned by the Bank or rental/leased residential accommodation. In cases where officers are to be provided rental/leased accommodation, the Bank would acquire the same subject to the following rent ceiling w.e.f. 1-3-2015.

Revision of the rental ceiling for Officers in JMG/S-I, MMG/S-II & MMG/S-III w.e.f. 01-03-2015, as under:-

(*(Ref. Cir. No. BCC: BR: 107/90 dated 27.02.2015)*

Centre	JMG/S-I		MMG/S-II		MMG/S-III	
	Existing (Rs.)	Revised Rs.	Existing Rs.	Revised Rs.	Existing Rs.	Revised Rs.
Mumbai	12000	20000	13000	22000	13000	22000
Delhi		19000		20000		20000
Other Major "A: class cities (Kolkata, Chennai, Ahmedabad, Bangalore, Hyderabad & Pune)	10000	17000	11000	18000	11000	18000
Area-I & State capitals situated in other than Major A class centres (Centre with population of 7.5 lacs and above)	8000	13000	8500	14000	8500	14000
Area-II(Centre with population of 1 lac and above but below 7.5 lacs)	6000	10000	6500	11000	6500	11000
Other Centres (All places not included above)	4500	7500	5000	8500	5000	8500

It has also been decided that –

Rental ceiling for leased accommodation in Ghaziabad, Faridabad, Noida, Ballabgarh, Sahibabad and Gurgaon is to be treated at par with the rental ceiling at New Delhi.

Rental ceiling for leased accommodation in Chandigarh, Mohali and Panchkula shall be at par with rental ceiling applicable to Area-I

The rental ceiling will be inclusive of all taxes and effective from 01.03.2015.

Brokerage, equivalent to one month's rent entitlement, shall be reimbursed to Officers at all centers on production of receipt for arranging fresh residential accommodation. Such reimbursement will be made only when residential accommodation is acquired through a broker. Further it will be reimbursed only once during the posting of an officer in a particular place / centre.

In all categories of centres mentioned above, the population figures are to be taken as per 2011 census figure which has come into effect prospectively.

Downloaded by Mr. MEHTOO PRASAD (M05051965)

III RECOVERIES TO BE MADE FROM OFFICERS FOR ACCOMMODATION PROVIDED BY THE BANK

Recoveries for the residential accommodation so provided by the Bank shall be from the officers in terms of the provisions of the Bank of Baroda (Officers') Service Regulations.

IV GENERAL TERMS AND CONDITIONS

No house rent allowance would be payable to officers who are provided residential accommodation by the Bank. The officers concerned shall give undertaking to the Bank to hand over vacant possession of the residential accommodation so allotted to him as and when required by the Bank. Such undertaking may also include such other terms and conditions as may be stipulated by the Bank.

(a) Officers covered under this scheme may be provided residential accommodation subject to the above norms by arranging to obtain residential accommodation on lease/hire in the Bank's name. Where it is not possible, the officer will be permitted to take up residential accommodation within the permissible rent ceilings in the name of the Bank and the rent will be paid directly by the Bank to the landlord by Pay Order.

(b) If, for some reasons, taking up residential accommodation in the name of the Bank is not possible, the officer may take up residential accommodation in his name on lease/rental basis within the rent ceiling permissible to him and the rent will be paid directly to the land-lord by the Bank, against appropriate receipt from the landlord, by Pay Order.

(c) In the aforesaid cases, the Bank shall normally not permit rent reimbursement to officers if accommodation is acquired on rent/lease from their close relatives such as Father, Mother, Brother, Sister, Brother-in-Law, Sister-in-law, Father-in-Law, Mother-in-Law, Son-in-Law, Daughter-in-law, Son, Daughter etc. Permission in such cases if granted by the Bank shall be subject to the condition that rent/lease agreement is entered into with the Bank and not with the officer.

(d) Provided further that for acquiring accommodation belonging to near relatives on lease, permission of concerned Zonal Manager should be obtained. Further, when such permission is granted, period of lease would be -3- years or for the period till concerned officer stays in such accommodation, whichever is less. (REF: CO: PD: MUMB: 6: 57: 3932 dated 19.12.1996)

3. The charges for electricity, water, gas and conservancy etc. shall be borne by the officer in respect of residential accommodation provided by the Bank.

4. Residential accommodation shall be provided by the Bank on receipt of request from the officer. Requests from officers shall be considered on' first come first served' basis. The Bank may however, in its discretion give preference to officers who have their families with them at the place of their posting.

5. Once an officer is provided with residential accommodation, normally he shall not be permitted to surrender the accommodation.

6. Officers like Branch Managers and other officers, who are given furnished accommodation at present, shall continue to have such facility.

7. Although the Bank will make efforts to provide residential accommodation to eligible officers under this scheme as soon as possible, for the period residential accommodation is not provided, officers shall only receive house rent allowance as payable under the Bank of Baroda (Officers') Service Regulations.

8. The Bank reserves the right to add, alter, modify, and rescind etc. this scheme as and when it considers it necessary to do so.

9. In Project area centres, the ceiling for providing housing accommodation will be as per area classification based on population figures of the centre.

V. PAYMENT OF REFUNDABLE DEPOSIT TO LANDLORDS

In the event of non-availability of Bank's own residential accommodation, the officers are allowed to take up accommodation in their own name on personal lease basis.

These officers shall be reimbursed refundable deposits to the landlords by the Bank on the following terms and conditions:

- The Bank shall reimburse the amount paid as deposit to the landlords even to the premises taken on personal lease/monthly tenancy by the officers.
- The amount of such deposit reimbursable shall be limited to maximum of Six months rent only.
- The deposit amount shall be paid to the landlord by the Bank through the officer employee concerned.
- The officer concerned shall obtain the receipt/acknowledgement of the amount of interest free deposit from the landlord and submit the same to the branches/officers.
- The deposit money will have to be refunded by the officer concerned at the time of surrendering the premises. A suitable undertaking be obtained at the time the deposit money is paid to the landlord from the officer concerned to recover the deposit money from his account/ him when the premises is surrendered.

(Ref: CO: BR: 95: 38 dated 3.2.2003)

Branches/ Administrative Units may open a new General Ledger Account styled as G/L Interest Free Deposit to Landlord for Residential Accommodation to Officers to be grouped under the head " Other Assets- others" in the Balance Sheet. CBS account number to be incorporated by the concerned branch.

VI COMPETENT AUTHORITY

- Request for provision of residential accommodation under the scheme shall be made by eligible officers to the Regional Authority/Executive in charge of Administrative office concerned. The Regional Authority/Executive in charge of Administrative office as the case may be, after ascertaining the eligibility of the officers concerned, will grant permission as per the provisions of the scheme.
- Permission in cases mentioned at 2(c) above, shall be granted by the Zonal- head concerned.

REGULATION 26: BANK'S CAR FOR PERSONAL PURPOSES:

No officer, other than the officers authorized by the Board in accordance with the guidelines of the Government, shall be allowed the use of the Bank's car for personal purposes.

The use of Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Government from time to time.

Guidelines issued by the Government in terms of Regulation 26.

(I) The facility of personal use of the Bank's car should normally be confined to Executives in the Top Executive Cadre of the Bank. The board may, however, extend this facility to such other officers as may be considered necessary having regard to the special circumstances of the Bank.

(II) An officer of the Bank who is authorized by the Board to use the car for personal purposes would be required to pay a sum of `. 150/- per month for first 500 kms. and `. 1/- per km. beyond 500 kms.

(III) Where air-conditioned cars have been provided to the Executives or air-conditioners have been installed in the cars provided to the Executives before the issue of the revised guidelines, the rate of recovery would be `. 200/- per month for the first 500 kms. and `. 1.25 for each km. beyond 500 kms. (Ref. BR No. 49. dated 30-8-84)

SCHEME FOR ALLOTMENT OF BANK'S CAR TO OFFICERS/EXECUTIVES

(a) All General Managers / Dy General Managers shall continue to be provided Bank's car with driver facility as per the extant guidelines.

(b) The Asst. General Managers posted as Regional / Branch Heads shall continue to be provided with Bank's car with driver without ceiling on petrol usage.

(c) The Asst General Managers posted as Dy Regional Head shall be eligible for Bank's car with driver without ceiling on petrol usage.

1. Scheme for Allotment of Bank's Car to Executives under Regulation 26 of BOBOSR'1979. (*Ref : Circular No: BCC:HRM:107/1019 dated 09-02-2015)*

Downloaded By : NEHHOOD DAIGH (9401965)

Ceilings on petrol usage for different categories of executives:

Cadre	Facilities of providing Bank's car with driver	Ceiling on petrol usage
General Manager positions		
GMs-Corporate Office	Yes	200 ltrs p.m.
GM-ZHs		No Ceiling on Petrol
Deputy General Manager positions		
DGM-Corporate Office	Yes	200 ltrs p.m.
DGM-RHs		No Ceiling on Petrol
DGM-BHs		No Ceiling on Petrol
DGM-DZHs		No Ceiling on Petrol
DGM-ZIC Heads		200 ltrs p.m.
DGM-Subsidiaries		200 ltrs p.m.
DGM-RRB Chairman		No Ceiling on Petrol
Assistant General Manager positions		
AGM-RHs	Yes	No Ceiling on Petrol
AGM-DRMs		No Ceiling on Petrol
AGM-BHs		No Ceiling on Petrol
AGM-SMELF Heads		No Ceiling on Petrol
AGM-RRB Chairman		No Ceiling on Petrol
AGM Corporate Office	Option for Either Reimbursement of conveyance expenses on lumpsum basis in lieu of car facility (present Rs. 10000/- /8000/- /6000/-) per month , as applicable Or Bank's car with driver with petrol ceiling (150 ltrs/ 125 ltrs/ 100 ltrs) per month , as applicable	
AGM- Subsidiaries		
AGM-RRB- Other Positions		
AGM-RBOs		
AGM-Vice Principal (Staff College)		
AGM-ZIC Heads		
2nd Man in Scale VI Branch		
AGM-Zonal Offices		

However, all executives who have been provided with the facility of Bank's car have to necessarily maintain a log book for Bank's Car every month.

The Executives provided with the facility of "no ceiling" on petrol usage to submit copy of log book (in a consolidated form) to the next higher authorities /Regional /Zonal Heads, as the case may be. **Such usage be closely monitored by the concerned authorities to ensure proper use of Bank's car/Fuel.**

The executives are permitted to travel only within their operational area. Any travel outside the operational area by Bank's car has to be permitted by the next higher authority mentioning the purpose of travel.

Downloaded By MEHMOOD DARISHK (M051965)

The Bank shall provide any one of the following models of cars to the executives :-

Cadre	Revised Car Model
General Managers	Honda City
Dy. General Managers	Maruti SX4 VXi / Ford Ikon 1.3 Flair
Asst General Managers	Ford Ikon 1.3 Flair / Tata Indigo / Swift VXi

3. The ceiling of salary paid to personal driver engaged by the executives shall be reimbursed to the executives, subject to the monthly limit at the following rates : (w.e.f. 01-07-2015)

Sr. no	Places	Existing Limit (per month) w.e.f. 01-07-2014	Revised limit (per month) w.e.f. 01-07-2015
1	Mumbai – Delhi	`.12500/- (inclusive of all)	`.14000/- (inclusive of all)
2	"A" class Cities / Area – I centre / State capitals	`.11500/- (inclusive of all)	`.13000/- (inclusive of all)
3	Other Centres	`10500/- (inclusive of all)	`.12000/- (inclusive of all)

Further, It has also been decided to revise the limit of reimbursement of Diwali Bonus from Rs. 3000/- to that of half month salary, as mentioned below to the Executives in Grade/ Scalr-V and above, who have engaged Personal Driver for the Bank's car allotted to them. (Ref. Letter No. HO:HRM:HR-A:110:12460 dated 14.11.2018)

Centre	Revised Bonus at the rate half of present reimbursement limit of salary for Personal Driver
Delhi, Mumbai, Chennai, Kolkata	Rs. 7,750/-
A Class/ Area-I, State Capital	Rs. 7,250/-
Other Centres	Rs. 6,750/-

In addition to the above, where outstation duty / overnight stay / Stay beyond 10 p.m. is warranted, eligible executives may be continued to be reimbursed an amount of `. 100/- per day with a cap of `. 1000/- per month.

The driver's salary is a consolidated sum of reimbursement for full month and cannot be construed for the number of working days in a month.

No direct payment should be made by the Bank to such drivers as there is no privity of contract between the personal driver and the Bank.

The AGMs who opt for car facility or reimbursement of conveyance expenses on lumpsum basis shall be allowed to exercise their option only once at a particular centre. Under no circumstances, change of option shall be permissible except in case of change of posting at the same place where the concerned executive is posted as Regional/ Branch Head, AGM (Business Development) or AGM (SME Loan Factory). However, change of option shall be allowed once the executive is transferred to another place / centre of posting. However, no option shall be permissible if Bank's car is available at such place for allotment. Although more than one model of car has been approved, it will be left to the Bank to decide one from the same for allotment.

BCC:HRM:100:B-7/9850 dated 6-Oct-2008 ; BCC HRM 101/B-7/8143 dated 7-Jul-2009 ; BCC:HRM:103/B-7/15987 dated 21-Nov-2011 ; BCC:HRM:103:B-7/11904 dated 24-Aug-2011

4. Personal use of the car shall be allowed on the same terms and conditions as applicable to Executives in Scale V and above. As per the existing rules they shall be required to pay a sum of`Rs.150/- p.m. for the first 500 kms and at the rate of Re. 1/- per km beyond 500 kms.

Downloaded by: Mr. MEHMOOD DANISH (M051965)

However, where A/C Cars are provided, rates of recovery would be as under:

Mileage	Non - A/C Car	A/C Car
Upto 500 kms	`. 150/- p.m.	`. 200/- p.m.
For each Km. beyond 500 Kms	`.1.00 per km.	`. 1.25 per km

(Ref:BCC:HRM:RK:B-7:6053dated28.11.2002)

If the above personal mileage is not fully utilized in any particular month, the Executives are permitted to avail the unutilized mileage within the subsequent -2- months on a quarterly basis i.e. the total unutilized mileage should be availed within that quarter only.

They shall not be eligible to claim reimbursement of conveyance expenses on lumpsum basis, which is at present Rs. 350/- p.m. Officers in any other category:

As may be decided by the Board with such terms and conditions laid down by the Board from time to time.

Terms and Conditions:

Bank will allot car with driver to officers in Top Executive Grade/Scale VI and VII and Senior Management Grade/Scale V on the terms and conditions mentioned below:

Car Washing	Rate
Metro / A Class Cities	400
Other Centres	300

- Bank will bear expenses for petrol, oil and maintenance etc. of such car.
- An officer who is authorised by the Board to use the Car for personal purposes would be required

Car Parking	Rate
Metro / A Class Cities	500
Other Centres	400

to pay a sum of `. 150/- per month for the first 500 kms. and ` 1/- per km beyond 500 kms. (For Non AC Car. For AC Car, charges would be as per above table)

- Travel from residence to office and back is to be considered as travel for office work.
- Officers not entitled to allotment of car, will however, be allowed to use car from the 'Car Pool' for the office work as and when car in the 'Car Pool' is available.
- The Board of Directors of the Bank has decided the following modifications/additions to the Scheme w.e.f. 29-6-1993 for allotment of Bank's car to Officers/Executives framed under Regulation 26 of the Bank of Baroda (Officers') Service Regulations:

(1) Executives in SMG/S V shall be allotted Bank's car without driver. In case the executive requires a driver, he shall be permitted to engage a personal driver, who shall not be an employee of the Bank, and the personal driver's salary shall be reimbursed to the Executive subject to the ceilings.

Executives in SMG/S V and TEG/S VI & VII, prior to May, 1993, shall be given an option once again either to have Bank's driver or to engage a personal driver on the terms and conditions given above. In the event, an Executive exercises option for engaging a personal driver, the same shall be subject to the condition that he/she shall not be provided Bank's driver thereafter.

Car washing charges may be reimbursed to executives who are allotted Bank's car subject to a maximum limit mentioned below:–*(Cir.No.BCC:HRM:104/B-4/9951 Dt. 22-09-2012)*

Limit for Car Parking Charges to eligible executives:

Cir.No.BCC:HRM:HR-A/106/B-4/9493 Dt. 18-10-2014)

REGULATION 27: LOAN FOR THE PURCHASE OF CONVEYANCE:

The Bank may grant to an officer confirmed in the Bank's service loans for the purpose of a motor car or other conveyance, subject to such terms and conditions, as the Board may decide either generally or with reference to any particular loan having regard to the guidelines of the Government.
For detailed Scheme of Loans refer to the Loans in the COMMON GUIDELINES

REGULATION 28: LOANS FOR THE PURCHASE OF HOUSES:

The Bank may grant to an officer confirmed in the Bank's service, a loan for the purchase of a land for construction of a house or for purchase or construction of a house, flat or apartment or for extension or renovation of a house, flat or apartments on such terms and conditions as the Board may decide generally or with reference to any particular loans having regard to the guidelines of the Government.
For detailed scheme refer to the COMMON GUIDELINES

REGULATION 29: ENTERTAINMENT EXPENSES & CLUB MEMBERSHIP FEES:

The Bank may reimburse to an officer such entertainment expenses and such fees for membership of clubs and professional institutions as may be decided by the Board in accordance with guidelines of the Government.

Scale	Officer at Administrative Offices & Branches (Rs./P.a.)	Branch Head (Rs./P.a.)
	Limit	Limit
JMG / S I	4600	5200
MMG / S II	5200	5800
MMG / S III	5800	6400
MMG / S III (in VL & EL Branches)	6400	
SMG/ S IV & V	7300	7300
TMG/ S VI & VII	16500	16500

At very large and Exceptionally Large branches

- The revised ceilings are applicable from the financial year 2010-11. The reimbursement is to be made to the officers proportionately on quarterly basis on submission of declaration.
- With these enhanced limits, the officers would be in a position to enlarge Bank's clientele and develop Bank's business
- (BCC:BR:102/169 dated 22 Jun 2010)

Other Terms:

i) For entertainment other than at residence, the reimbursement should be done only on production of actual receipts, however, the expenses incurred upto 50% of the limit may be reimbursed on the basis of certificate by the officer concerned.

i) For entertainment at the residence, reimbursement should be made in full subject to the ceilings prescribed to the above, on production of the certificate by the officers in lieu of receipts.

iii) Expenditure on official entertainments shall be continued to be governed by the terms and conditions as given at Circular No. CO:RM: 71/88 dated 28th June, 1979

Clarifications:

1. In the Branches, where Accountant/Second Officer is posted, the bills submitted by the Branch Manager for reimbursement of conveyance/entertainment expenses within the prescribed ceilings should be passed by the Accountant/Second Officer and the copies of such bills passed at the Branch level must be forwarded to the Regional Manager for post-facto scrutiny.
2. In the branches, where the Manager is the only Officer, such bills may be passed by the Manager himself and copies of such bills passed at the branch level must be forwarded to the Regional Manager for post- facto scrutiny.
3. While passing such bills proper care should be taken that the reimbursement of such expenses is made within the prescribed ceilings and proper account is maintained in a register so that prescribed ceilings are adhered to.

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4. As the reimbursement of entertainment expenses is prescribed on annual basis, it would not be permissible to carry forward the unavailed portion of such limits to the next year.
5. When a Branch Manager is transferred from one category of branch to another category of branch (with different ceilings of entertainment expenses) in the midst of a calendar year, the principle as explained hereunder be followed for determining the amount of entertainment expenses reimbursable to the Branch Manager concerned for the balance period of that calendar year.
6. If a Branch Manager is transferred from 'X' branch to 'Y' branch (as Branch Manager) in the midst of a calendar year, then he would be eligible for the reimbursement of entertainment expenses as under at his new branch (i.e. 'Y' branch).
a) The limit applicable to the Manager of 'Y' branch (new branch) minus the actual amount of entertainment expenses claimed by that Manager at his previous branch (i.e. 'X' branch) prior to his transfer.
b) In case the actual entertainment expenses claimed by the manager at his previous branch (i.e. 'X' branch) is in excess of the limit fixed for the Manager of 'Y' branch (his new branch) then, he would not get any further reimbursement of entertainment expenses for the remaining period of that particular calendar year at his new branch ('Y' branch).
7. The spirit of the scheme is to allow officers for a certain amount of reimbursement against expenses incurred by them in entertaining Customers and Official guests for the ultimate purposes of Business Development. If the pro-rata quarterly entitlement is not availed in a particular quarter, the same can be availed in subsequent quarter(s). However, in no case, the payment in lieu of such reimbursement should be made in advances for a subsequent quarter/ quarters or for the full year. (Ref: CO: BR: 94: 208 dated 4.9.2002)
8. Officers who are retiring, resigning or taking Volunatry Retirement from Bank's service may be permitted reimbursement of entertainment expenses for the entire year, if they have declared to spent the full amount of their annual entitlement before their relieving from Bank's service. (Ref Cir No. BCC:BR:101/250 dated 17.08.2009)

GUIDELINES GOVERNING EXPENDITURE ON OFFICIAL ENTERTAINMENT

(CIR.No. CO: RM 71/88 DATED 28.6.1979)

1. Routine lunches to be restricted to occasions like Board/ Executive/Regional Committee meeting, inter-institutional/Senior Executive/working Group meeting and meeting with Customers/Guests etc.
2. Special lunches/dinners may be hosted on important occasions such as visits of correspondent bankers, valued customers of overseas branches and other visitors whose visits are advised by overseas branches, subject to authorization from Chairman, Executive Director, General Manger or Dy. Gen. Manager.
3. The cost of routine lunches to be somewhat on the following line:-

(w.e.f. 1.4.98)

Rate per head - exclusive of sales tax & service charges * (`.)

If held at Hotel	
4/5 Star Hotels	250
Other Hotels	150 to 200
Flower Decoration 10/- per head or a maximum of 250/- per function	
At office Lounge Not ordinarily to exceed	`. 100/- per head.*

*The rates being inclusive of the cost of soft drinks served prior to meals.

4. In the case of tea-parties and break fasts, cost of juices/drinks and snacks may be paid extra, as per actual.
5. In case of special guest, the costs may vary substantially depending upon charges of the hotels or actual in case of entertainment in office.
6. Offices should refrain from serving any liquor or alcoholic drinks at any entertainment where Chief Guests/Principal invitees are not foreigners.

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7. Executives who are entitled to incur entertainment expenses as per rules, should follow the above guidelines.

8. As regards special lunch/dinner where cost is likely to be more than indicated in (3) above, prior permission of Chairman, Executive Director, General Manger or Dy, Gen. Manager is necessary.

9. The above guidelines cover expenses at lunches/dinners but will not include occasional customer meetings or occasions like celebration or special weeks, branch opening etc., where it may be necessary to arrange for some flower decoration and to serve soft drinks/snacks. In such cases, decoration should be simple and dignified and the cost should not exceed `.250/- in general or `.10/- head. Cost of snacks should ordinarily not exceed `.37.50 per head. *

10. Parties at the residence of Executives, etc and at places other then Hotels and Office Lounge.

Dinner	`.75/- per head *
Lunch	`. 60/- per head *
Reception	`. 37.50/- per head *

(Ref.:- CO:BR:90/129 dated 5.08.1998)

It is also emphasized that for entertainment at the residence of the officers authorised to spend on such entertainment, austerity and economy should be duly observed. All such entertainment's should be duly certified by the hosting officer.

The above guidelines are applicable to offices/branches of the Bank in India.

Scheme for Reimbursement of Club membership Fees revised ceilings- with effect from 01/04/1998.

Admission Fees

	Entitlement
Eligibility Criteria All Branch Managers (Irrespective of Cadre/Grade)	Rs.3,000/-
All officers (including JMG/S-I Officers)	Rs.3,000/-

SUBSCRIPTION OF FEES: Category of Officers Membership (Subscription fees) (from 1.4.1998)

A. BRANCH MANAGERS

1) MANAGERS (Exceptionally Large Branches) Annual ceilings for reimbursement of `. 2700/
2) MANAGERS (Very Large branches) Rs.. 2400/-
3) MANAGERS (Large Branches) Rs.. 2100/
4) MANAGERS (Medium Branches) Rs.. 1800/-
5) MANAGERS (Small Branches) Rs.. 1500/-

B. OTHER OFFICERS (Officers other than Branch Managers at Branches/Offices)

1) TE G/S VI & VII Rs.. 3,000/-
2) SM G/S V Rs. 2,400/-
3) SM G/S IV Rs. 2,100/-
4) MM G/S III Rs. 1,800/-
5) MM G/S II Rs. 1,500/-
6) JMG/S I Rs. 1,200/

Other Terms:

1. Clubs/Associations/Professional Institutions to be covered:

- Which declare in a written constitution/bye-laws that they are secular and non-political.
- Which have regular meetings and/or regular premises like
- Club House
- Which provide facilities for participation in their activities and for general introduction and are not merely for entertainment.

2.The following types of clubs/institutions shall not be covered for the purpose of reimbursement:
Clubs/ Institutions such as Cine Goers Club/Diners Club etc. which are purely entertainment clubs.

- No restriction is stipulated as regards number of clubs/institutions of which an officer may become : -

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- A member, provided reimbursement of admission fees does not exceed the ceiling prescribed above, i.e. `. 3000/-.
- The managers of all the branches would be eligible to become members of the Bankers' Club and the reimbursement of admission as well as membership (subscription) fees for the Banker's Club would be over and above the ceiling prescribed above.
- If an officer becomes life member of an institution and no bifurcation of admission/subscription fee is available, life membership fee would be reimbursed to him provided the same is within the ceiling prescribed.
- The officers in SM G/S IV and above (irrespective of their place of posting) would also be eligible to become members of the Banker's Club and the reimbursement of their admission fees and membership fees for the Bankers' Club will be over and above the ceilings prescribed above.
- If an officer is covered under more than one category, he would be eligible for reimbursement of membership fees on maximum annual ceiling permissible for any one of the categories.
- The reimbursement of club fees as suggested above will be related to the calendar year and will be effective from the calendar year 1990 and onwards.
- The entertainment expenses incurred for entertaining others by an eligible officer at the club would be from the annual limit prescribed for the entertainment expenses of the officer concerned.
- The club membership would be linked with the place of posting.
- For executives in the rank of Dy. General Manager and above, the Bank may take corporate membership of reputed club/s. On recommendations of General Manager Operations, the Chairman & Managing Director shall different centres. Executives availing the facility of Corporate Membership will not be eligible for reimbursement of club admission Fees.

REGULATION 30: PREFERENTIAL INTEREST RATES ON DEPOSITS:

The Bank may allow one per cent additional rate of interest over its ruling rate of interest on fixed deposits, saving deposits and recurring deposits in the name of an officer, individually or jointly with any member of his family.

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CHAPTER 7

31.	KINDS OF LEAVE
32.	CASUAL LEAVE
33	PRIVELEGE LEAVE
34.	SICK LEAVE
35.	ADDITIONAL SICK LEAVE
36.	MATERNITY LEAVE
37.	EXTRAORDINARY LEAVE
37 A	SPECIAL CASUAL LEAVE AND SPECIAL LEAVE
38	LAPSE LEAVE
	UNAUTHORIZED ABSENCE
39	RECALL FOR DUTY
40	FURNISHING THE LEAVE ADDRESS TO THE BANK

GENERAL GUIDELINES GOVERNING LEAVE TO OFFICERS ::

LEAVE – OFFICERS: [Regulation 31 to 40 of BOBOSR, 1979] REF: ANNEXURE-1 : Master Circular

[1] All kinds of leave will be reckoned in a calendar year, i.e. January to December, every year and credit will be afforded on the first day of January every year. However, where an officer joins service or is due to retire in the middle of a calendar year the proportionate credit in respect of pro rata privilege leave and sick leave will be allowed to him.

[2] Leave of any kind cannot be claimed as of right. The same has to be sanctioned by the Competent Authority. It is not obligatory on the part of the leave sanctioning authority to sanction leave. When the exigencies of the service so require, discretion to refuse/defer or revoke leave of any kind is reserved by the Authority empowered to grant it.

[3] The competent authority may require an officer who has availed himself of leave for reasons of health to produce a medical certificate of fitness before he resumes duty.

[4] On promotion from clerical cadre, an officer will be permitted to carry over accumulated leave balance as on the date of promotion.

[5] The sanction of leave to the staff members and consequent reallocation of the work should be planned in such a manner so that the work at any desk is not affected. Uninterrupted customer service is provided and there is no discontinuity in the workflow.

[6] The leave sanctioning authorities must be judicious in sanctioning leave of any kind to the staff members. While the sanction of leave to any Officer/ employee is not a matter of right and the sanction of which is definitely the prerogative of the sanctioning authority looking at the requirements and exigencies of business, the requirements and family commitments of the concerned Officer/ employee should not be lost sight of. The sanctioning authorities must carefully examine the reasons stated in the leave application for sanction of leave and then make a positive discrimination between the work requirements vis-à-vis the Officer's personal requirements.

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REGULATION 31: KINDS OF LEAVE

1.0 **KINDS OF LEAVE [Reg.31] ::**

1.1 An Officer is eligible for the following kinds of leave ::-

a	Casual Leave	b	Privilege Leave
c	Sick Leave	d	Special Sick Leave
e	Maternity Leave	f	Paternity Leave
g	Extra-ordinary leave on loss of pay	h	Special Casual Leave and Special Leave

REGULATION 32: CASUAL LEAVE

2.0 **CASUAL LEAVE [Reg.32 of BOBOSR, 1979] ::**

2.1 An officer shall be eligible for Casual Leave on full emoluments for 12 working days in a year provided that not more than four days casual leave may be availed of at any time.

2.2 Casual leave not availed of in any year may be suffixed or prefixed to sick leave in the following year ::

Provided that casual leave not availed of in the year 1997 or in any subsequent year may be suffixed or prefixed to sick leave in the following -3- years.

2.3 **CLARIFICATIONS ::**

2.3.1 When the directly recruited officer reports for duty at any time after 1st January in a calendar year, his casual leave entitlement should be calculated at the rate of 1 day's casual leave for each month from the month of his joining for the first calendar year. Fraction of a month should be treated as full month for the purpose of calculating entitlement of his casual leave.

2.3.2 Officers will not be permitted to avail half day's casual leave.

2.3.3 Un-utilized casual leave of an officer in a calendar year may be prefixed or suffixed to sick leave or can be availed as sick leave in the next three calendar years.

2.3.4 Casual leave not availed of in any calendar year will be carried over to the next calendar year only, subject to the condition that if such carried over casual leave is not availed of in that year it shall lapse.

2.3.5 Unavailed casual leave, when prefixed or suffixed to sick leave shall be on full emoluments. Public holidays and weekly off falling within the period of such casual leave will be treated as part of leave.

2.3.6 The provision regarding limitation of accumulation of sick leave will be exclusive of unavailed casual leave converted into sick leave.

2.3.7 Casual leave may be taken not more than 4 working days at a time and public holidays and Sundays may be prefixed or suffixed to such leave.

2.3.8 Casual leave shall not be combined with any other kind of leave.

2.3.9 Normally the previous permission of the sanctioning authority shall be obtained before taking casual leave. When this is not possible, the said authority shall be informed as soon as practicable in writing or if in writing is not possible, orally or through any other person, of the officer's absence from work, reason there of and of the probable duration of such absence. In any event a written application shall be submitted to such authority latest on the day the officer resumes duty. In no case an officer will take casual leave on frivolous grounds. If the casual leave is extended beyond 4 working days it shall be treated as privilege leave for the entire period. Casual leave will not be granted in combination with any other kind of leave. The casual leave shall be non-cumulative except as provided in Regulation 32 (2).

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2.3.10 From 4.7.2001, an officer who wants to avail of unavailed casual leave not exceeding a day, on grounds of sickness, may be permitted to do so without production of medical certificate.

REGULATION 33: PRIVILEGE LEAVE

3.0 **PRIVILEGE LEAVE [Reg.33 of BOBOSR, 1979] ::**

3.1 An officer shall be eligible for privilege leave computed at one day for every 11 days of service on duty provided that at the commencement of service, no privilege leave may be availed of, before completion of 11 months of service on duty.

3.2 An officer on privilege leave shall be entitled to full emoluments for the period of leave.

3.3 The period of privilege leave to which an officer is entitled at any time shall be the period which he had earned, less the period of the leave availed of.

3.4 On and from 1.1.1990, privilege leave may be accumulated up to not more than 270 days except where leave has been applied for and it has been refused.

3.5 An officer desiring to avail of privilege leave shall ordinarily give not less than 1 month's notice 15 days notice of his intention to avail of such leave.

3.6 On or from 1.6.2015, 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.

3.7 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.

3.8 If the leave asked for is sanctioned, an order in writing will be issued showing the date of commencement of leave and the date on which the officer concerned will have to resume duty.

3.9 The officer concerned shall be advised regarding sanction of leave or otherwise within 15 days of the receipt of his application, provided the application for leave is made -15- days prior to the commencement of leave. In all other cases such advice regarding sanction of leave or otherwise shall be given in writing by the sanctioning authority to the officer well in advance.

3.10 An officer desiring to extend his privilege leave shall make an application in writing to the Sanctioning Authority for extension of privilege leave sufficiently in time before the expiry of leave period sanctioned except in special or unforeseen circumstances. The necessary orders on such applications regarding sanction of such extension or otherwise shall be passed by the Sanctioning Authority and the same will be communicated to the officer on leave at the address communicated by him. If no order regarding sanction or otherwise of such extension of leave is received by the officer till the expiry of the period of such extension of leave applied for, it will be presumed that the extension of leave asked for is sanctioned.

3.11 When privilege leave is taken on grounds of health, the Competent Authority may require an officer to produce medical certificate of fitness before resumption of duty even though such privilege leave may not have been granted on the grounds of medical certificate. Such certificate of medical fitness shall be called for by the Bank only when in the opinion of the Bank such an officer is not medically fit to resume duty or the resumption of duty by such an officer is likely to imperil the health or interest of other staff of the Bank. The Bank shall have the right to refer such a case to its medical officer for advice.

3.12 Unless an officer is permitted to do so by the Sanctioning Authority, an officer on privilege leave may not return to duty before the expiry of the leave granted to him.

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3.13 **Calculation of Privilege Leave :**

[i] Privilege leave shall be computed at the rate of one day for every 11 days of Service on duty (joining time availed by an officer on transfer should not be treated as leave for this purpose).

[ii] While calculating service on duty all types of leave availed except casual leave will be excluded.

[iii] Privilege leave will be credited to the leave account of an officer at the end of each calendar year at the rate of -1- day for every 11 days of service on duty. However, when an officer (after completion of 11 months service) desires to avail of the leave in the middle of the calendar year and the privilege leave to his credit as on the 1st January of that year is not sufficient to meet his requirement he shall be accorded credit of privilege leave at the rate of 1 day for every 11 days service on duty upto the date preceding the date from which he is allowed to avail of the privilege leave.

3.14 Normally privilege leave will not be sanctioned for more than three occasions in a calendar year.

3.15 The officer, who proceeds on privilege leave, if he requests, shall be advanced the salary falling due during the period of his privilege leave.

3.16 **Encashment of Privilege Leave ::**

3.16.1 In case of retirement/death of an officer, the privilege leave due should be calculated for the broken period upto the date of retirement/death for the purpose of encashment.

3.16.2 The employees whose services are Compulsory Retired will also be eligible for encashment of Leave not exceeding -240- days of Privilege Leave , the employee had accumulated. This will be effective from 30.04.2015. However, this benefit is not available to officers whose services are terminated as punishment as per Regulation 4 of Bank of Baroda Officers Employees (Discipline & Appeal) Regulations, 1976.

3.16.3 The above benefit is also extended to officers who opt for Voluntary Retirement either under Regulation 19(I) of Bank of Baroda (Officers') Service Regulations, 1979 or under Regulation 29 of Bank of Baroda (Employees') Pension Regulations, 1995.

3.16.4 ***Provided further that an officer, who resigns from Bank's service on or after 1.4.2001, after complying with the Rules/ Regulations governing resignation, shall be eligible for encashment of Privilege Leave to his/her credit as on the date of his/her resignation, to the extent of 50% i.e. half of such leave to his/her credit, subject to a maximum of -120- days.***

3.16.5 Privilege leave encashed should not be deducted from the period of service on duty for the purpose of calculation of privilege leave.

3.17 <u>Components of Leave Encashment ::</u>

3.17.1 Where an officer retires from the Bank's service, he shall be paid a sum equivalent to the emoluments of any period of privilege leave that he had accumulated. Adjustment/personal allowance will be included in emoluments for the purpose of encashment of accumulated privilege leave at the time of retirement in terms of Regulation 38 of the Officers' Service Regulations. However, the reimbursement of conveyance/entertainment expenses would not be included in the emoluments for such purpose.

3.17.2 **<u>IBA CLARIFICATION ::</u>** *In terms of Regulation 44[ii] of BOBOSR, 1979, encashment of Privilege Leave on LTC is calculated reckoning all the emoluments payable for the month during which the availment of LTC commences. The same analogy be applied while computing encashment of leave on retirement / death in terms of Regulation 38. However, Officers who are provided with residential accommodation a notional HRA will be included.*

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[a] **Accordingly,** while computing Leave Encashment, at the time of LTC/Retirement /Death of an Officer HRA component for Officers who are being paid HRA on Capital Cost Basis, the same [HRA on Capital Cost Basis] will be taken into consideration.

[b] **However,** for those Officers who are provided with residential accommodation/ residing in leased accommodation in the name of self or Bank and rent recovery is being made from salary of Officer, notional HRA will be included.

3.18 Switch-over from Privilege Leave to Sick Leave ::

3.18.1 Switch-over from Privilege Leave to Sick Leave is not provided for in service rules. However, the Competent Authorities may, at his discretion and on merits, consider switch-over to sick leave if he is satisfied that the employee took ill during the sanctioned Privilege Leave. The Competent Authority, for reasons recorded in writing may permit such switch-over.

3.18.2 Such switch-over shall be permitted only on supporting medical cum Fitness Certificate acceptable to the Bank without prejudice to the Bank getting the employee/medical certificate examined/verified by a medical practitioner as decided by the Bank.

3.18.3 **Competent Authorities for granting permission to Switch-over ::**

[a] The Branch Authorities have no power to consider such switch-over. For employees at branches/Regional offices, the respective Regional Authority shall be the Competent Authority.

[b] The Zonal Head shall be the Competent Authority for employees at Zonal Offices and other administrative offices within the geographical jurisdiction of the zone.

[c] The functioned head not below the rank of TE G/S VI shall be the Competent Authority for employees at Central Office/Head Office.

REGULATION 34: SICK LEAVE

4.0 SICK LEAVE [Reg.34 of BOBOSR, 1979] ::

4.1 On and from 01-01-1989, an officer shall be eligible for 30 days of sick leave for each completed year of service subject to a maximum of 18 months during the entire service. Such leave can be accumulated upto 540 days during the entire service and may be availed of only on production of medical certificate by a medical practitioner acceptable to the bank or at the bank's discretion nominated by it at its cost.

4.2 In respect of the period of sick leave, an officer shall be eligible to receive one half of the full emoluments.

4.3 Provided that if an officer so desires, the Bank may permit him to draw full emoluments in respect of any portion of the sick leave granted to him, twice the amount of such period on full emoluments being debited against sick leave account.

4.4 Provided further that nothing contained in this Regulation shall affect the right of any officer to avail sick leave whether on full pay or half pay, which he may have to his credit and have earned upto appointed date under the terms and conditions of service obtaining in the Bank prior to the appointed date, notwithstanding that such accumulated sick leave may exceed the ceiling of 360 days fixed in sub-regulation (1) above.

4.5 The Bank may require, from any officer, desiring to resume duty on the expiry of sick leave, to produce medical certificate saying that he/she is fit for duty.

4.6 It is not necessary that an officer should take sick leave on 'full pay' first and sick leave on 'half pay' thereafter.

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4.7 The commutation of sick leave on 'full pay' should be permitted at the request of the officer concerned subject to the following stipulations :-

[a] In the case of sick leave on half pay earned prior to 1st July 1979, the officer concerned should have completed five years of service at the time of availing the commutation of sick leave on 'half pay'.

[b] In the case of sick leave on half pay earned after 1st July 1979, the commutation of sick leave on 'full pay' be permitted at any time after 1st July, 1979.

[c] When the sick leave on 'half pay' is allowed to be commuted to sick leave on 'full pay', twice the amount of such period should be debited in the sick leave account of the officer concerned.

[d] The definition of "Completed years of service" for the purpose of calculations of sick leave on 'half pay' under Regulation 34 would mean the period spent on duty as well as on leave including extra-ordinary leave.

[e] An officer may be granted sick leave during the first year of his service on pro-rata basis at the discretion of the leave sanctioning authority.

REGULATION 35: ADDITIONAL SICK LEAVE

5.0 ADDITIONAL SICK LEAVE [Reg.35 of BOBOSR, 1979] ::

5.1 On and from 1.1.1989, where an officer has put in a service of 24 years, he shall be eligible to additional sick leave at the rate of one month for each year of service in excess of 24 years subject to a maximum of three months of additional sick leave.

5.2 Provided that in case of additional sick leave availed on or after 29th June, 1999 commutation of additional sick leave may be allowed in accordance with Sub-Regulation (2) of Regulation 34.

5.3 Additional sick leave under the newly amended Regulation 35 is also to be extended to officers whose sick leave balance was protected as on the appointed date i.e. 1.7.1979.

REGULATION 36: MATERNITY LEAVE

6.0 MATERNITY LEAVE [Reg.36 of BOBOSR, 1979] ::

6.1 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.

6.2 Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP.

6.3 Within the overall period of 12 months, leave may also be granted in case of Hysterectomy upto a maximum of 60 days.

6.4 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 ::-

[a] Leave will be granted for adoption of only one child.

[b] 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.

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[c] The leave shall also be available to biological mother in cases where the child is born through surrogacy.

[d] The leave shall be availed within overall entitlement of 12 months during the entire period of service.

6.5 A female officer employee shall be eligible for maternity leave even in the first year of service. However, in such a case the probation period of the concerned female officer shall be extended to the extent of maternity leave availed.

6.6 Competent Authority may grant leave of any kind admissible to the officer in combination with or in continuation of maternity leave if the request for its grant is supported by a Medical Certificate acceptable to the Bank.

REGULATION 37: EXTRA-ORDINARY LEAVE

7.0 EXTRA-ORDINARY LEAVE [Reg.37 of BOBOSR, 1979] ::

7.1 An officer shall be eligible for extra-ordinary leave on loss of pay for not more than 360 days during the entire period of service. Such leave may not be availed of except for sufficient reasons on more than 90 days at a time.

7.2 Provided that in very special circumstances, the Board may grant extra- ordinary leave on loss of pay to an officer up to a total period of 720 days.

7.3 Extra-ordinary leave may be granted in combination with or in continuation of any kind of leave except Casual Leave.

7.4 The period spent as leave on loss of pay shall not count for increments. However, if in cases where the Competent Authority is satisfied that leave was taken on account of illness or for any other cause beyond officers' control, it may direct that the period of extra-ordinary leave may count for increments. Competent Authority has to satisfy that absence was on account of illness or any other cause beyond the employee's control, like dreadful diseases or serious accident involving major surgery/hospitalization, and is of the opinion that the period of extra-ordinary leave may count for increments, the matter may be referred to General Manager in charge of HRM portfolio through proper channel.

7.5 In order to streamline consideration and sanction of "Extra- ordinary Leave", and to have greater control and monitoring and to prevent misuse of the provision, the following guidelines are issued for STRICT COMPLIANCE.

7.6 Limit ::

[a] Maximum 360 days during the entire period of service.

[b] For period beyond 360 days and up to 720 days, power to consider and sanction solely rests with the Board of the Bank.

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7.7 **Competent Authority for consideration and sanction subject to Limits prescribed in 7.6[a] above.**

Category of employee	Competent authority
Officers in JMG/S-I,MMG/S-II and MMG/S-III at branches	Respective Regional Head
SMG/S-IV at branches/RO/ZO	Zonal Head
SMG/S-V, TEG/S-VI at branches/RO/ZO	General Manager(HRM)
TEG/S-VII	Executive Director
Officers up to MMG/S-III at administrative Offices, Viz. BCC, HO, RO/ZO and RRBs, subsidiaries, Associate Banks, etc.	Respective functional Head
Officers in SMG/S-IV, SMG/S-V and TEG/S-VI at Administrative Offices other than at RO/ZO viz. BCC, HO and RRBs, subsidiaries, Associate Banks, etc.	General Manager (HRM)
TEG/S-VI at administrative offices, Viz. CO, HO, RO/ZO and RRBs, subsidiaries, Associate Banks, etc.	Executive Director

7.8 **Postponement of Annual Increment:**

7.8.1 The due date of annual increment of an Officer, who is granted extraordinary leave, will be postponed by the number of days of such leave.

7.8.2 However, where the Competent authority is satisfied that such absence was on account of illness or for any other reason beyond the officer's control, like dreadful diseases or serious accidents involving major surgery/hospitalization, and is of the opinion that the period of extra-ordinary leave may count for increment, he may condone the period of extra-ordinary leave for the purpose of non-postponement of the due date of annual increment.

7.8.3 The Competent Authority for condoning the effect of extra-ordinary leave on loss of pay on annual increment in cases of serious ailments suffered by officers for sanction up to a maximum period of 90 days are as under :

Category	Period	Competent Authority
Officers upto and including MMG/S-III	90 days	Dy. General Manager/ General Manager in-charge of HRM portfolio.
Officers in SMG/S-IV & SMG/S-V	90 days	General Manager in-charge of HRM portfolio
Officers in TEG/S-VI and TEG/S-VII	90 days	Executive Director / Managing Director & CEO

7.9 Requests received from staff members should be forwarded to DGM / GM in-charge of HRM portfolio through proper channel i.e. through HRM Dept., Head Office, Baroda with the recommendations of the Regional/Zonal Authorities provided:

[a] Leave record of the employee is good.

[b] The employee should have intimated his absence with reasons within 15 days of commencement of such absence

[c] The employee should have submitted medical certificate of the Bank's doctor/civil surgeon.

[d] Such condonation of leave on loss of pay would be limited to a maximum period of –90- days and only once in the entire service of the employee.

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7.10 Extraordinary leave is also on loss of pay but it is a kind of leave provided under the Bipartite Settlement/rules when no leave is ordinarily due to an employee. Extraordinary leave IS NOT AUTOMATIC but requires sanction by the competent authority on merits. Extraordinary leave also has the effect of postponing due date of increments. In order to streamline consideration and sanction of 'Extraordinary leave', and to have greater control and monitoring and to prevent misuse of the provision, the guidelines pertaining to "Unauthorized absence" stipulated here-in-after are for STRICT COMPLIANCE.

REGULATION 37(A): SPECIAL CASUAL LEAVE AND SPECIAL LEAVE

8.0 SPECIAL CASUAL LEAVE AND SPECIAL LEAVE [Reg. 37(a) of BOBOSR, 1979 ::

8.1 An officer may be granted special casual leave and any special leave as may be decided by the Board in accordance with the guidelines of the Government.

REGULATION 38: LAPSE OF LEAVE

9.0 LAPSE OF LEAVE [Reg.38 of BOBOSR, 1979] ::

9.1 Save as provided below, all leave to the credit of an officer shall lapse on resignation, retirement, death, discharge, dismissal or termination.

9.2 Provided that where an officer retires from the bank's service, he shall be eligible to be paid a sum equivalent to the emoluments of any period, not exceeding 240 days, of privilege leave that he had accumulated;

9.3 Provided further that where an officer dies while in service, there shall be payable to his legal representatives, a sum equivalent to the emoluments for the period, not exceeding 240 days of privilege leave to his credit as on the date of his death.

REGULATION 39: RECALL FOR DUTY

10.0 RECALL FOR DUTY [Reg.39 of BOBOSR, 1979] ::

10.1 An officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the officer is at that time out of station, he shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the station and if the officer and the members of his family go back to the same station from which he was called for the return journey also.

10.2 Clarifications:

[a] An officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so. But, if the officer is at that time out of station, he shall be eligible for the actual expenses incurred by him and the members of his family for coming back to the station and if the officer and the members of his family go back to the same station from which he was called, for the return journey also. In such an event, the journey period (both inward and outward) shall be taken as period spent on duty.

[b] If he is availing of Leave Travel Concession during that period it will be allowed to be carried over. However, the Bank will as far as possible offer him leave, so as to enable him to avail of Leave Travel Concession during the same span of LTC block. In addition to traveling expenses in such cases, the officer concerned will be eligible to halting allowance as may be applicable to him for the inward journey to his place of posting. The family members should generally accompany the officer when he is recalled to duty otherwise traveling expenses for members of his family will not be reimbursed. Advance against LTC if any, shall be adjusted by the officer immediately on his reporting for duty.

[c] The Competent Authority to recall an officer who is on LTC shall be at least one rank above the leave sanctioning authority.

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REGULATION 40: FURNISHING THE LEAVE ADDRESS TO THE BANK

11.0 FURNISHING THE LEAVE ADDRESS TO THE BANK [Reg.40 of BOBOSR, 1979] ::

11.1 An officer, who has been sanctioned leave and leaves his place of duty shall furnish to the Bank, the address at which he can be contacted while out of station.

12.0 **Compensatory leave to officers for working on weekly off days/holidays:**

12.1 From 19.6.1993, officers will be granted compensatory leave who have to forgo weekly off/ holidays due to unavoidable work exigencies and are required to attend office.

12.2 Sanction of the Compensatory Leave shall be given by an executive i.e. Scale IV and above only. (For officers in small, medium, large branches- The Regional/ Asst. Gen. Manager, for officers in very large and exceptionally large branches- Branch Manager concerned in the rank of Chief Manager/ Asst. Gen. Manager and for officers in Administrative Offices- Authority concerned not below the rank of Chief Manager.

12.3 Sanction of Compensatory leave can be granted only after it is duly recommended by the reporting authority giving specific reasons for which the officer concerned was required to work on weekly off/ holiday.

12.4 Compensatory leave granted will have to be availed within a period of one month failing which it shall be deemed to have lapsed.

12.5 Grant of compensatory leave will be limited to officers in Scale I, II & III only.

12.6 Provided further that minimum period of work to be put on weekly off/ holidays due to unavoidable work exigencies would be minimum 4 hours.

13.0 PATERNITY LEAVE ::

13.1 With effect from 01.06.2015, 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.

13.2 Clarification: The leave may be granted to an employee even where the date of delivery of the Child was prior to 01/06/2015, provided, however, that the leave is availed six months from the date of delivery. Further, the leave shall be sanctioned -15- days before the delivery or upto –six months after the delivery.

14.0 SPECIAL SICK LEAVE ::

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

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CHAPTER 8

41.	MODE OF TRAVEL AND EXPENSES ON TRAVEL
42.	TRANSFER TRAVELLING ALLOWANCE ETC.
43.	TRAVELLING ALLOWANCE ON RETIREMENT
44.	LEAVE TRAVEL CONCESSION

REGULATION 41: MODE OF TRAVEL AND EXPENSES ON TRAVEL:

(Para 14 (v) of Joint Note dated 25th May 2015)

1. 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 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.

Note : Entitlement by steamer –Delux cabin

Halting Allowance (w.e.f. 1. 6.2015)(Para 14 (iii) of Joint N dated 25th May 2015) -

On and from 1st day of June, 2015 an officer/executive shall be entitled to per diem Halting Allowance as specified in the table below, namely :-

Garde/Scale of Officers	**Metro (Rs)**	**Major 'A' Class Cities(Rs)**	**Area I (Rs)**	**Other Places (Rs)**
Grade / Scales of Officers VI and above	1800	1300	1100	950
Officers in Scale IV & V	1500	1300	1100	950
Officers in Scale I/II/III	1300	1100	950	800

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Explanation:

For the purpose of computing Halting Allowance, 'per diem' shall mean each period of twenty four hours or any subsequent part thereof, reckoned from the reporting time for departure in the case of air travel and the scheduled time of departure in other cases, to the actual time of arrival and where the total period of absence is less than twenty four hours, 'per diem' shall mean a period of not less than eight hours (GAZETTE DT 22-JAN-2011)

1.2 Lodging Expenses:

An officer in the Grades/Scales set out in column I of the Table below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC Hotels subject to the limits as given below:

w.e.f 01-Sep-2008, the applicable limits for reimbursement of room tariff to officers / Executives while traveling on duty are as under:

Grade /Scale	**Maximum Room Tariff Permissible (Amt in Rupees)**		
	Major A Class Cities	**Area I**	**Other Cities**
TEG /S VI & VII	7800*	4400	4000
SMG/ S IV & V	5000*	3400	3000
MMG/ S II & III	3400	2600	2200
JMG S I	2600	2200	1800

* In respect of Mumbai, New Delhi, Kolkata, Chennai, Bangalore and Hyderabad, executives may be reimbursed actual lodging expenses, maximum to the extent of 150% of the applicable ceilings for Major 'A' class cities (BCC:BR:100:248 dated 01-sep-2008)

The Board may prescribe reimbursement of additional limit in excess of the limits prescribed above in accordance with the guidelines of the Government.

1.3 Boarding Expenses:

1. An officer shall be entitled to per diem boarding expenses at the rates set out above.

a) Where lodging is provided at Bank's cost or arranged through the Bank free of cost, 3/4th of the Halting Allowance will be admissible.

b) Where boarding is provided at Bank's cost or arranged through the Bank free of cost, 1/2 of the Halting Allowance will be admissible.

c) Where lodging and boarding are provided at Bank's cost or arranged through the Bank free of cost, 1/4th of the Halting Allowance will be admissible.

Provided that, in the case of an officer claiming boarding expenses on a declaration basis without production of bills for actual expenses incurred, he shall not be eligible for 1/4th of the Halting Allowance.

d) A supplementary Diem Allowance of ` 10/- per day of halt outside headquarters on inspection duty may be paid to all inspecting officers.

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2.<u>OTHER TERMS/CLARIFICATIONS IN REGARD TO REIMBURSEMENT OF ACTUAL HOTEL EXPENSES UNDER REGULATION 41 (4):</u>

1. Actual hotel expenses to be reimbursed to officers on tour will be subject to the ceiling stated and only on production of the hotel bills. The limits specified for boarding charges are inclusive of taxes and the tariff rates for lodging are exclusive of taxes.

2. Reimbursement of lodging and boarding expenses on the basis of katcha bills/receipts should not be permitted. Where hotel facility is not available and an officer produces katcha bills/receipts, he should be paid only halting allowance as per his entitlement.

3. Reimbursement of hotel expenses should be paid for travel on duty outside headquarters only.

4. The facility of reimbursement of actual lodging and boarding expenses cannot be extended to an officer acting as a defence representative as he is not discharging any official duty for the Bank.

5. An officer who is reimbursed actual hotel expenses would not be entitled to halting allowance for the days he has claimed reimbursement on actual basis. However, he shall be entitled for :

3/4 of halting allowance for the days for which he has claimed reimbursement of only actual lodging expenses.

1/2 of halting allowance for the days for which he has claimed reimbursement of actual boarding expenses.

1/4 of halting allowance for the days for which he has claimed reimbursement of both actual lodging and actual boarding expenses, as per Regulation 41(4).

6. Where an officer claims boarding expenses on a declaration basis without production of bills for actual expenses incurred, then he shall not be eligible for 1/4th halting allowance.

7. If at a centre, an ITDC hotel of eligible star category is available, officer should normally stay in that hotel. If however no accommodation is available in any of the ITDC hotels of eligible star category the officers may stay in any other hotel and they may seek reimbursement of actual lodging expenses incurred to the extent of maximum tariff of an ITDC hotel of eligible star category at the same centre.

8. If at a centre, there is no ITDC hotel of the eligible star category, the officers may seek reimbursement of actual lodging expenses incurred within the maximum tariff of an ITDC hotel of the eligible star category.

9. For eligibility to stay or to fix the tariff limit for reimbursement, please be guided by the official star category and not by the star facilities provided by the ITDC.

10. Where an ITDC hotel does not have any star category given to it and the same is awaited, please be guided by the star category facilities offered by the ITDC.

11. For the purpose of reimbursement of actual hotel expenses, claims submitted by officers be settled separately for lodging and boarding under the maximum limits prescribed for the same and the maximum limits for boarding and lodging should not be clubbed.

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12. Supplementary Diem allowance of ` 10/- per day of halt outside the headquarters on inspection duty is payable only to Inspecting Officers attached to the Regional/Zonal Inspection Centres/Central Inspection Division.

13. The place of visit or the place of transfer should be taken as the basis for determining the rate of halting allowance admissible to an officer irrespective of the rate applicable to the area of his head quarters. Accordingly, if an officer from a major 'A' class city is required to visit another place in Area I, he shall draw halting allowance at the Area I rate for both the periods of outward journey and return journey as also for the period of halt at the place of visits.

14. Where, however, an officer is required to visit more than one place during the tour, and makes a halt for 8 hours or more or stays overnight at an intermediate place of visit, he will be eligible for payment of halting allowance for the period involved at the rate applicable to the place of halt in question. This provision will also apply if an officer has to halt at a station other than the proposed place of visit enroute on tour or on transfer.

15. The places which have been upgraded on the basis of contiguity in terms of Clauses I (29), (30) and (31) of the Settlement on Other Issues dated 08-11-1973 for Award Staff, are to be treated as contiguous to the city and employees travelling from their places to the respective cities or vice versa will not be eligible for halting allowance.

16. No halting allowance/batta is payable to officers for travel within places falling under the Urban Agglomeration of a city/town and which are considered as one unit for the purpose of area-wise classification.

17. An eligible officer can stay at one lodging house and can make arrangements for his boarding at some other place. While claiming the reimbursement of the actual expenses, he has to produce the bills/receipts of both the places and the reimbursement against such bills/receipts should not exceed his entitlement ceilings.

18. Under the scheme, an officer can claim reimbursement of expenses, which he has made towards lodging and boarding only. Any expenses incurred for items other than lodging and boarding like laundry, tips etc. cannot be reimbursed. It would therefore, be necessary for the officer concerned to submit bills and receipts which clearly show the specific amount paid by him towards lodging and boarding. However, if the hotel is charging certain percentage towards service charges then the same should be included for reimbursement but the reimbursement should not exceed the prescribed ceiling.

19. The bill should specifically show the lodging and/or boarding charges for one person only. If expenses are for more than one person under any of the items, then the charges applicable for one person only should be reimbursed.

20. When an eligible officer submits T.A. bill wherein he has claimed actual hotel expenses for certain days and diem allowance for the remaining days, his T.A. bill may be passed keeping in view the following points:

a. First arrive at the total number of days for which he is eligible for Diem allowance (for the period he has remained out of headquarters).

b. Secondly, subtract the days for which he has claimed actual hotel expenses.

c. He may be paid Diem allowance at appropriate rate for the remaining days.

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21. When an officer stays for less than 24 hours in a hotel where check off time is 12 noon and he is charged for 2 days he may be reimbursed the actual lodging expenses charged by the hotel within the ceiling limit for 2 days as per his eligible star category subject to production of bills. His claim for part halting allowance and boarding should however be for one day only.

22. Halting allowance may be paid for the period of casual leave if the employee does not leave the station during the period of outstation duty and halting allowance should not be paid when an employee during the period of outstation duty officer proceeds on privilege leave.

23. If an employee while on outstation duty falls sick, it may be specified that he should return to the headquarters within the stipulated period. In the event of his not reporting to the headquarters within the stipulated period, he will not be entitled to halting allowance. However, where sick leave is granted without any such stipulation and where the employee is required to stay at the place of outstation duty on the advice of the doctor, he would be entitled to halting allowance.

24. No supplementary Diem allowance should be paid to the Inspecting Officers over and above the boarding and lodging expenses/halting allowance for the period they are not on inspection duty.

25. Officers who stay at Bank's guesthouses have to pay guesthouse charges fixed by the Bank. Such officers may claim reimbursement of boarding expenses under Regulation 41 (4) (b). However, officers who stay with their relatives/friends cannot claim reimbursement of actual hotel expenses. They shall be entitled to only Diem allowance at the prescribed rate.

26. The following rates are applicable for reimbursement of travelling expenses for travel in own vehicle for official duty.

Sr.No.	Type of Vehicle	Rate of reimbursement per k.m. BCC:BR:104:2 dated 02-jan-2012 w.e.f. 30-Sep-2011 (Rs.)
01	Four wheeler – Engine capacity of 1000 cc or more	9.00
02	Four wheeler – Engine capacity of less than 1000 cc	7.00
03	Motor-cycle and scooter	4.50
04	Mopeds	3.00

27. Where Bank has made arrangements for providing residential accommodation to employees attending training programmes at training centres located in various zones, no reimbursement of local conveyance expenses, would be made to the trainees for whom residential accommodation arrangements have been made at the respective training centres. The reimbursement of conveyance expenses will however be made at other centres where no arrangements for residential accommodation for the trainees are available. *(REF: CO: BR: 94: 185 dated 25.07.2002)*

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The revised rates are as under:- (Ref. Cir No. BCC:BR:102:168 dated 22.06.2010)

Centre	Rates
Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad	Actual expenses subject to maximum of Rs. 125/- per working day.
At all other centres	Actual expenses subject to maximum of Rs. 75/- per working day.

NOTE:
The above revised rates of reimbursement of conveyance expenses shall be in addition to Diem/ Halting Allowance.
There rates are also applicable to Inspecting/ Investigating Officers who are on duty outside their Headquarters.
Officers who are deputed for Non-residential training organized by other Institutions/ Organizations as well as those who attend Seminars and Workshops as participants would also be reimbursed conveyance expenses at the aforesaid revised rates.
The above rates shall be effective w.e.f. **01.07.2010**.

2.1 Clarifications regarding Expenses on Travel on Duty :

1. Guidelines for Economy in Travel Expenses:: (BCC:HRM:106:C-8/10135 dated 03.11.2014)

All Officers/ Executives upto SMG/ SV, travelling on official duty or for training should travel by the low-cost airlines or by their entitled class as per BOB(O)SR,1979, whichever costs less.

a. When the entitled class is by train, the officers can travel on official duty/ training by low-cost airlines, provided the low-cost airfares are less than the applicable train fares by the entitled class.

b. However, for all official travel by officers / executives upto AGM level that can be covered by overnight train journey involving less than 10/12 hours journey, the same to be undertaken by train only by class not higher than AC- 2 Tier, even though the entitled class of such Executives may be by Air.

c. In all the above situations where train tickets or tickets by low-cost airlines are not available, then the officers/ executives can travel by their entitled class as applicable after taking due concurrence from their Regional Heads / Administrative Heads (Administrative Heads shall not be below the rank of Dy. General Manager).

d. Since the Low-cost air tickets are generally non- refundable, please ensure that the same are booked only after the tour / travel programme is finalized / confirmed so that there are no cancellations subsequently.

e. Officers/ executives who are entitled to travel by air invariably book their tickets on low-cost airlines only, unless tickets of such low-cost airlines are not available under any circumstances.

f. In all the cases where due concurrence from the Regional Heads/ Administrative Heads are required, the authorities should satisfy themselves appropriately as to the non-availability of the relevant tickets.

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REGULATION 42: TRANSFER TRAVELLING ALLOWANCE ETC.:

(1) (i) An officer on transfer and the members of his family will be eligible to travel to the place of posting by the same mode of travel and class of accommodation, by the officer as in the case of travel on tour.

(ii) When the members of the family travel by road, the entitlement will be the actual or the 1st class rail fare for the distance covered whichever is less.

Explanation:

"Family" for the purpose of this Regulation will be limited to the spouse as also children, parents, brothers and sisters residing with and wholly dependent on the officer employee.

(2) (i) On and from 1st Day of April, 1998, an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train upto the following limits :-

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3. Transportation of Household Goods on Transfer

(I) As per the applicable guidelines under the Bank of Baroda Officers' Service regulations, an officer on transfer is eligible for being reimbursed expenses for **transporting the household goods by goods train** upto the following limits:

Pay Range	Where the officer has family	Where the officer has no family
23700 to 31705/ pm	3000 kgs (3 tonnes)	1500 kgs (1.5 tonnes)
31706/- and above	Full wagon (12 tonnes / 120 quintals))	2500 kgs (2.5 tonnes)

However, if the officer avails the facility of container service of Railways instead of full wagon, then he/she shall be reimbursed actual charges for 1 container (for Junior and Middle Management grades) and for 2 containers if he /she is in Senior / Top management grade. The officers who transport their household goods by road transport, the reimbursement is limited to the actual freight charges by train, against submission of bills, provided the transportation is done through an approved road transport operator.

Subsequently, as per advice received from IBA, it was further advised that the reimbursement of expenses be made at the following rates as per the weight stipulation in the Officers' Service regulations:

Distance in kms- Rates per tonne per km (1 tonne = 1000 kgs)

Distance in Kms	Rates in Rupee per Ton/per Km (To be applied on Slab basis)
Upto 2000 kms	Rs. 4.00
Beyond 2000 kms	Rs. 2.80

(Ref Cir No. BCC:BR:108/442 dated 19-09-2016)

(ii) On and from 1.1.1987, if an officer eligible for full wagon avails of the facility of 'container service' by railways, he will be reimbursed actual charges for one container if he is in Junior or Middle Management Grade and for two containers if he is in Senior or Top Management Grade. If the baggage is transported by road between places connected by rail, the reimbursement will be limited to the actual freight charges against submission of bills subject to the cost not exceeding the cost of transport of the maximum permissible quantity by goods train. If there is no railway station or railway out-agency at the old or new place of posting, the officer will be paid the actual cost of transporting the baggage by road upto the nearest railway station or railway out- agency. If both the places do not have railway station/out-agency, the officer will be paid actual cost of transporting the baggage by road upto the stipulated weights by an approved transport operator.

(iii) An officer who owns a car will be eligible to claim the cost of transporting it by train to the place of transfer at goods train rate, and where the car is driven by road, the cost of so taking it, at the rates decided by the Board.

(iv) An officer who owns a scooter, motor cycle or any other vehicle, will be eligible to claim the cost of transporting it to the place of transfer at goods train rate and If the vehicle is transported by lorry, the actual lorry charges. If the vehicle is driven by road, the officer will be eligible to claim at the rates decided by the Board.

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(v)To adopt IBA recommendations pertaining to reimbursement of transportation expenses on the basis of minimum threshold limit of distance and transfer to and out of hilly terrains w.e.f. 1st April, 2011 for transfer of Officers, as under: (Ref. Cir No. BCC:BR:103/301 dated 25-10-2011)

a) Minimum threshold limit of Distance: The Officers transferred to shorter distance upto 300 kms, the reimbursement may be permitted upto the amount chargeable for 300 kms.

b) Transfer to and out of hilly terrains: Officers transferred into and out of hilly terrains, may be reimbursed two times the applicable rate for the distance covered in hilly terrain and the balance distance at normal rates.

Also, taking into account the increased expenses on loading, unloading, packing, special packing for electronic items, insurance, local transportation, miscellaneous purchases for shifting, etc, the Board has also decided to revise the lumpsum expenses reimbursable to officers/executives in connection with transfer as under: (Para 18 of Joint Note dated 25.05.2015)

	Amount (In Rs.)
Officers in Scale IV and above	20,000/-
Officers in Scale I,II and III	15,000/-

* It has also been decided to upwardly revise the rates of reimbursement towards loading, unloading packing etc. in connection with transportation of household goods to officers who are being transferred **out of Zone/ Out of State** as under. The rates are effective from 01.04.2016.:-

(Ref Cir No. BCC:BR:108:442 dated 19.09.2016)

Grade/ Scale	Amount (In Rs.)
Upto Scale - III	22,500/-
Scale IV & above	30,000/-

There shall be no change in the existing ceiling for reimbursement of lumpsum expenses in other cases of transfer of officers.

(4) An officer transferred to any station shall be eligible to claim Halting Allowance for the period spent on journey at the same rates as in the case of travel on tour.

In terms of Clause 15.4 of Transfer Policy dated 08.06.2018, in case no residential accommodation is made available by the Bank to the Officer or he/she is unable to take lease accommodation immediately on his/her Inter Zonal/ Inter Regional Transfer at new place of posting and he/she stays in hotel accommodation, he/she (in all grades/scales) may be reimbursed the cost of lodging expenses against production of the original receipts thereof, as per his/her eligibility on official duty, upto a maximum period of 15 days or till such time Bank's accommodation is made available to him/her or leased accommodation is taken by him/her whichever is earlier. In such cases, Officers may be allowed ½ halting allowance additionally on declaration basis to take care of per day boarding expenses. This facility will also be applicable to newly recruited officers posted at the centre other than their hometown and no residential accommodation is made available by the Bank on their joining.

The above provision will however not be applicable in case guest house, bachelor accommodation or temporary stay arrangement is made available by the Bank and the concerned officer will be eligible for payment of diem allowance only upto a maximum of 15 days.

(Ref: Cir No. BCC:BR:110:300 dated 08.06.2018)

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4. GUIDELINES/ OTHER TERMS AND CONDITIONS IN REGARD TO PAYMENT OF TRANSFER TRAVELLING ALLOWANCE ETC. UNDER REGULATION 42:

(a) Where the family of an officer does not travel with him (on his transfer) but joins him at his new place of posting within a period of 12 months from the date of his transfer, he shall be entitled to draw further fare and cost of transporting his luggage payable for the family subject to overall limits prescribed for such expenses under the Regulation.

(b) Where the family of an officer, in consequence of his transfer, travels from a place other than that from which he is transferred, he may be allowed to draw actual travelling expenses incurred by his family to join him at the new station, but the amount so drawn shall not exceed the travelling allowances/expenses admissible to him had his family stationed at the place from where he was transferred.

(c) Where the family of an officer, in consequence of his transfer, travels to a station other than to which he is transferred, he may draw travelling allowances/expenses for his family but subject to the condition that the amount so drawn shall not exceed the travelling allowances/expenses admissible to him had the family proceeded to a station to which he was transferred.

(d) Where an officer travels by a class lower than the one allowed to him he shall be entitled to claim travelling allowances/expenses only at the rate actually paid.

(e) The claim for journey would ordinarily be only for the shortest route.

(f) An Officer on transfer may be permitted/reimbursed travelling expenses for self as per rules for the second journey (for self only) from the place of his new posting to the place of his previous posting and back to the place of his new posting when he is required to report immediately for duty to the place of posting due to office exigencies and the appropriate authority mentioned to this effect in his transfer order.

(g) The rates of reimbursement of conveyance expenses to officers for using their own vehicles for travel on official duty outside their headquarters including shifting of vehicles by road on transfer will be as per the clarification No.26 provided under Regulation 41.

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4.1 Clarifications:

1. When an officer on transfer from one place to another, prefers to claim expenses towards packing, local transportation, insurance etc. on lump-sum basis instead of actual basis, he may be paid the lump-sum amount of(w.e.f. 01-Jun-2015) ` 20000/- or ` 15000/- as the case may be, under Regulation 42 (3) on submission of a declaration by him to the effect that he has incurred the said expenses connected with and incidental to transfer and travel on transfer. However, question of payment of lump-sum amount does not arise where officers on transfer do not shift their residence to the new place of posting as they would not have incurred any expenses in connection with and incidental to transfer and travel on transfer.

2. The octroi charges paid by an officer on his transfer from one place to another should be reimbursed to him over and above the limits for expenses prescribed under Regulation 42 (2) and 42 (3). However, the reimbursement of such octroi charges should be made against the submission of the octroi receipts issued by the Municipal authorities and not otherwise.

3. The employee and the spouse working in some other institution, are transferred to the same centre, the employee can claim the fare etc. in respect of the spouse also on furnishing a certificate that such fare etc. have not been claimed from the other institution.

4. Husband and wife both employees of a Bank can claim reimbursement of transportation expenses of household articles in case both are transferred. However, care should be taken to see that there is no double payment in respect of the same baggage. If the Bank is satisfied that the husband has not transported any of the household articles and only the wife has claimed reimbursement of transportation expenses; he would not be eligible for the lump sum payment of expenses connected with transfer.

5. It is generally expected that the amount that would be admissible for carriage of the maximum quantity of personal effects by goods train would cover the actual cost of transportation of baggage to a reasonable extent by road. It would not be permissible to extend the facility of transport at the S.T. parcel rates outside the permissible limits which is payable by goods train rates.

6. The branches/offices may reimburse travelling expenses (but not the diem allowance)for self only for the second journey undertaken by the officer to the previous place of posting for the purpose of bringing his family to the new place of posting under any of the following circumstances:

(a) When an officer is transferred from one state to another.

(b) When the exact place of posting of an officer is to be determined by the Zonal/Regional Authority after he reports for duty.

(c) Where the officer is not able to take his family to the new place of posting on account of education of his children, lack of accommodation at new place of posting or for some other genuine reasons at the time of reporting for duty.

7. In all such cases the branches/offices may reimburse the travelling expenses (but not the diem allowance) for the self only as per his entitlement, for the second journey undertaken by an officer from the previous place of posting for the purpose of bringing his family to the new place of posting.

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8. The above facility will be available to an officer only once in a period of -12- months from the date of his reporting to the new place of posting only for the purpose mentioned above. The said facility will not be available thereafter unless the Zonal/Regional Authority has granted him specific extension in writing due to office exigencies.

9. The lumpsum amount payable under Regulation 42 (3) is towards incidental expenses on transfer and would include expenses connected with loading/unloading of household goods.

10. At centres, mainly in villages, where there is no railway station/out agency and approved transport operators are not available, officers may be reimbursed the expenses incurred towards transportation of goods by unapproved transport operators subject to the limit of transportation charges charged by approved transport operators for the same distance.

11. Transportation/ Octroi charges may be reimbursed in respect of only one vehicle, to an officer who transports his own vehicles from one place to another, upon transfer.

12. Vehicle Re-registration charges on transfer of an officer is not reimbursable.

5. CONDITIONS AND CLARIFICATIONS FOR PAYMENT OF DIEM ALLOWANCE FOR THE PERIOD OF TAKING OVER THE CHARGE UNDER REGULATION 42 (4)

1. The provision for payment of halting allowance for the period of take over charge would be applicable to executives/branch managers only. Therefore, the question of payment of Diem allowance to transferee officers (i.e. other than executives/branch managers) does not arise.

2. When a branch manager/executive who is entitled for the Bank's accommodation (as per the practice prevalent at a particular Centre) is not provided with the Bank's accommodation, he may be paid diem allowance at appropriate rate for the period he is not provided with the accommodation and such period should not exceed -15- days from the date of his reporting. The Regional Authority should ensure that housing accommodation is provided to such branch managers within the shortest possible time and in no case payment of Diem allowance is made beyond the period of -15- days.

3. When the outgoing branch manager/executive does not surrender the Bank's residential accommodation to the incoming branch manager/executive, until the process of the takeover charge is completed the incoming manager/executive would be entitled to get diem allowance for a period not exceeding -15- days within which the handing over of the charge should be completed.

4. When the outgoing branch manager/executive surrenders the Bank's accommodation to the incoming manager/executive and continues to work at the branch/office for the purpose of handing over the charge (and not otherwise) and remains without residential accommodation he would be entitled for diem allowance at the appropriate rate for the period not exceeding -15- days within which handing over of charge should be completed.

5. The branch manager/executive, who is offered the bank's accommodation but does not accept the same, would not be eligible for the diem allowance as stated above.

6. In case of branch manager/executive, payment of diem allowance for the period of taking over charge would have to be made by excluding the period of joining time.

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7. If the Bank did not provide residential accommodation to a branch manager/executive at the place of posting and if he was required to make his own arrangements, he should be reimbursed house rent in terms of the Bank's scheme for providing residential accommodation to officers. Diem allowance as per rules may be paid in such cases.

8. The Regulation 42(4) of the Officers' Service Regulations in itself does not restrict the aforesaid benefit of Halting Allowance to Branch Managers and executives only. However, previously Bank's accommodation was restricted to executives and Branch Managers only and therefore, the Diem allowance also was restricted to them.

9. Now that all officers are entitled to housing accommodation, the issue was examined and it has been decided that the provision of Regulation 42(4) be made applicable to all the officers.

10. Accordingly, w.e.f. 15-9-1997, where an officer on transfer is not provided residential accommodation by the Bank at a new place of posting, he would be entitled to halting allowance under Regulation 42(4) of BOBOSR, 1979 upto a maximum period of -15- days or till the quarters are made available to him whichever is earlier.

Where the Bank is having quarters in the place of his posting, then the officer should apply for the same. In case the Officer is not submitting his request for the same, he would not be eligible for the diem allowance as above.

REGULATION 43: TRAVELLING ALLOWANCE ON RETIREMENT:

On retirement, an officer will be eligible to claim travelling allowance, baggage and other expenses for himself and his family as on transfer from the last station, at which he is posted to the place he proposes to settle down on retirement.

The above benefit is also extended to Officers seeking Voluntary Retirement under Bank of Baroda (Officers') Service Regulations, 1979 and the Officer taking voluntary retirement in terms of Regulation 28 & 29 of the Bank of Baroda (Employees') Pension Regulations, 1995. (Ref.: - HO: BR: 92/241 dated 28.8.2000).

The above benefit is NOT available to Officers whose services are terminated or who is Compulsorily Retired as a punishment as per Regulation 4 of Bank of Baroda Officers Employees' (Discipline and Appeal) Regulations.

(Ref: HO: BR: 93: 07 dated 8.1.2001)

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Clarification:

The family of an officer who dies in harness should be paid the travelling expenses for the family as well as for the transportation of household goods as per rules from the last place of posting to the place in India where the family proposes to settle down.

REGULATION 44: LEAVE TRAVEL CONCESSION:

1.0 COVERAGE ::

Regulation 44 of Bank of Baroda (Officers') Service Regulations, 1979 covers all Officers in Junior Management Grade/Scale-I, Middle Management Grade Scales II & III, Senior Management Grade Scales IV & V and Top Executive Grade Scale VI & VII.

2.0 MODE AND CLASS OF TRAVEL UNDER LEAVE TRAVEL CONCESSION :

2.1 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. w.e.f. (w.e.f. 1st June, 2015)

2.2 Other terms and conditions, on which an officer may avail of LTC, shall be as decided by the Bank from time to time.

2.3.0 **Travel by Car/ Taxi ::** In case, an officer travels by his own car/ rented vehicle, reimbursement may be made as under ::

[a] For use of own Car :: An Officer can avail LTC by travelling in his own car, along with the members of his family, subject to the approval of the Competent Authority. He/She will be reimbursed 'to and fro' charges calculated at the rate specified for travel for official purposes by his own car [At present it is actual expenses incurred for petrol or @ ₹ 9.00 per km for -4- wheeler having engine capacity of 1000 CC or more and @ ₹ 7.00 per km for -4- wheeler having engine capacity less than 1000 CC, as the case may be] from his/her place of posting to the home-town or to the place of destination declared by him/her at the time of availment of LTC. Such reimbursement, however, shall not exceed the expenses admissible to the officer had he and his family travelled by the mode and class to which he/she is eligible to travel by the shortest route. He/She will also have to produce evidences like hotel bills, toll tax, fuel bills etc; to show that he/she has visited the place declared by him/her.

[b] For use of Rented Vehicle :: For LTC travel by a rented vehicle, the standard rate per km charged by vehicle operators in the area may be taken into consideration. The officer may be reimbursed the actual expenses incurred by rented vehicle or the standard rate per km in the area or the notional entitlement for the distance covered by such vehicle, whichever is less. Standard rate per km, prevailing in the area concerned, may be ascertained for such reimbursement purpose. While claiming reimbursement, the Officer shall be required to submit receipt from the Driver/ Transport Company giving taxi number, details of journey and fare charged along with proof like toll tax, petrol bill, parking receipts etc., for visiting the place of destination.

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2.3.1 Thus, for travel by taxi/own car, reimbursement in respect of officers will be the actual fare incurred/ petrol expenses or the notional fare by the eligible class i.e. AC II-Tier Sleeper by train and AC 1st class for executives in scale-IV and above for the distance upto destination by the shortest route, whichever is less.

3.0 ELIGIBILITY ::

3.1 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.

3.2 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 upto 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 and above.

3.3 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.

3.4 In other words, the officer may:

[a] Travel to his home town (place of domicile as declared by him at the time of joining the Bank) twice in 4 years i.e. at every 2 years in the block of 4 years by the shortest route.

OR

[b] Travel to his place of domicile, once in the block of 2 years and to any place in India in the other block of 2 years (in the same block of 4 years) by the shortest route.

OR

[c] Travel to any place in India by the shortest route once in the block of 4 years.

3.5 An officer on completion of –11- months of continuous service, as an officer, in the Bank, will be entitled to avail of the facility of leave travel concession under Regulation 44.

4.0 <u>DEFINITION OF FAMILY FOR THE PURPOSE OF LEAVE TRAVEL CONCESSION ::</u>

4.1.1 Officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), wholly dependent physically/Mentally challenged brother/sister with 40% or more disability, widowed daughter and dependent divorced/separated daughter, sister including unmarried/divorced/abandoned separated from husband /widowed sisters as also parents ordinarily residing with and wholly dependent on the officer.

4.1.2 The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding ₹ 10,000/- per month, If the Income of one of the parents exceeds ₹ 10,000/- per month OR the aggregate income of both the parents exceeds ₹ 10,000/- per month, both the parents shall not be considered as wholly dependent on the officer employee.

4.1.3 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.

<u>Note:</u> *For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parent/parents-in-Law shall be covered.*

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4.2.0 While examining the fulfilment of the criteria of "wholly dependent" in respect of female employees, husband and wife should be treated as one unit in taking care of parents-in-law as combined income (if the husband is also an earning member) is often utilized for taking care of family needs which includes medical and travel expenses of one's dependents. Also, as per the Indian culture, most women stay with their parents-in-law after marriage and hence, income is pooled for meeting the needs of the family with support from husband. Hence, if there is a provision for reimbursement of expenses towards medical and LFC/LTC of parents-in-law to a female employee of the Bank and she has the option of exercising her choice, as per Bipartite Settlement/Joint note, the reimbursement cannot be negated on the premise that her husband is an earning member.

4.2.1 To avoid any ambiguity, it is clarified that when an employee desires to include parents/ parents-in-law [any one of them only] as dependents in Bank's records ::-

[a] concerned employee has to submit a declaration to the extent that the dependent/s, whom he/she desires to include, is/are wholly dependent on the employee and is/are normally residing with the employee.

[b] concerned employee has to submit proof of income of the said dependent/s. In cases where proof of income of the dependent/s is not to the satisfaction of the Bank, the employee should be advised in writing to submit a certificate from the Revenue Authorities certifying the income of the dependent/s.

4.2.2 Therefore, it has been decided that all employees [Award Staff & Officers], who have included their parents/ parents-in-law [any one of them only] as dependents in Bank's records, to give the following declaration at the time of submitting claim for reimbursement of medical expenses and/or LFC/LTC as under ::-

[a] **Female Employee ::-** That her husband has not made any claim from his organization towards reimbursement of said medical expenses and/or LFC/LTC for the said dependents of female employee.

[b] **Male Employee ::-** That his wife has not made any claim from her organization towards reimbursement of said medical expenses and/or LFC/LTC for the said dependents of male employee.

4.3 If the officer and his/ her spouse, both are employees of the Bank, then only one of them will be eligible for the leave travel concession as per his/her entitlement in a particular block of -4- years.

4.4 If the husband and wife are serving in different Banks, even though they are eligible for LTC as per their entitlements on their own right, they will not be entitled to avail LTC separately from their respective Organizations for the same journey.

4.5 Grandparents of an officer are not entitled to the benefits of leave travel concession.

4.6 LTC may be allowed in case of a married daughter of the officer only in exceptional circumstances, such as where she has been widowed, divorced, abandoned or separated from the husband and is residing with and is wholly dependent on the officer.

4.7 A male employee is entitled to LTC in respect of one wife only.

4.8 A female officer is entitled to claim LTC facility for dependent parents in respect of either natural father/mother or step mother or father-in-law/ mother-in-law.

4.9 The term parents shall include step mother but shall not include step father.

5.0 ADVANCE AGAINST LEAVE TRAVEL CONCESSION ::

5.1 In the case of outward journey, the fare permissible may be advanced to an officer on submission of his undertaking to produce tickets before commencement of the journey. Similar advance may be given for

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the return journey also, provided he submits a written undertaking to submit the claim for return journey to the Bank within -15- days after resumption of duty.

5.2 The officer shall submit LTC bill within -15- days from the date of resumption of duties, failing which the amount of advance paid to him against LTC bill will be recovered from the salary/ies of subsequent month/s.

6.0 ENCASHMENT OF PRIVILEGE LEAVE:

6.1 Once in every –4- years, when an officer avails of Leave Travel Concession, he will be permitted to surrender and encash his privilege leave not exceeding one month at a time.

6.2 Alternatively, he may whilst travelling in one block of –2- years to his home town and in other block to any place in India be permitted encashment of privilege leave with a maximum of -15- days in each block or 30 days in one block.

6.3 For the purpose of leave encashment, the total emoluments payable for the month during which the Leave Travel Concession is availed i.e. the basic pay, dearness allowance, house rent allowance, city compensatory allowance, fixed personal pay, professional qualification pay and adjustment allowance, if any shall be admissible. Officiating allowance shall not be included in emoluments for the purpose of calculating leave encashment of officers.

6.4 At the time of computing Leave Encashment, at the time of LTC/Retirement/Death of an Officer HRA component for Officers who are being paid HRA on Capital Cost Basis, the same [HRA on Capital Cost Basis] will be taken into consideration. However, for those Officers who are provided with residential accommodation/residing in leased accommodation in the name of self or Bank and rent recovery is being made from salary of Officer, notional HRA will be included.

6.5 The encashment of Privilege leave may be permitted when the officer proceeds on any kind of leave while availing leave Travel Concession.

6.6 Encashment of Privilege Leave to an officer is not permissible when LTC/ LFC is availed by the spouse working in another organisation.

6.7 Encashment of one day's privilege leave for donation to the Prime Minister's relief fund may be allowed every year at the option of the Officer without linking it to availment of LTC subject to his giving a letter to the Bank to that effect and authorising the Bank to remit the amount to the Fund.

6.8 For computation of encashment of Privilege leave amount, the reckoning date would be the date on which the concerned officer sets out on journey for availing LTC. The encashment amount would be calculated on the basis of salary payable for the month in which the reckoning date falls. This would also be applicable when LTC is availed in two units.

7.0 PHYSICALLY HANDICAPPED OFFICERS :

7.1 In the case of a physically handicapped officer who is eligible for payment of conveyance allowance, in terms of Government guidelines, a companion may accompany such officer provided he/she does not have any member of the family in respect of whom he/she can claim the LTC. Physically handicapped officer shall be one who is appointed under such category or who has developed handicap subsequent to employment in the Bank and considered under the physically handicapped category as per laid down rules.

7.2 The above means that the physically handicapped officer has to meet the following -3- conditions for a companion to accompany him/ her on LTC ::

[a] he/she should fall under Physically Handicapped category; and

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[b] he/she should be eligible for payment for conveyance allowance in terms of the Government guidelines; and

[c] he/she should not have any member of the family in respect of whom he/she can claim the LTC.

8.0 OFFICERS AGAINST WHOM DISCIPLINARY PROCEEDINGS ARE INITIATED & OFFICERS UNDER SUSPENSION

8.1 Officers against whom disciplinary proceedings have been initiated may avail leave travel concession as per their eligibility/ entitlement subject to the observance of rules prescribed in this regard

8.2 **Officers placed under Suspension shall not be eligible** to avail leave travel concession during their period of suspension. The LTC block expiring during the intervening period of suspension shall stand lapsed.

9.0 RULES/GUIDELINES FOR REIMBURSEMENT OF CLAIMS/SETTLEMENT OF BILLS AND OTHER TERMS AND CONDITIONS REGARDING LEAVE TRAVEL CONCESSION:

9.1 **Availment of LTC – Any kind of Leave :**

9.1.1 Leave travel concession can be granted to an officer when he proceeds on any kind of leave including sick leave/casual leave/extraordinary leave. No minimum period of leave has been stipulated for the purpose of availing LTC in the case of officers.

9.1.2 if an employee submits request for sanction of Casual Leave or any other kind of leave during the Notice Period for availing LTC / LFC / encashment of LTC / LFC block together with encashment of Privilege Leave, the same may be considered by the respective Zonal Head in case of employees attached to BCC, Mumbai and Head Office, Baroda, by the Functional Head, subject to eligibility of the concerned employee, merit of each case and requirement of the Bank. Such decision will be solely at the discretion of the above Sanctioning Authority only.

9.2 **Application for availing LTC and declaring the place of Destination:**

9.2.1 An officer will be required to apply in the proforma placed at ***Annexure A*** and declare the place of his destination in the application form, while applying for the Leave Travel Concession and claims for reimbursement will be submitted in the proforma given at ***Annexure B***.

9.3 **Definition of shortest route :**

9.3.1 An officer will be reimbursed the actual to and fro journey fare equivalent to the mode and class by which he is eligible to travel by the shortest route. Shortest route would mean the distance between the place of destination and the place of his posting by the shortest route by railway. In the case of officers who are eligible for air fare and who actually travel by air to their destination, the shortest route would mean the shortest route by air and not by railway.

9.4 **Reimbursement for places not accessible by rail :**

9.4.1 If the place of destination/ home-town is not accessible by train, the officer can travel by other modes of transport. However, for such distance not covered by railway, the reimbursement of fare will be restricted to the mode of class by which officer is entitled to travel or the actual fare of the transport by which he has actually travelled, whichever is lower.

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9.5 **Entitlement if journey is undertaken by lower class/ longer route/ different mode/circuitous route/conducted tours :**

9.5.1 An officer will be free to travel by a mode of transport other than by which he is eligible to travel, however, reimbursement would be limited to the actual fare by the shortest route to the declared destination for the mode of transport used by him or the notional fare by the eligible class to which he is entitled for the distance upto destination by the shortest route, whichever is less.

9.5.2 Both inward and outward journeys should be combined for calculating the entitlement and for the purpose of such reimbursement.

9.5.3 For the distance not covered by railway, the shortest road route be taken and notional railway fare (as per entitlement) be calculated separately for such distance and thereafter his entitlement by railway should be arrived at. He may be reimbursed the notional railway fare by the eligible class by shortest route or the actual expenses incurred by him for the entire journey, whichever is less.

9.5.4 An officer may travel by a longer route to reach the place of destination. He will be paid the notional fare by the eligible class as per his entitlement from the place of his posting to the place of destination by the shortest route for the distance between the place of his posting to the place of destination or the actual expenses, whichever is less.

9.5.5 An officer may travel by a class lower than his entitlement and/or by the mode of travel other than his entitlement and travel longer distance besides his place of destination but in such case, he will be paid actual fare incurred or notional fare by the eligible class to which he is entitled for the distance between the place of his posting to the place of destination by the shortest route, whichever is less.

9.5.6 An officer can break the journey at the places desired by him/ her. However, reimbursement of to and fro fare will be based on the following, irrespective of the number of stages in which the journey is undertaken .

9.5.7 Eligibility by the mode and class by which he is eligible to travel by the shortest route from the place of posting to the destination declared in India at the time of applying for LTC or the actual fare incurred, whichever is less.

9.5.8 While it would be open for an officer availing leave Travel concession to break the journeys at the places he likes and in the process he may touch the same place more than once, but once he/she returns to the place of posting. He/She would not be eligible to claim reimbursement in respect of two different journeys starting from the place of his posting.

9.5.9 An officer may avail leave travel concession by joining conducted tours organised by travel agents. If the tour covers more than one place, the officer will be required to declare the place of destination. The reimbursement thereof will be restricted to the extent as indicated in the above previous para and exclude lodging/ boarding charges and other incidental charges, etc., if any.

9.5.10 Helicopter service is not an acceptable mode of transport. However, if the Officer concerned travels by Helicopter service for travel between places where there is no other acceptable mode of transport e.g. From Jammu to Vaishno Devi, he may be reimbursed eligible train fare as per his entitlement for the actual distance from Jammu to Vaishnodevi.

9.5.11 Availing LTC by a Vayudoot package tour under which the plane lands at the same point from where it had taken off, is not permissible.

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9.6 **Eligibility in respect of other charges** ::

[i] Railway fare will include railway fare plus charges for reservation, sleeping berth charges but will not include charges of travel agents, bed rolls, etc.

[ii] Other ancillary or incidental charges such as local conveyance charges for travel from residence to airport/bus stand/ railway station and vice versa, for sight seeing in the city or town, toll tax, pilgrim tax, porter/coolie charges, road tax, vehicle tax, RTO tax etc. are not reimbursable under leave travel concession.

[iii] An officer can claim reimbursement of charges pertaining to reservation and sleeping berth charges over and above the amount of entitlement provided the same have been incurred. As regards surcharge levied for travel by A.C. II tier, the actual fare including A.C. surcharge may be reimbursed within the maximum entitlement.

[iv] Where the officers face difficulties in getting direct booking by trains by the shortest route, the reimbursement by a convenient route which is considered shortest in point of time though it may be little costlier than the shortest route in terms of distance may be permitted.

[v] **Eligibility in respect of travel by Rajdhani Express :** Reimbursement of travel by Rajdhani Express to officers as per their entitled class is permissible.

9.7 **Reimbursement of fare – Minor children :**

When the children below the age of 12 years are charged bus fares, the Bank may reimburse to the officers, full train fares for the journey of such children by the class to which the officer is entitled upto the permissible distance or the actual bus fare incurred, whichever is less. Further, if the place of destination is not accessible by train or steamer and the children undertake journey by air, the same principle as stated above may be followed.

9.8 Availment of LTC in 2 units :

[i] Due to exigencies of transfer, etc., family members of an officer who ordinarily and normally reside with him are sometimes compelled to live separately. In such cases, we have to clarify that the benefit of leave Travel concession may be extended in 2 units to the officer and the dependent family members.

[ii] Dependent family members may also visit places which may not be visited by the officer while availing LTC facility. Such facility of separate travel can be availed of in maximum -2- units. One unit may be the staff himself alone or accompanied by one or more members of his family. The second unit would be the remaining members of his family. These two units may travel on two different routes. In order to claim reimbursement of LTC, an officer shall make a declaration giving necessary details of travel regarding the place of destination, etc. to the sanctioning authority to pass necessary orders regarding reimbursement of amount of LTC as per the entitlement of the officer.

[iii] Dependent family members of the officer may avail LTC prior to or after the date on which the officer himself avails the same. However, the period between the date of commencement of journey by family members and the date on which the officer himself commences his journey should not exceed –6- months. On expiry of such period of -6- months, the LTC not availed of by an officer for himself (unless his leave is refused by the Bank in the meantime) or for his family will lapse.

[iv] The commencement of journey by officer and dependent family members should be within the period of 2/ 4 year LTC block. In case the 2nd Unit (either that of the officer or his family members) does not commence journey within the LTC block period, or within the -6- months from commencement of journey by the 1st Unit, whichever is earlier, the LTC for the 2nd Unit will lapse. (BCC:BR:95:60 dated 19-Feb-2003)

[V] The entitlement of both the units will be computed as under:-

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[a] For the unit/ group with which the concerned officer travelled, the entitlement should be calculated upto the place of destination by the shortest route.

[b] For the other unit/ group entitlement be worked out upto the other designated/declared place by the shortest route.

[c] Please note that while calculating entitlement as above, class and mode of travel permissible to the concerned officer be taken into consideration.

[d] Wherever, the family members are residing separately, reimbursement will be made as per the entitlement of the officer in the particular block of LTC **or** the fare by the permissible mode of transport to the destination by the shortest route from where the family members are residing or, the actual expenses incurred, whichever is less.

9.9 Extension of LTC Block ::

Except where a particular block of LTC is extended in writing by the competent authority in the exigencies of Bank's work, the unavailed LTC block shall lapse. The Competent authority while passing orders for extension of LTC block shall also specify the period of such extension.

9.10 Use of Bank's Car :

An Officer provided with Bank's car cannot use the Bank's Car for performing journey while availing Leave Travel Concession without prior permission of the Competent Authority. In that even he/she will get reimbursement of actual expenses incurred on petrol or mileage rate as prescribed by the Bank or his/her entitlement by railway/air, whichever is the least.

9.11 Travel by steamer to Islands in India ::

Officers would be entitled to travel by steamer to Andaman and Nicobar Islands Lakshadweep and Mincoy Islands under Leave travel Concession. In such cases they would be entitled to reimbursement of actual fare for travel by steamer by first class.

9.12 LTC for going Abroad ::

As per the guidelines from IBA, in supersession of the earlier circular dated 05-05-2009, it has been decided that overseas travel will not be allowed to be undertaken by eligible officers, with immediate effect, while availing LTC facility.

9.13 Airport Tax/ Foreign Travel Tax paid during LTC shall however not be reimbursable:

[i] If the officer travels by Apex fare or concessional fare, which is normally less than the economy airfare, the entitlement shall be actual fare, i.e. Apex fare or concessional airfare, but not the economy class air fare.

[ii] If the airlines or travel agent refunds certain portion of airfare (economy class) as cash incentive, the officer travelled by air would be required to deposit the said amount back in Bank or would be appropriated against the total entitlement of the officer.

[iii] While submitting the LTC claim, a declaration needs to be submitted to the Bank, declaring the receipt of /or otherwise of cash incentive or refund received from either airlines or travel agent.

[iv] However, it may be noted that when an officer uses mode of transport other than air or rail, the notional fare by the eligible class, i.e. AC II tier sleeper class for officers upto MMG/S-III and by 1st Class AC for officer in SMG/S-IV and above for the distance by shortest route shall be taken into account to arrive at entitlement.

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9.14 LTC claims of staff deputed to RRBs ::

LTC claims in respect of staff deputed to the Regional Rural Banks may be paid by sponsor bank. The amount so paid should, however, be shown in the accounts of the RRB concerned under the heading of the assistance received from the sponsor bank. It may please be noted that T.A. claims in respect of other official duties performed by the deputed staff will however, be paid by the RRB concerned.

9.15 Availment of LTC – Retiring Officers ::

Officers, who are retiring from Bank's service on superannuation, should avail the LTC, inclusive of 'to & fro' journey, before their date of retirement. However, where the Bank is not in a position to relieve such officer well in advance to avail both to & fro journey in time prior to retirement, he/ she may be permitted to avail the LTC even if the return journey date falls after the date of retirement within a reasonable period of time. When the officer is nearing his retirement, he would be eligible for the LTC Block even if the block starts in the month of his retirement- however he should avail the LTC before his actual date of retirement.

9.16 Encashment of LTC ::

[i] The Bi-Partite Settlement / Joint note States that 100 % of eligible Train fare for Admissible distance, is to be paid towards encashment. Since Indian Railway grant concession to Children below 12 years of Age , Senior citizens above 65 years of age, critically ill citizens, the notional concessional fare only should be taken into account for encashment purpose.

[ii] An Officer in Scale-I, II & III are eligible to be reimbursed 100% of the eligible fare by the entitled class upto a distance of 9,000 Kms. (4500 X 2) . Similarly officers in Scale-IV and above are entitled to be reimbursed 100% of the eligible fare by the entitled class by train upto a distance of 11,000 Kms (5500 X 2). Since in the table relating to fares in Mail and Express trains in the time-table published by the Railways the fare structure is indicated only upto a distance of 5,000 Kms, for the purpose of arriving at the actual fare for 5500 Kms, in the case of Officers in Scale-IV and above, the aggregate of fares for 5000 Kms and 500 Kms may be taken.

[iii] For the purpose of encashment of LTC facility in the case of Officers in Junior Management Grade and Middle Management Grade, the actual Train fare for AC Sleeper Class for a distance of 4500 Kms (One way) may be reckoned.

[iv] There is no provision for allowing extension of LTC block in cases where the employee opts to encash LTC / LFC facility (BCC :BR:97/243 dated 19-Sep-2005).

[v] For the purpose of encashment of LTC facility in the case of officers in JMG / MMG , (Ac Sleeper Class) may be taken to mean "AC 2 Tier class".

[vi] In terms of the coaching tariff (Part II) containing passenger fare tables issued by the India Railways, the fares for distances beyond 5000 Kms should be calculated by adding to the fares for 5000 Kms the additional amount for every 50 Km slab beyond 5000 Kms. The procedure may be adopted for arriving at admissible fares for distances beyond 5000 kms while calculating amounts to be reimbursed to officers in Scale IV and above who opts to encash their LTC facility.

[vi] The provision that Leave travel concession can be granted to an officer when he proceeds on any kind of leave including sick leave/casual leave/extraordinary leave will hold good for encashment of LTC also.

[vii] No minimum period of leave has been stipulated for the purpose of availing LTC in the case of officers. It is required that the officer should avail leave for encashing his LTC. Hence LTC encashment cannot be granted against a holiday, where the Officer's leave is not debited.

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9.17 LTC Claims : RECALL FOR DUTY (REG. 39 OF BOBOSR, 1979) ::

[i] An Officer on leave may be recalled to duty by the Competent Authority whenever the Bank deems fit to do so, but if the officer is at that time out of station, he/she shall be eligible to be paid the actual expenses incurred by him/her and the members of his/her family for coming back to the station and if the officer and the members of his family go back to the same station from which he/she was called, for the return journey also.

[ii] The following guidelines be also observed for recall on duty ::

[a] In event of recall on duty, the journey period (both inward and outward) shall be taken as period spent on duty.

[b] The availment of Leave Travel Concession will be allowed to be carried over. However, the Bank will, as far as possible, offer him leave, so as to enable him to avail of Leave Travel Concession during the same span of LTC block.

[c] In addition to travelling expenses in such cases, the officer concerned will be eligible to halting allowance as may be applicable to him for the inward journey to his place of posting. The family members should generally accompany the officer when he is recalled to duty otherwise travelling expenses for members of his family will not be reimbursed. Advance against LTC if any, shall be adjusted by the officer immediately on his reporting for duty.

[d] The Competent Authority to recall an officer who is on LTC shall be atleast one rank above the leave sanctioning authority.

9.18 FURNISHING LEAVE ADDRESS TO THE BANK (REG.40 OF BOBOSR'1979) ::

An officer, who has been sanctioned leave and leaves his place of duty shall furnish to the Bank, the address at which he can be contacted while out of station.

9.19 REQUEST FOR CHANGE OF HOME TOWN :

An employee is allowed to change the Home Town only once during the Bank's service (irrespective of cadre) for purpose of availing LTC. The request of an employee for change of Home Town would be considered by the Bank on the basis of the following parameters ::

[i] Whether the place declared by the employee is one which requires his physical presence at intervals for discharging various domestic and social obligations, and if so, whether, after his entry in service, the employee has been visiting that place frequently.

[ii] Whether the employee owns residential property in that place or whether he is member of a joint family having such property there.

[iii] Whether the employee's near relations are permanently residing in that place?

[iv] Whether prior to entry in Bank's service, the employee had been living there for some years?

[v] All such requests for change of hometown should be referred to Head Office and only on receipt of approval from Head Office, the change should be effected.

[vi] Such change of Home town / Place of domicile allowed should be recorded in HRMS.

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9.20 INSURANCE COVER FOR AIR TRAVEL UNDER LTC BY OFFICERS ::

In terms of Circular No. HO:BR:110/64 dated 16-04-2018, insurance cover is provided by ICICI Lombard General Insurance Company Ltd. to the insured officer who sustains injury resulting in death and/ or disablement while undertaking Air Travel in India for official duty and/ or availing LTC. However, overseas travel is not covered under this policy. [Refer to the latest circular on Group Insurance for details]

9.21 CASES OF DISHONESTY/ FRAUDULENT CLAIMS OF LTC ::

Any case of dishonesty or misappropriation or submission of fraudulent/ false/ fake LTC/ advance claims will be viewed very seriously and visited with strong and drastic punishment. No sympathetic consideration will be shown in such cases. In case any LTC claim is detected as fraudulent, the following procedure will be adopted ::

[i] Even if only part of the claim is found to be fake or false, the entire claim be disallowed. Consequently, the advance granted, if any, be recovered with interest.
[ii] In the event of any such claim being disallowed, the employee would not be allowed to avail of the LTC in the block for which the claim has been disallowed.
[iii] The amount of false claim paid to the employee or any advance against LTC falsely claimed should be recovered from the employee at the Benchmark Prime Lending rate of the Bank, as applicable from time to time.
[iv] The above procedure is without prejudice to the Bank's right to take disciplinary and other appropriate action against the concerned officer who resort to such fake/ false LTC claims.

10.0 PROCESSING OF LEAVE TRAVEL CONCESSION BILLS – DISCRIPANCIES OBSERVED BY HRCPC ::

10.1 While processing LTC bills centrally at HRCPC the following discrepancies have been observed which delays the processing ::-
[i] Air tickets are purchased through agents who issue bills for amount higher than air fare.
[ii] Agents sell the coupons/Bonus Tickets to our staff which when verified on Airways site the fare is shown as NIL.
[iii] Dependents detail, i.e. Occupation/Annual Income/Pension is provided casually and without verification by the Branch Heads/Controlling Office.
[iv] Bills are submitted without verification of the eligibility block. Encashment of LTC bills request are submitted for the Home Town which is not permissible as per extant guidelines of the Bank.
[v] Bills/Receipts/Proof/Permission for travel by Taxi/Own Car are not submitted.
[vi] Proof of dependency/income of Parents/In-Laws is not submitted.

Therefore, while sending LTC claim to HRCPC, employees should ensure following ::-

[a] Avoid purchasing tickets through agents and manage the same direct online through Airways/IRCTC sites.
[b] The bill must be accompanied by an undertaking from the employee that [i] No cash back [ii] No free sightseeing facility [iii] No free boarding/lodging facility [iv] No other benefit availed by him/her during the trip.
[c] Particulars of the dependents with their income details duly verified by the Branch Heads/ Controlling Authority in case of Administrative Offices should be provided.
[d] Bills should be submitted for due LTC Block only.
[e] Claim for the travel by Taxi/Own Car should be accompanied by required documents.
[f] The employees can attach copy of application submitted to Revenue Authorities for issuing Income Certificate and undertaking about the parents income to enable HRCPC to process the claim provisionally.

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CHAPTER 9

45.	PROVIDENT FUND & PENSION
46.	GRATUITY

REGULATION 45: PROVIDENT FUND AND PENSION

1. Every officer shall become a member of the provident fund constituted by the Bank, unless he is already a member of that Fund and shall agree to be bound by the rules governing such fund.

w.e.f. 01-Nov-2012 (Para 7 of Joint Note dated 25th May 2015)

(a) While the officers who are presently covered under the Bank's Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.

(b) Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.

(c) Officers who are presently covered under Contributory Provident Fund Scheme who did not opt for Pension Scheme being made available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

(d) There shall be no Provident Fund to officers joining the services of banks on or after 1st April 2010. They shall be covered by a Defined Contributory Pension Scheme, where the officer will contribute 10% of Pay plus Dearness Allowance and the bank will make a matching contribution. The Scheme shall be governed by the provisions of the Contributory Pension Scheme as introduced for employees of Central Government w.e.f. 1st January 2004 and modified from time to time.

2. The Bank shall contribute to the Provident Fund in accordance with the rules govern, from time to time, provided that the amount contributed by it shall not be more than 10% of 80% of pay on and from 1.11.1987 to 31.12.1998, 10% of 90% of pay on and from 1.1.1989 to 31.12.1989 and 10% of pay on and from 1.1.1990 of the officer.

w.e.f. 01-Nov-2007 (Para 7 of Joint Note dated 27th April 2010)

3. The terms of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall not apply to the officers who join the services of Banks on or after 1st April 2010; and they shall be covered by a Defined Contributory Pension Scheme, which shall be governed by the provision of the Contributory Pension Scheme introduced for officers of the Central Government w.e.f. 1st January 2004, and as modified from time to time. Necessary amendments to the relevant provisions of the Bank Employees' Pension Regulations, 1995 dated 29th September 1995/ 26th March 1996 shall be carried out following the procedure in this regard.

4. Further to Clause 6 of the Joint Note signed on 2nd June 2005 between representatives of Officers' Associations and IBA, it is agreed between the parties as under:

(i) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st April 1998 to 31st October 2002 will be re-fixed based on the definition of 'Pay' as defined in Clause 5 of the Joint Note dated 14th December 1999. No arrears of pension and commuted value of pension will be payable on account of such re-fixing of pension.

(ii) With effect from 1st May 2005, the pension of officers who retired or died while in service during the period 1st November 2002 to 30th April 2005 will be re-fixed based on the definition of 'Pay' as defined in

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Clause 6 of the Joint Note dated 2nd June 2005. No arrears of pension or commuted value of pension will be payable on account of such re-fixation of Pension.

5 Further to Clause 2(b) of the Joint Note dated 2nd June 2005, it is agreed between the parties as under:

(i) On and from 1.5.2005, in the case of officers who retired during the period 1.4.1998 to 31.10.2002, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

S.N.	Scale of Basic Pension per month	The rate of Dearness Relief payable as a percentage of Basic Pension
1	Upto Rs. 3550	0.24 percent
2	Rs. 3551 to Rs. 5650	0.24 per cent of pension exceeding Rs. 3550 plus 0.20 per cent of the basic pension in excess of Rs. 3550
3	Rs. 5651 to Rs. 6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs. 5650 and Rs. 3550 plus 0.12 per cent of basic pension in excess of Rs. 5650
4	Above Rs. 6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs. 5650 and Rs.3550 plus 0.12 per cent difference between Rs. 6010 and Rs. 5650 plus 0.6 per cent of basic pension in excess of Rs. 6010

(ii) In respect of retirees for the period 1.11.2002 to 30.4.2005 for whom pension has been revised w.e.f. 1.5.2005 based on definition of pay in terms of Clause 6(2)of the Joint Note dated 2nd June 2005, dearness relief shall be payable w.e.f. 1.5.2005 for every rise or be recoverable for every fall as the case may be of every four points over 2288 points in the quarterly average of All India Average Consumer Price Index for Industrial Workers in the series 1960=100 @ 0.18% of the basic pension.

(iii) In respect of officers who retire on or after 1.5.2005, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every four points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18 per cent of basic pension.

In respect of officers who retired or died while in service on or after 1.05.2005 Dearness Relief shall be payable at 0.18% of the basic pension or family pension or invalid pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid for every rise or fall of 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for industrial workers in the series 1960 = 100.

Note:

The Dearness Relief as above shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of index figures published for the months October, November and December of the previous year and for the half year commencing from 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year. (For detailed rules and clarifications, please refer Volume 12)

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REGULATION 46: GRATUITY

1. Every officer shall be eligible for gratuity on:

(a) retirement

(b) death

(c) disablement rendering him unfit for further service as certified by a medical officer approved by the bank.

(d) resignation after completing ten years continuous service; or

(e) termination of service in any other way except by way of punishment after completion of -10- years of service.

2. The amount of Gratuity payable to an officer shall be one month's pay for every completed year of service, subject to maximum of 15 months pay.

Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of Gratuity for an additional amount at the rate of one-half of a month's pay for each completed year of service beyond thirty years.

Provided further that pay for the purpose of gratuity for an officer who ceased to be in service during the period 1.7.1993 to 31.10.1994 shall be with regard to scale of pay as specified in sub-regulation (1) of regulation 4.

NOTE : If the fraction of service beyond completed years of service is six months or more, gratuity will be paid pro rata for the period.

Provided further that in respect of officers on the appointed date, they may be given an option either to adopt the above pattern regarding extra gratuity or to continue in the present system.

Provided also that pay for the purpose of Gratuity of an officer who ceased to be in service during the period 1.4.1998 to 31.10.1999 shall be with regard to scale of pay as specified in sub-regulation(2) of Regulation 4.

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CHAPTER 10

47.	TRANSFERABILITY
48.	DUTIES
49.	JOINING TIME ON TRANSFER

REGULATION 47: TRANSFERABILITY:

Every officer is liable for transfer to any office or branch of the Bank or to any place in India. Transfer Policy for Officers in JMG/S-I to MMG/S-III.

TRANSFER POLICY- OFFICERS IN JMG/S-I TO MMG/S-III

(Ref: Circular no:BCC/BR/110/300 dated 08.06.2018)

STATEMENT OF INTENT

Bank of Baroda believes in fostering a culture of inclusiveness, congeniality and a facilitative climate for business growth, and to this effect, it will create ample growth opportunities for its employees. It supports an environment that values the pursuit of career mobility as a means to synchronize the best possible match of individual skills with various positions in the Bank. It seeks to develop and expand the horizons of individual skills, experience and exposure, which will help achieve organizational goals, enhance productivity & staff motivation and minimize individual discomfort.

OBJECTIVES

Transfer of Officers is basically governed by Regulation 47 of the Bank of Baroda Officers' Service Regulations, 1979 under which the services of an Officer are transferable anywhere in India. However, within the broad framework of this Regulation, there is a need to formulate transfer policy which are transparent and uniform, which factor the developmental needs of Officers coupled with the growth objectives of the Bank and at the same time, minimize personal discomfort of the Officers.

The Broad objectives of this Policy are as under:

Need-based transfers to facilitate and maximize Business growth which can meet Organizational / operational needs / Administrative exigencies.

Development of competencies and multi-skilling in officers through exposure to a wide variety of operational areas.

Fulfils the developmental and career growth needs of officers.

Creating an environment which is conducive to business.

Leveraging relationships for business growth (in terms of minimum time at a centre).

Factoring the social and personal needs of Officers.

Uniformly and transparently applicable to all Officers.

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GUIDELINES ON TRANSFER OF OFFICERS

1.0 SCOPE:

1.1 Transfer is defined as a movement of an officer from one position/location in India to another position/location in India, without a break in service.
1.2 In terms of Officers' Service Regulations, every Officer is liable for transfer to any office or branch of the Bank or to any place in India.
1.3 However, considering large number of Officers in JMG/S-I, MMG/S-II and MMG/S¬III, as they together constitute around 90% of the total Officers strength of the Bank, transfer of Officers upto MMG/ S-III will be broadly regulated as per the following guidelines..

2.0 TYPES OF TRANSFER:

2.1 Transfer of officers in JMG/S-I, MMG/S-II and MMG/S-III will fall under the following broad categories:
- Transfers at the instance of the Bank.
- Transfers at the officer's instance (Request transfers).
- Transfers in compliance of Job Rotation guidelines of the Govt./RBI/ CVC.

2.2 Transfers shall involve movement of officers as under:
- Inter-Zonal transfers
- Inter-Regional transfers within the Zone.
- Intra-Regional transfers, including transfers from one city/place/ centre to another.
- Deployment to another branch/office within the city/place/centre.

2.3 Transfers at the instance of the Bank can be effected for any one or more of the following purposes:
- On account of Bank's specific requirements linked to business, branch, Region/Zone, area of operations/specialization, special projects, etc.
- To rationalize Grade/Scale-wise surplus/deficit position of officers in accordance with the categorized positions.
- On account of developmental goals/providing varied exposure, multi-
- skilling requirements, etc.
- On account of administrative exigencies, such as amalgamations, mergers, etc.
- To ensure compliance of RBI I Govt. guidelines, as a preventive vigilance measure or on account of occurrence of frauds, initiation of disciplinary action, etc.

3.0 INTER-ZONAL TRANSFERS:

3.1 As the objectives set out in this policy, it is imperative that Officers right from the lower rung of the Management tier i.e. JMG/ S-I, are provided opportunities of varied cross-functional exposure and multi-skilling. This necessitates movement of Officers across the different geographical locations and environment which add richness to their experience.
3.2 Further, there shall be no linkage of transfer with promotion. Whereas Promotion is in recognition of potential and performance, transfer is to gain varied exposure and remain abreast and relevant.
3.3 In the light of above and the broader objectives set out in the Policy, the tenure of an Officer in a Zone will ordinarily be for a period of 06 years, thereafter he/she will be subjected to transfer to other Zone, as required.
3.4 However, Officers in JMG/S-I and MMG/S-II will be transferred to 'adjoining Zones', as far as possible.
3.5 Officers in MMG/S-III are the feeder channel for the executive cadre. This is a cadre from which future leaders of the Bank would be groomed and supplied. Customers across different geographical locations have different patterns of expectations and needs. Apart from

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cross-functional exposure, MMG/S-III officers also need to view issues from a broader / Bank-level perspective. MMG/S-III officers will, therefore, have a broader area coverage, with respect to transfers.

3.6 **PAN-INDIA TRANSFERABILITY:** Apart from the above guidelines governing general inter-zonal transfer of officers, there would also be requirement of transferring some select, especially identified officers or officers who are senior I experienced I groomed I possess special expertise I specialisation in various areas for posting anywhere within the country as per needs and requirements of the Bank from time to time. The following category of officers will come under pan-India transferability.

3.6.1 For meeting with requirements of such Officers in various Zones / Corporate office, there will be a selective identification of Officers on an All India basis. Such Officers will be identified by Corporate HR in consultation with the respective Functional Heads and Zonal Heads from amongst Officers who have a good track record of performance and have received specialized grooming/training or have had previous exposure in any specialized function or as Branch heads (for three or more years) or have developed expertise in any particular function viz. credit/ forex/ treasury/ dealer/ IT/ IT security etc.

Such identified Officers shall be deployable on an All India basis in any Zone / office as per requirements of the Bank and in various departments/functions at Corporate/Head Office etc.

3.6.2 Directly recruited officers (DROs) and promotees from Clerical cadre, irrespective of grade or gender, during the first 6 years after their joining / promotion as officer, may be placed anywhere within the Bank as per requirements.

3.6.3 Specialist Officers irrespective of grade or gender, may be deployed anywhere in India depending upon the Bank's requirements.

3.6.4 Officers selected for specific assignments through special selection procedures like for Faculty/ Audit/ Treasury/ Wealth Management positions, etc., either on their own application or at Bank's instance, may be posted anywhere in India as per Bank's requirements.

4.0 TENURE OF POSTING ON TRANSFER:

INTER-ZONAL TRANSFERS:

4.1 The tenure of posting of an officer on Inter-Zonal transfer to another Zone/office, as applicable, shall be for a period of 6 years in at least 2 tenures in 2 different locations, after which he/she may be re-transferred to the Zone from where he/she had been last transferred. The Officer may also give his/her willingness for transfer to a Zone which is different from the previous Zone and which may be considered by the Bank as per Administrative feasibility. Further, if Inter-¬zonal Transferee officers do not opt for retransfer to the parent Zone or the Zone of choice after completion of -06- years tenure due to education of children, medical requirement or on any other compelling circumstances, he/ she may exercise one more option for re- transfer to parent zone/ zone of choice in the subsequent Inter Zonal Transfer Exercise. Any subsequent request by an Officer for transfer will be dealt with separately under the category of request transfer.

4.2 (a) DROs may opt for transfer/ give willingness for transfer after a period of -6- years since the date of their appointment.

(b) Officers promoted from Clerical cadre may opt for transfer/ give willingness for transfer to any Zone as per their request after a period of -6- years since the date of their promotion as Officer.

(c) As regards Specialist Officers, as mentioned above in para 3.5.3, they may be, irrespective of grade or gender, deployed anywhere within the Bank depending upon the Bank's requirements. However, Bank shall endeavor to carry out Inter Zonal transfer exercise of Specialist Officers on the lines of Generalist Officers as mentioned above and their willingness may be considered as per the available vacancies and administrative requirement of the Bank.

4.3 DROs and officers promoted from Clerical cadre, who are identified for Inter Zonal Transfer from one Zone to another on the basis of 'longest stay' during their first -06- years of

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service will be eligible for retransfer to their Parent Zone / Zone of their choice as soon as they complete tenure of 6 Years including the tenure spent in previous Zone (s).

4.4 Re-transfer to the previous Zone or transfer to any other Zone, as in para 4.1 and 4.2(a), (b) & (c) above, shall only be subject to administrative feasibility and availability of vacancies in the Zone requested for.

Bank will endeavour to complete such retransfer exercise by 30th June every year.

4.5 Barring officers, who are covered in terms of the Pan-India transferability clauses, no officer shall be identified for transfer to another Zone if he/ she has undergone an inter-regional transfer covering a distance of more than 1000 kms by road at any time during the immediately preceding 3 years.

4.6 Recognizing that Officers posted in deficit Zones (i.e. Zones which are importing Officers from other Zones) do not get the opportunity to gain varied experience of banking operations in different work situations and remain posted in the same Zone for a longer tenure of their service, which often causes impediment in their career growth, Officers from such Zones shall be liable for transfer to other Zones in order to provide them necessary Banking exposure.

INTER-REGIONAL TRANSFERS:

4.7 Transfer of an officer in JMG/S-I, MMG/S-II and MMG/S-III within the Zone will be purely need-based and on administrative requirements. However, the minimum tenure of an officer in any region shall be 3 years, so as to prevent frequent incidence of transfers within the Zone for individual officers.

4.8 This minimum tenure stipulation in a Region will, however, not apply when the officer is identified for transfers within the same city / place / centre or when the officer is selected for specific assignments like Branch Heads, overseas postings, Inspection / faculty positions, Zonal office assignments or assignments / positions of a specialized / critical nature.

4.9 Notwithstanding anything stated above, the tenure of officers posted in Difficult Centers will be as declared by Govt. of India from time to time.

INTRA-REGIONAL TRANSFERS (INCLUDING TRANSFERS FROM ONE CITY/ PLACE/ CENTRE TO ANOTHER):

4.10 An officer can be posted anywhere within the Region as per needs of the Bank. However, officers, who have been in the same city/place/centre within a Region for 6 years or above, will be subjected to transfer to another city/place/centre within the same Region or in other Regions of the Zone, subject to non-identification for transfer to another Zone.

4.11 Officers, who have been in a Region contained within the same city/place/centre, for 6 years or above will be subjected to transfer to another region or to any other city/place/centre within the Zone, subject to non-identification for transfer to another Zone.

4.12 Transfer of any officer from one Region/city/place/centre to another within the Zone as above will however not preclude him/her from being subjected to a transfer to another Zone in terms of the guidelines given for inter- zonal transfer of officers above.

DEPLOYMENT TO ANOTHER BRANCH/OFFICE WITHIN THE CITY/PLACE/CENTRE

4.13 Job Rotation transfers/deployment of officers from one branch/ office to another branch/office within the same city/place/centre will be effected in terms of the guidelines issued by the Govt. I RBI and as per Bank's requirements from time to time.

4.14 In terms of the guidelines of the Govt. of India, presently in vogue, officers have to be rotated from one Branch I office to another Branch I office upon completion of 3 years.

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5.0 EXEMPTIONS FROM TRANSFERS:

5.1 All officers will be treated at par in the matter of transfers. In terms of the extant Govt. guidelines, no exemptions / privileges / concessions shall lie on any officer in the matter of transfers. However, for certain categories of officers in view of special/compassionate grounds, some limited exemptions (which are not permanent in nature) are being extended through this policy.

5.2 Officers upto MMG/S-III above the age of 55 years will be exempted from Inter-Zonal Transfers. Similarly, Officers upto MMG/S-III and above the age of 57 years will be exempted from Inter Regional Transfer.

5.3 No exemptions shall lie on age criteria for transfers within Regions or for transfers within the same city/place/centre. Officers of Greater Mumbai Zone falling under the 55 years exemption clause may be transferred to adjoining Regions in Gujarat or Maharashtra & Goa Zones.

5.4 Having regard to the specific circumstances/hardships/difficulties faced, the Bank may, decide to exempt the following categories of officers from Inter-Zonal/ lnter-Regional transfers or transfers to another city/place/centre, strictly on merits of each case till the time such hardships or difficulties continue:

5.4.1 Physically handicapped officers and Officers having differently abled dependents as per Govt. guidelines.

5.4.2 Officers or whose spouse who are critically ill and suffering from life-threatening ailments.

5.4.3 Any other case of genuine hardship I extreme compassion.

6.0 TRANSFERS I PLACEMENT ON PROMOTION I APPOINTMENT:

6.1 There shall be no linkage of transfer with promotion. All transfers/deployments shall be carried out in terms of the guidelines under Transfer Policy and as per the administrative requirement of the Bank.

6.2 Notwithstanding the above, if no Inter-Regional / Inter-zonal Transfer of officers promoted to the higher scale takes place, all promotee officers will be necessarily deployed in suitable and categorized positions in keeping with their higher roles.

6.3 Transfer of all promotee officers from Clerical to Officers' cadre will be governed by the provisions of this policy, irrespective of the channel under which they were promoted viz. the Merit channel (All India channel) or the Seniority channel. However, in a situation where Bank has to identify officers for transfer from amongst the promotee officers of a particular Region I Zone, then the promotees from Merit channel shall be first identified for transfer and then the Seniority channel promotees.

7.0 CRITERIA FOR TRANSFERS:

7.1 (a) Identification of officers for Inter-Zonal, Inter-Regional or transfers out of the city / place / centre shall be primarily on the basis of longest stay of Officers in the Zone, Region or city/place/centre, as the case may be.

(b) However, Officers who have reported to the Zone under Clause 4.1 & 4.2 above and also Officers who have requested to the Zone from other Zone on consideration of their request transfer shall not be considered for Inter Zonal Transfer on the basis of longest stay till they complete -6- years of posting in present Zone, subject to administrative feasibility.

7.2 The Bank may also use any other criteria or any combination of criteria that may be found feasible and suitable at the relevant point of time. The specific criteria decided by the Bank as per needs/requirements from time to time may vary across Zones but the same shall be transparently and uniformly applied.

7.3 Notwithstanding anything stated above and irrespective of any criteria, Bank can transfer any officer to any place for a temporary period or on deputation to any of the Bank's subsidiaries, Regional Rural Banks or to any other Organisation, on account of Bank's requirements or exigencies.

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7.4 The duration of any deputation shall be advised to the officer and such officer will be entitled to receive deputation allowance as per the rules in vogue.
7.5 Officers in ZIAD / Training System may be identified for transfers only if they have completed a minimum tenure of 3 years in Inspection or Training system, as the case may be. However, if they are coming under the criteria of longest stay of the officers to be transferred from surplus Zone, they will be posted in the ZIAD/ Training centre of the deficit Zone.
7.6 Officers who have served a minimum tenure of 03 years in Administrative Office(s) in his immediate previous assignment(s) shall invariably be posted in branch operations on his next transfer / placement. Placement in Back Office, ZIAD, Training shall be treated as posting in Administrative office for the purpose of posting and transfer of Officers. However, Officers already serving in branch operations may be posted again in branch operations on his transfer/ placement. As regards Specialist Officers (except Agriculture Officers), their deployment/ placement may be carried out as decided by the Bank in view of the administrative requirement.
7.7 All Specialist Officers will have to undergo some mandatory period of posting in Branch Operations as per the guidelines which will be circulated by the Bank separately.

8.0 REQUEST TRANSFERS:

As mentioned above under para 1.2, in terms of Officers Service Regulations, every Officer is liable for transfer to any office or branch of the Bank or to any place in India.
8.1 No request for transfer will be considered by the Bank during the 06 years of postings/ transfer of Officers under para 4.1 and 4.2, under normal circumstances However, looking to any extraordinary or compelling circumstances of extreme compassion, Bank may consider such request of an Officer for Inter Zonal Transfer, on merits. No requests will, however, be considered for posting at any particular place/ centre.
8.2 Notwithstanding to what is stated above, request for transfer does not form a matter of right of an Officer.
8.3 Bank shall consider such requests received from Officers, once in the entire career.
8.4 TRANSFER OF LADY OFFICERS
8.4.1 Bank recognizes the concomitant responsibilities of lady employees towards home, family and office and will remain empathetic on issues regarding their transferability.

8.4.2 At the time of initial placement upon recruitment, Bank shall, as far as possible, place lady officers (married/ unmarried) to the Zone of her choice, on her request or to the nearest zone of her choice, subject to availability of vacancies in the said zone. In case of unavailability of vacancies, such female officers can be posted to other Zone as per Bank's requirement.
8.4.3 For lady Officers upto G/S-III, Bank shall consider requests for transfer on marriage grounds/on the grounds of joining spouse etc., subject to availability of vacancies at the requested Region.

8.4.4 Such requests may be considered upto Scale III but not more than two occasions in the entire career.

8.4.5 Consideration of any request for transfer of any lady Officer by the Bank at any one instance, shall be for one tenure of posting (3 years). After completion of one tenure of posting in the requested Region, it shall be open to the Bank to transfer her from the said Region in accordance with the Bank's business requirements, or in furtherance of any other policy/guidelines of the Bank/Govt. like career path policy, job rotation guidelines etc. Thus the female Officers who have been granted any placement in accordance with her request, shall be transferable in line with the general transfer policy provisions of longest stay, career path policy, job rotation policy etc. as may be applicable to her on completion of one stipulated tenure of posting in such place.

8.4.6 However, request for transfer of lady officers joined in Specialist category shall be considered subject to availability of positions/ vacancies in the respective specialization in Grades/ Scales at the requested

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place.

8.5 Officers upto G/S-III in their last year of service before superannuation, may request for transfer to the Zone where their hometown is located or to any zone where they intend to settle down on retirement, which may be considered by the Bank.

8.6 All request for transfers shall be examined and considered only if it is administratively feasible, on quarterly basis in one lot in the month following the quarter end. However, requests application pertaining to quarter ended March will be considered alongwith Inter Zonal Transfer Exercise. Bank may however decide the number of request transfers that may be considered on quarterly basis depending upon net of surplus/ deficit of officers arising out of requests to be considered, area of specialization of officer etc. and subject to administrative exigencies.

8.7 Officers must necessarily submit requests for transfers (whether for intra-region, inter-region or Inter-Zonal Transfers) in on-line mode only in the HRNes system. The system shall maintain a waitlist in electronic form. Such requests will either be considered or rejected by the Competent Authority or kept pending for consideration at a later stage, as and when vacancy occurs, by following the electronic waitlist. The decision of the Competent Authority shall be conveyed electronically.

8.8 Any entry in the waitlist shall be valid for a period of one year, after which the same shall lapse. Officers whose requests were in the wait-list but could not be considered within the time span of 1 year and who are still interested in keeping their cases live in the wait-list shall have to send an intimation (in online mode only by using intimation permission module of HRNes) to keep their request live in the waitlist. This intimation shall have to be sent anytime during the preceding 3 months before the expiry of 1year, in the absence of which their request shall stand lapsed from the waitlist after 1year.

8.9 Notwithstanding anything stated above, no request transfers shall ordinarily be considered in the event of any disciplinary action / conduct related issues continuing against the officer.

9.0 TRANSFERS TO DIFFICULT CENTRES:

9.1 A centre will be called a "Difficult Centre" if so declared by the Govt. of India. Presently, the entire North-Eastern States Region and Srinagar, are 'Difficult Centres' identified in the Bank. Transfer *I* posting of officers at difficult centres will conform to the guidelines advised by the Govt. in this regard.

9.2 As per the guidelines currently in vogue, an officer upto MMG/S-III who is transferred from any other part of the country and posted at a Difficult Centre will be posted for a period of 2 years and will be eligible to receive all attendant special and ad-hoc incentives granted in terms of guidelines issued by the Govt. of India.

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10.0 STAY AT HEADQUARTERS:

10.1 All officers of the Bank shall have to stay at the place of their posting until and unless permitted to stay otherwise.

10.2 However, Bank may, at its discretion, permit any officer(s) posted in rural/semi-urban areas to stay outside the place of headquarters in difficult/exigent circumstances. Permission to stay away from headquarters in rural/semi-urban areas will be granted by the Regional Head, on merits of each case.

10.3 Such permission may be reviewed depending upon the business performance of the branch, customer feedback, etc.

11.0 BRINGING OUTSIDE INFLUENCE:

11.1 Bringing any outside or political influence by officers to further their interests in respect of matters pertaining to his/her service in the Bank such as transfers or cancellation thereof will amount to breach of Regulation 12 of Bank of Baroda Officer Employees (Conduct) Regulations 1976, as amended from time to time and may invite appropriate action thereof.

12.0 RETENTION OF RESIDENTIAL ACCOMMODATION AT PREVIOUS PLACE OF POSTING:

12.1 The Bank shall consider requests received from transferee officers to avail residential accommodation on personal lease at his/her previous place of posting or at any other place in India in terms of the Bank's scheme for providing residential accommodation to officers, if they choose to retain their family at such previous place / any other place on academic/other grounds.

In such cases, however, the officer will not be eligible for payment of HRA at the place of posting and will also be subject to appropriate rent recovery as per rules. The entitlement for rental accommodation under the Bank's scheme for providing residential accommodation to officers will be as per the rental ceiling applicable at the place/ centre where the officer has been allowed to take residential accommodation for his family.

12.2 However, Bank's quarters (owned by the Bank) can be allowed to be retained by the officer for a maximum of 2 months or till the end of the current academic session, whichever is later. The officer can, however, choose to continue with the facility of availing residential accommodation on personal lease as per Bank's scheme as in para 12.1 above.

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13.0 MAINTENANCE AND TRANSMISSION OF RECORDS:

13.1 Any transfer of an officer must be accompanied by prompt updation in HRNes immediately on reporting of the concerned Officer and transfer of all accompanying service records of the concerned officer to his/her new place of posting, which will enable the new Zone/Region/branch/office to make proper placements and ensure smooth HR administration.

13.2 In the absence of specific instructions to the contrary, the transferee Zone / Region shall view the profile of the incoming officers' vigilance/non-vigilance records, if any, and other relevant particulars immediately on receiving the intimation about the incoming officers and based on the same, should decide about the final placements and advise the same to the present Zone / Region who can then relieve the officers for reporting directly to the Branch / Office of final posting in the new Zone/Region.

14.0 COMPETENT AUTHORITY:

14.1 Competent Authority for considering /deciding transfers or for grant of temporary transfers or for considering requests received from officers.

a. Within the centre / Region - Regional Head

Within the Zone - Zonal Head

Inter-Zonal Transfers – GM (HRM)

14.2 Competent Authority for deciding upon any transfers on deputation to Bank's subsidiaries, RRBs or to any other Organisation shall be General Manager (HRM).

14.3 Competent Authority for deciding upon representation on issues relating to granting exemption from Inter-Zonal transfer shall be the respective Zonal Head.

15.0 FACILITATING PROVISIONS:

15.1 The Bank will take a sympathetic view while effecting transfer and deciding posting/placement of any officer having mentally challenged child/children (including autistic / spastic cases) with or without being simultaneously physically challenged / paralytic.

In terms of the applicable Govt guidelines, as far as possible, posting/placement of such an officer shall be considered for a centre or a proximate place to the centre where special medical treatment and rehabilitation / teaching / training facilities are available for such children. The rules regarding rural/semi-urban service will be relaxed in such cases.

15.2 The Bank will make all efforts to facilitate transferee officers to quickly settle down at their new places of posting and provide support in respect of hassle-free and quick clearance of all claims with respect to transfers, in allotment of residential quarters or in taking up houses on lease, etc., no other additional monetary support envisaged.

15.3 Officers whose spouse or dependent children is / are suffering from any life threatening disease, as far as possible, posting/placement of such an Officer, on transfer, shall be considered for a place/centre where specialized medical treatment are available for such spouse/dependent children.

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15.4 In case no residential accommodation is made available by the Bank to the Officer or he/she is unable to take lease accommodation immediately on his/her Inter-Zonal / Inter-Regional transfer at new place of posting and he/she stays in hotel accommodation, he/she (in all grades/scales) may be reimbursed the cost of lodging expenses against production of the original receipts thereof, as per his/her eligibility on official duty, upto a maximum period of 15 days or till such time Bank's accommodation is made available to him/her or leased accommodation is taken by him, whichever is earlier. In such cases, Officers may be allowed ½ halting allowance additionally on declaration basis to take care of per day boarding expenses. This facility will also be applicable to newly recruited officers posted at the centre other than their hometown and no residential accommodation is made available by the Bank on their joining.

The above provision will however not be applicable in case Guest house, bachelor accommodation or temporary stay arrangement is made available by the Bank and the concerned officer will be eligible for payment of diem allowance only upto a maximum of 15 days.

16.0 MISCELLANEOUS:

16.1 Centre/place mentioned hereinabove shall have the same meaning as for the purpose of payment of HRA/CCA. That is, all places constituting an urban agglomeration will be taken as one unit / center / place. When the Govt. by notification declares several municipalities, corporations, etc. to be part of an urban agglomeration, such municipalities, corporations, etc. shall be taken together as one centre/place.

16.2 Officers repatriated from overseas territories can be posted in any place in India and they shall be treated at par with officers deployable on a pan-India transferability basis.

17.0 ENABLING PROVISIONS:

17.1 Notwithstanding anything contained above, Bank reserves the right to transfer any officer to any of its branches/offices at any point of time under Regulation 47 of BOBOSR 1979 for meeting any exigencies, administrative requirements, etc.

17.2 This policy shall come into force with immediate effect and will be applicable for all Officers uniformly.

17.3 These guidelines supersede any previous guidelines/understanding/ agreements/practices formulated or implemented at Zonal/Regional/ local level involving or relating to transfer of Officers in the Bank.

17.4 Directions/guidelines of the Govt./RBI/IBA presently in force or that may be received from time to time in respect of transfers of SC/ST employees, Physically Handicapped persons, officers having mentally challenged children, etc. shall be deemed to be an integral part of these guidelines.

17.5 The Bank reserves the right to modify *I* amend *I* rescind any or all of the provisions of this policy as felt necessary at any point of time, with due approval of the Board of Directors. However, Managing Director & CEO (Executive Director in the absence of MD & CEO) shall have the power to make exceptions to any provisions of this policy for facilitating smooth administration *I* implementation of the policy or on account of any special circumstances.

17.6 The Policy shall be reviewed after a period of -3- years in consultation with All India Bank of Baroda Officers' Association (AIBOBOA).

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SAMPARK HELPLINE :
Since all issues related to transfers are now made clear and transparent through this transfer policy, including the grounds for seeking exemptions/concessions and respective competent authorities for deciding on requests of employees in the matter of transfers being clearly enumerated, no requests seeking concessions/exemptions in the matter of transfers will now lie through any other channel or under SAMPARK–the Chairman's helpline. The Sampark helpline will however be available to officer employees for any other issue apart from transfers.

REIMBURSEMENT OF EXPENSES ON TRANSFER TO OFFICERS:
As per the applicable guidelines under the Bank of Baroda Officers' Service regulations, an officer on transfer is eligible for being reimbursed expenses for transporting the household goods by goods train upto the following limits:

Pay Range	Where the officer has family	Where the officer has no family
23700/- to 31705/- pm	3000 kgs (3 tonnes)	1500 kgs (1.5 tonnes)
31706/- pm	Full wagon (12 tonnes / 120 quintals)	2500 kgs (2.5 tonnes)

However, if the officer avails the facility of container service of Railways instead of full wagon, then he/she shall be reimbursed actual charges for 1 container (for Junior and Middle Management grades) and for 2 containers if he /she is in Senior / Top management grade. The officers who transport their household goods by road transport, the reimbursement is limited to the actual freight charges by train, against submission of bills, provided the transportation is done through an approved road transport operator.

Subsequently, as per advice received from IBA, it was further advised that the reimbursement of expenses be made at the following rates as per the weight stipulation in the Officers' Service regulations:

Currently, almost all officers on transfer invariably transfer their household goods by road transport because of the convenience factor. The IBA rates ie. the train tariff rates are fixed on the principle that distance and tariff have an inverse relationship. However, in the case of road transport, the more the distance, the higher are the rates. Hence, the road transport operators generally charge higher rates than the train rates. Moreover, senior officers have substantial furniture, and increased number of items, which they are required to take to their new place of posting. Road transporters charge more for more number of items and as such, the maximum reimbursement as per the above rates becomes insufficient.

As such, to prevent situations where officers are required to bear a substantial amount out of their own pocket for shifting of household goods on transfer, it has been decided by the Board to revise the rates per tonne per km as under and make them applicable on slab basis: (Ref: BCC:BR:108:442 dated 19.09.2016)

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Distance in kms	Rates per tonne per km	
	EXISTING	REVISED (To be applied on slab basis)
Upto 2000 kms	` 2.80	` 4.00
Beyond 2000 kms	` 1.40	` 2.80

To adopt IBA recommendations pertaining to reimbursement of transportation expenses on the basis of minimum threshold limit of distance and transfer to and out of hilly terrains w.e.f 01.04.2011 for transfer of officers as under:

Minimum threshold limit of Distance:

The Officers transferred to shorter distance upto 300 kms, the reimbursement may be permitted upto the amount chargeable for 300 kms.

Transfer to and out of hilly terrains:

Officers transferred into and out of hilly terrains, may be reimbursed two times the applicable rate for the distance covered in hilly terrain and the balance distance at normal rates.

Also, taking into account the increased expenses on loading, unloading, packing, special packing for electronic items, insurance, local transportation, miscellaneous purchases for shifting, etc, the Board has also decided to revise the lumpsum expenses reimbursable to officers/executives in connection with transfer as under:

	(Rs.)
Junior and Middle Management	` 15,000/-
Senior and top management	` 20,000/-

REGULATION 48: DUTIES:

Every officer shall be available for Bank's duties at any time of the day.

REGULATION 49: JOINING TIME ON TRANSFER:

(**i**) An officer shall be eligible for joining time on one occasion, and not exceeding seven days, exclusive of the number of days spent on travel, to enable him -

(a) To join a new post to which he is appointed while on duty in his old post; or

(b) To join a new post on return from leave.

(ii) During the joining time an officer shall be eligible to draw the emoluments as applicable to the place of transfer.

(iii) In calculating the joining time admissible to an officer, the day on which he is relieved from his old post shall be excluded, but public holidays following the day of his relief shall not be included in computing the joining time.

(iv) No joining time shall be admissible to an officer when the transfer does not involve a posting to a different place.

(v) No joining time will be admissible to an officer when his posting is of a temporary nature, irrespective of the fact that the posting is to a place or station other than the one at which he is permanently posted.

Clarifications:

(1) While calculating the joining time admissible to an officer the holidays which are following immediately after the day of his relieving is to be excluded from the calculation of joining time but the public holidays which are falling during the intervening period after the day of relieving and before the day of his reporting to the new place of posting should not be excluded from the calculation of joining time.

For Example: If an officer is relieved on Saturday, Sunday being public holiday will be excluded. Similarly, if Monday is a public holiday the same will also be excluded. But if Wednesday or Thursday is a public

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holiday (after Tuesday being a working day) the same should not be excluded from calculating the joining time.

(2) An officer may be permitted to avail the joining time in maximum two Instalments provided he avails the same within 12 months from the date of his reporting to the new place of posting and the total joining time does not exceed 7 days. It may also be noted that an officer on his transfer is eligible for Diem Allowance for the period of days spent on travel when he is reporting for the first time to the new place of posting. But he will not be eligible for Diem Allowance during the joining time as well as during the second journey to the previous place of posting permitted under the following circumstances:

(a) When an officer is transferred from one state to another.

(b) When the exact place of posting of an officer is to be determined by the Zonal/ Regional Authority after he reports for duty.

3. Where officers on transfer do not shift their residence to the new place of posting; no joining time would be admissible.

4. Joining time may be availed in combination with any other leave subject to sanction.

5. The joining time is not meant for any other purpose. Joining time can be availed on more than one occasion but maximum in two installments, as provided at (2), above. On both the occasions, the joining time should be for the purpose of shifting family/goods and other incidental activities connected with shifting/transfer and not for any other purpose. The request for sanction of joining time for a purpose other than for shifting of family/goods/for joining duties at the new place of posting should not be considered under any circumstances.

(Ref: CO: BR: 95: 145 dated 21.04.2003)

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CHAPTER 11

50	POWER TO IMPLEMENT REGULATION
51	GOVERNMENT'S DECISION TO BE CONSTRUED AS INITIAL DECISION OF THE BOARD
52	INTERPRETATIONS OF "SERVICE"
53	REVOCATION OF EARLIER RULES, ETC
54	INTERPRETATION

REGULATION 50: POWER TO IMPLEMENT REGULATIONS:

The Managing Director may, from time to time, issue such instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.

REGULATION 51: GOVERNMENT'S DECISION TO BE CONSTRUED AS INITIAL DECISION OF THE BOARD:

Wherever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by recommendations made in the report the committee constituted by Government's Resolution No. F.4 (26)/ 72/IR dated 19th July 1973 as accepted by the Government, together with modifications or alterations there of as may, from time to time, have been or be made by the Government such recommendations shall, until varied be deemed to be decisions of the Board.

REGULATION 52: INTERPRETATIONS OF "SERVICE":

In interpreting any of these regulations, unless the context otherwise requires, service of an officer, shall be regarded as including his service in the existing Bank and also his service in the bank prior to the date of coming into force of these regulations.

REGULATION 53: REVOCATION OF EARLIER RULES, ETC.:

Any rule, regulation, order, agreement, resolution or other instrument or any usage, custom, convention or practice governing any matter dealt with in any of these regulations including allowances, perquisites and facilities shall, on the date when such regulation comes into force and unless the contrary is provided in these regulations shall cease to have effect in regard to such matter.

Provided that these shall not affect the validity of anything done or any claim arising, prior to that date, in pursuance of such agreement, rule, regulation, resolution, other provision or usage, custom, convention or practice.

REGULATION 54: 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.

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CHAPTER 12

1	Provision Of Visiting Cards To Executives/ Officer Employees
2	Service Conditions Of India Based Officers (Ibos Posted Broad)
3	Competent Authorities Under Bob(O)Sr,1979
4	Branch Head Role Perquisites
5	Scheme For Providing Telephones At Residence
6	Norms For Extending Certain Facilities To The Retired Officers Of The Bank
7	Uniform For Security Officers
8	Rationalization Of Facilities Provided To Sales Personnel Of Urlf, Sme, Cso And Marketing Department
9	Scheme For Providing Furniture To Officers
10	Revised Transaction Powers
11	Officiating Arrangement
12	Special Leave Or Casual Leave

1.0: PROVISION OF VISITING CARDS TO EXECUTIVES/ OFFICER EMPLOYEES

To boost the "Sale culture" in the Bank and to improve our Brand Image, it has been decided to extent provisions of Visiting Cards to **All confirmed officers** in the Bank for facilitating their interaction with existing /prospective clients /Government Agencies in official discharge of duties.

(Ref: BCC: BR:104:367 dated 20-10-2012)

2.0: SERVICE CONDITIONS OF INDIA BASED OFFICERS (IBOS POSTED ABROAD)

2.1 Obtaining Passport by Executives and Officers:

Executives in rank of Asstt. General Manager and above are reimbursed expenses for obtaining passport. In respect of remaining officers, only those officers who are selected for Overseas Posting shall be reimbursed the expenses for obtaining passport.

2.2 Kit Allowance: (Outfit Allowance):

Particulars	Area I *		Area II **	
	Existing (in USD)	Proposed (in USD)	Existing (in USD)	Proposed (in USD)
For an official who is single	600	900	450	675
For an official who is accompanied with spouse	1200	1800	900	1350
For an official who is accompanied with spouse and a child	1600	2400	1200	1800
For an official who is accompanied with spouse and more than one child	2000	3000	1500	2250

Area I * : Includes US, Japan, Canada & Europe
Area II ** : Includes all countries other than Area I countries

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2.2.1 Clarifications :

1. Outfit (Kit) Allowance is to be normally availed of in India in equivalent rupees while proceeding abroad for posting. However, if requested by the IBO, upto 50% of the aforesaid amounts can be allowed to be drawn in foreign currency in the country of posting.

2.2.2. No second reimbursement of Kit Allowance to be made in case of second/subsequent overseas posting/ transfer from one territory to another territory within a period of 5 years.

Apart from the above, the officer will get an option of lump sum payment of Rs. 60,000/- at the time of posting as well as repatriation in lieu of reimbursement of actual expenses w.e.f. 1st April 2012, in case the officer is going with his family and Rs. 30,000/- incase he/she is going alone.

2.2.3 In case of Trainee Officers :

Trainee Officers are paid Kit Allowance of USD 300/- against production of bills/ receipts.

3. Reimbursement of Children's Education Expenses:

India Based officers (IBOs) are to be reimbursed the expenses for their children as under:-

1. Where children are educated in country of posting: 95% of the eligible expenses (i.e. Admission fees, Tuition fees, Games fees, Library fees and Examination fees, less amount of scholarship/grants, if any) subject to ceiling of US$600/- p.m. per child for maximum -2- children for school going and US$ 750/- for college going children.

In case the fees are payable annually, the bank will pay full fees and will recover 5% thereof from India Based Officers in -12- equal monthly Instalments.

In case the fees are payable half yearly, the bank will pay full fees and will recover 5% thereof from India Based Officers in -6- equal monthly Instalments.

While calculating 5% recovery, prescribed ceiling of reimbursement of educational expenses should be taken into account.

2. Where children are left behind in India for education:

To reimburse Rs. 4000/- per month per child for maximum 2 children irrespective of whether staying in hostel or with relatives/ friends on certificate basis

4. <u>SPECIAL HALTING ALLOWANCE:</u>

The Special Halting Allowance, for the periods officers are not provided with official accommodation on their posting abroad is paid as under w.e.f. 01.04.1994, subject to maximum of 12 working days from the date of reporting of the substitute:

Category

Expatriate Officers	: US$ 120/- per diem
Trainee Officers	: US$ 60/- per diem

a. The same guideline is applicable for transfer of officers from one territory to other territory.

b. Special Halting Allowance is provided as compensation in lieu of accommodation in foreign territory. Efforts should be made in advance to provide accommodation to all incoming officers so that they are

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provided with residential accommodation immediately on their arrival. Nevertheless, the special Diem allowance shall not be claimed as a matter of right. In case the territory is not in a position to provide accommodation, suitable reference may be made to International Division with cogent reasons justifying the payment of Special Allowance for the period beyond 12 days.

5. Diem Allowance for Business Visit

The Executives / Officers in India and expatriate officers visiting foreign countries for official purposes are eligible for payment of Halting Allowance as under w.e.f. 08th October'1994.

If Boarding and Lodging is not provided -(Amt. in US$)

Purpose	**CMD/ ED**	**GM**	**DGM**	**Others**
1.Business visits/official duties (Excludes overseas visit by Officers / Executives as a part of exclusive Incentives / Rewards given by Business Partners of the Bank)	500	400	350	300

Note:-
Where full hospitality is extended to officers/ executives and duration is upto 10 days, diem allowance shall be payable at the rate as mentioned above per day and from 11th day to 45th day an additional diem allowance of US$ 50/- per day shall be payable.

Where lodging and boarding facilities are provided to the officer or the cost thereof is separately borne by the Bank, Diem Allowance shall be payable at a percentage of the eligible per diem rates as indicated below:

1	If lodging facilities and both meals are provided	20%
2	If both meals and breakfast are also provided	60%
3	If breakfast and/or single meal alone is provided	70%
4	If lodging alone is provided	60%
5	If lodging and one meal is provided (e,g, as happens in some training programmes abroad)	30%

Where the visits involves overnight stay and the official has not availed of/been extended any of the facilities mentioned in sub para (2) above, he may claim full Halting Allowance as per the scale applicable to him on certificate basis without production of any bills.

Where overnight stay is not involved, diem allowance will be paid as follows:-

1.	If the period of absence from headquarters is upto 4 hours	10% of eligible diem allowance
2.	Where the period is between -4- to –8- hours	20 of eligible diem allowance
3.	Where the period is more than -8- hours	40% of eligible diem allowance

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The above rates are all inclusive. Claims for payment or reimbursement of expenses incurred abroad on transport, visa charges, telephone calls, airport tax, etc. will not be admissible.

In case training organization abroad provides some stipend or pocket expenses, the same will be deducted while releasing exchange as per scales mentioned above.

When India based officers visit India, on duty, they will be eligible for H.A. or reimbursement of actual expenses at the rates applicable to them in India as per the provisions of BOBOSR, 1979, and the same will be paid in Indian Rupees.

(Ref: CO: BR: 86/143 dated 8th October, 1994 and Circular No. CO: BR: 94/121 dated 21.5.2002 BCC:BR:100:341 dated 25.11.2008)

6. Diem Allowance for Inspecting Officials:

The Diem allowance for inspecting officials (wherein the assignment of inspection is more than 7 continuous days excluding the days of journey), are as under w.e.f. 03.02.2003:

Grade/ Scale	Amount
JMG/S I to SMG/S V	US$ 250/-
TEG/S VI	US$ 300/-
TEG/S VII	US$ 350/-

The above rates of Diem Allowance are also applicable to the Internal Auditors posted abroad for their inspection of the branches assigned to them outside the country of their posting.

In case an officer is being deputed abroad for other purposes as well where the stay at times extends to over 7 days (excluding the days of journey). Such officials shall be paid Diem Allowance at the rate applicable for inspecting officials.

7. Diem Allowance payable to IBOs with the Country:

The Diem Allowance payable to IBOs for the official visit undertaken by them within the country outside the headquarters is as under:

Grade/ Scale	Amount	
	USA & UK	Except USA & UK
JMG/S I to SMG/S III	US$ 300/-	US$ 125/-
SMG/S IV & SMG/S V		US$ 150/-
TEG/S VI	US$ 350/-	US$ 350/-
TEG/S VII	US$ 400/-	US$ 400/-

8. In-Flight Expenses:

A sum of US$ 50/- shall be paid as in-flight expenses to officers visiting foreign country from India on posting or on business/ official trip. Medical insurance cover is also reimbursed to the said executives/ officers for visiting various countries other than their place of posting (Ref. CO: BR: 86/68 dated 26.5.1994).

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9. General Guidelines:

Since, for traveling by International flights, the passengers are required to report well in advance (up to 3 hours) before the scheduled time of departure, the transit time at airports is now included while calculating duration for which diem allowance is payable as under:

a) Diem allowance in foreign currency currently denominated in US dollars be paid per diem basis for every completed 24 hours of absence from the head quarters to be calculated from reporting time at airport for departure (in the country / place of posting in case of IBOs posted abroad) to the time of arrival (in the country / place of posting in case of IBOs posted abroad).

b) "Headquarters" for the purpose shall mean the city municipal limits or borough/ country within the precincts of which the office concerned is located.

c) In the event of delay, rerouting or cancellation of airlines, claim of additional Diem Allowance would be payable on case to case basis after obtaining necessary permission from International Division.

d) For the broken part of the day beyond the completed 24 hours period, diem allowance would be payable as under:

Upto 4 hours	1/4th Diem Allowance
Between 4 to 8 hours	Half Diem Allowance
Over 8 hours	Full Diem Allowance

The rates of diem allowance payable are all inclusive. Separate claims for payment/ reimbursement of expenses and transport/ telephone calls, airport tax, lodging and boarding etc., will not be admissible.

6. Joining Period on Repatriation:

Repatriated officers are not entitled to any joining period at the time of their repatriation or thereafter to join their first posting.

(Ref: letter No. CO:INT:PD:93/82 dated 22.1.2001 of General Manager (International Operations))

7. Expenses Incurred for Obtaining VISA:

Expenses incurred, including travel expenses are reimbursable in case the identified officers for overseas posting are required to be present personally at the Consulate for issuing visa. (Ref. Letter No. CO:INT:PD:SR:93/416 dated 3.5.2001 of Asstt. Gen. Manager (International)

8. Transport of Household Goods on Overseas Posting:

IBOS would be eligible for reimbursement of expenses for transportation of household effects to their place of domicile from their present place of posting at the time of expatriation to the overseas territory. Entitlement for transportation of household effects would be as per BOBOSR-1979. Please note that no Travelling Expenses/Diem Allowance would be payable to the IBO or his family members.

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9. Retention of Residential Accommodation in India in respect of Expatriate Officers:

Expatriate officers upon their reporting to overseas branch/ office, are provided with Bank's residential accommodation abroad. As such, they are required to vacate the Bank's residential quarters provided to them in India immediately. However, such officers may be allowed to retain Bank's residential quarters provided to them in India:-

1. for a period of -3- months or

2. till such time they obtain Visa for their family members, whichever is earlier.

In the event that the Bank's residential quarters are required to be retained by such officers beyond the prescribed period as above, the Bank may charge rent on commercial rate for such period.

(Ref: letter No. CO: PD: CVC: T-10/409 dated 25.1.2001 addressed to all Zonal Authorities)

10. Reimbursement of Domiciliary Medical Aid in respect of Family Members of Expatriates left behind in India

With a view to standardize the system of payment of domiciliary Medical Aid, it has been decided that henceforth the officers whose families are left behind in India may be reimbursed domiciliary medical aid only on submission of actual bills subject to expatriates' overall eligibility as per the rules applicable in India.

(Ref: BCC:INT: HRM: 99/577 dated 24th March 2007)

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3.0: COMPETENT AUTHORITIES UNDER BOB(O)SR,1979

THE "COMPETENT AUTHORITY" AND OTHER AUTHORITIES APPOINTED UNDER BANK OF BARODA (OFFICERS') SERVICE REGULATIONS, 1979

Reg No.	Subject		Competent Authority/ other Authorities who would exercise power under the Regulations
1	2		3
2(1)	Application of Regulation to other employees of the Bank.		Chairman and Managing Director
2 (2)	Applicability of Regulations to the Officer transferred/ deputed/posted outside India		Executive Management Committee
5(a)	Sanctioning/stoppage of increments of officer		**As per Annexure A-I**
5 (b)	Condonation of leave on loss of pay for the purpose of increment.		Ref: HO: HRM: C: 95: 1313 dated 9.12.2003
	Category of Staff	Period	Competent Authority
	Award Staff & Officers up to and including MMG/S III	90 days	Deputy General Manager/ General Manager in-charge of HRM
	Officers in SMG/S IV & SMG/S V	90 days	General Manager (In- charge of HRM portfolio)
	Officers in TEG/S VI & TEG/S VII	90 days	Executive Director/ Chairman & Managing Director

6(1)	Categorisation of posts : for posts in : Middle Management Grade/Scale II & III Senior Management Grade/Scale IV & V and Top Executive Grade/ScaleVI & VII	COE/EMC/Executive Director Chairman & Managing Director
6 (2)	Categorisation of branches	COE/EMC/ Chairman & Managing Director
13 (1)	Appeal against fitment of salary: for officers in JM & MM Grades/ Scales I, II, & III Sr. Management Grade and Top Executive Grade (Scales IV, V, VI & VII)	Committee constituted by the Chairman & Managing Director. Committee consisting of Chairman & Managing Director & Executive Director or any other executive immediately next in level to Managing Director.

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14	Appointments in Jr. Management Grade/ Scale I and above and promotion to the officer's cadre from clerical cadre For promotions from one Grade/ Scale to the other Grade/ Scale in Officers' cadre.	Any executive in TE G/s VI & above who is in charge of HRM portfolio As per Table Below
15(3)	Reducing or dispensing with the probationary period of the officers.	Same competent Authority as shown above in Regulation 14
16(1) & (2)	Confirmation in service of the officers/extension of probation period/reversion	Regional Heads shall be the competent authority where promotee officers in JMG/S-I are required to be confirmed including cases of extension due to leave on loss of pay/maternity leave. For promotee officer in JMG/S-I posted at Training Centre, the Competent Authority for confirmation including extension due to leave on loss of pay/maternity leave, will be Regional Head in whose jurisdiction the centre is functioning. For promotee officer in JMG/S-I working in Inspection Centre, Zonal Office and in other Administrative offices, Competent Authority for confirmation including extension due to leave on loss of pay/maternity leave, will be executive in charge of such office not below the rank of scale- V. For cases of promotee officers in JMG/S-I where extension/ reversion is on account of performance, the Competent Authority will be, Dy. General Manager/ General Manager In- charge of the personnel/ HRM portfolio. For Confirmation of Directly Required Officer, the competent authority will be any executive in TEG/S-VII and above who is in charge of personnel/ HRM portfolio.
19 (1)	Voluntary Retirement (i) Officer in scale I,II and III (ii) Officer in scale IV, V, VI & VII	 Executive not below the rank of TEG/S-VII, who is in charge of personnel/ HRM portfolio. Executive Director OR Chairman & Managing Director
19(2)	Review for Premature retirement of the officers. Category of officers All Officers up to Scale IV	Special Committee Executive Director and 2 General Managers OR 3 General Managers (to be designated for this purpose by Chairman & Managing Director).

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	All Officers in Scale V and above	The Directors' Promotion Committee (i.e. Chairman & Managing Director, Government Director and RBI Director).
19(2)	"Competent Authority" for retiring officers prematurely.	Chairman & Managing Director in all cases.
20(1)	Termination of service of an officer by giving him 3 months notice or by paying him 3 months emoluments in lieu thereof.	COE/ Chairman & Managing Director (for members of COE only Chairman & Managing Director)
20(2)	Acceptance/Remittance/ reduction of period of 3 months' notice in case of the officer resigning from the service. Category of officers Jr. & Middle Management Grades (Scales I, II & III) Sr. Management Grade(Scale IV & V) Top Executive Grade (Scale VI & VII)	Competent Authority Executive in TE G/S VI and above in charge of Personnel/ HRM portfolio. Chairman & Managing Director Chairman & Managing Director
23(vi)	Officiating arrangements	As given in the norms/guidelines for making officiating arrangements at Annexure F.
39	Recalling an officer who is on leave to duty : (i) when out of station (ii) in other cases	At least one rank above the leave sanctioning authority. Leave sanctioning authority
41(1)	(i) Permission to travel by air(economy class) to an officer in JM Grade (ii) Permission to travel by air (economy class) to an officer in MM Grade if the distance to be travelled is less than 1000 Kms. (iii) Permission to travel by own vehicle or by taxi or by the Bank vehicle for any other officer	Regional Head in SM G/S V - AGM & above. For executive posted in ZO/BCC/HO, permission may be given by administrative Heads not below the rank of Dy. General Manager. Concerned reporting authority not below the level of an executive in SMG/S IV - Chief Manager and above.

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ANNEXURE A- I

CHART SHOWING THE COMPETENT AUTHORITIES TO SANCTION INCREMENTS TO OFFICERS IN VARIOUS GRADES/SCALES UNDER REG. 5 OF BOBOSR 1979

EXECUTIVES POSTED AT

Normal Increment in Scale	Officers in Branches	Branch Manager	Regional Office	Zonal Office	Staff College	Head Office	CAID	ZICs	CO/ BCC	Regional Rural Banks	Training Centres	Overseas
JM I	BM	DRM/ RM	DH	DH	Principal	DH	AGM/ CM (CAID)	AGM/ CM (ZIC)	DH	GM, RRB of sponsoring Bank/ Chairman of RRB	In-charge of TCs	India Based Expatriate Branch Head/ TH
MM II	Do	Do	Do	Do	Do	Do	Do	Do	Do	Do	Do	Do
MM III	Do	Do	DRM/RM	DH not below the rank of CM	Do	Do	Do	Do	DH not below the rank of CM	GM, RRB of sponsoring Bank not below rank of CM/Chairman RRB	In-charge of TCs not below the rank of CM/ZH	India Based Ex-patriate Territorial head not below the rank of CM

ANNEXURE A- I (Contd.)

Normal Increment in Scale	Officers in Branches	Branch Manager	Regional Office	Zonal Office	Staff College	Head Office	CAID	ZICs	CO/ BCC	Regional Rural Banks	Training Centres	Overseas
SM IV	BM not below the rank of AGM/ ZH	RM not below the rank of AGM/ ZH	RM not below the rank of AGM/ ZH	ZH	Do	DH not below the rank of AGM/ DGM	AGM/ DGM/ GM (CAID)	AGM (ZIC)/ DGM/GM (CAID)	Functional DH not below the rank of AGM	Chairman of RRB not below the rank of AGM	Principal Staff College	India Based Expatriate Territorial Head/ India Based MD (Subsidiary) not below the rank of AGM/ AGM (Intl)
SM V	RH not below the rank of DGM/ ZH	ZH	ZH	ZH not below the rank of DGM	Principal/GM (HRM)	DGM (Ops)/GM (Ops)	DGM (CAID)	DGM (CAID)	Functional Head not below the rank of DGM	GM (PS, RRB & OL)	Principal Staff College not below the rank of DGM/ GM (HRM)	India Based Expatriate Territorial Head/ India Based MD (Subsidiary) not below the rank of DGM/ DGM (Intl)

ANNEXURE A- I(Contd.)

Normal Increment in Scale	Officers in Branches	Branch Manager	Regional Office	Zonal Office	Staff College	Head Office	CAID	ZICs	CO/ BCC	Regional Rural Banks	Training Centres	Overseas
TE VI	ZH not below the rank of GM	ZH not below the rank of GM	ZH not below the rank of GM	GM (Ops)	GM (HRM)	GM (Ops)	GM (CAID)	GM (CAID)	Functional Head not below the rank of GM	Do	GM (HRM)	India Based Expatriate Territorial Head not below the rank of GM/ GM (Intl)
TE VII	NA	NA	NA	ED	ED	ED	ED	ED	ED	NA	ED	ED

Note: 1. In the absence of the designated Competent Authority, increments to officers may be sanctioned by the next authority in the reporting hierarchy

2. Increment at EB Stage: Separate instructions are being issued regarding the Competent Authorities for sanction of increment at E.B. (Efficiency Bar)

Abbreviations used above:

ED	Executive Director	DRM	Dy.Regional Manager	RRB	Reg.Rural Bank
MD	Managing Director	CM	Chief Manager	TC	Training Centre
GM	General Manager	BM	Branch Manager		
ZH	Zonal Head	DH	Departmental Head		
DGM	Deputy General Manager	TH	Territorial Head		
AGM	Asstt. General Manager	CAID	Central Audit & Insp.Div.		
RM	Regional Manager	ZIC	Zonal Inspection Centre		

Authority for Sanction/Replacement and for Authorizing Purchase by the Officer as per the Scheme (Ref Cir No. BCC:BR:107:55 dated 05.02.2015)

GRADE	SANCTIONING AUTHORITY
Officers in Branches headed by Scale I, II, III	DRM
Branches headed by Scale I, II, III Officers	DRM
Officers in Branches headed by CM /AGM/DGM	Branch Head of the concerned Branch
Officers in Regional Office	DRM
Officers in Zonal Office	Deputy Zonal Head (DZH)
Officers in ZIC/ZIAD	AGM/DGM of ZIC/ZIAD
Officers in Head Office	AGM / DGM of concerned Department in HO or General Manager (Operation & Services)
Officers in Corporate Office	AGM (OA)

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Chief Manager - Scale IV	
Branch Head	Deputy Regional Manager (DRM)
Chief Manager in AGM / DGM Headed Branch	Branch Head of the concerned Branch
Chief Manager in Regional Office	DRM
Chief Manager in Zonal Office	Deputy Zonal Head (DZH)
Chief Manager in ZIC / CIAD	AGM / DGM of ZIC I CIAD
Chief Manager in Head Office	AGM / DGM of concerned Department in HO or General Manager (Operation & Services)
Chief Manager in Corporate Office	AGM (OA)
Assistant General Manager - Scale V	
Branch Head	DRM, RO
AGM in Regional Office	DGM, Regional Head
AGM, Regional Head	Deputy Zonal Head (DZH)
AGM in Zonal Office	Deputy Zonal Head (DZH)
AGM in ZIC /CIAD	DGM of ZIC / CIAD
AGM in Head Office	DGM of concerned Department in HO or General Manager (Operation & Services)
AGM in Corporate Office	General Manager (Estate Management)
Deputy General Manager - Scale VI	
DGM, Branch Head	General Manager, Zonal Head
DGM, Regional Head	General Manager, Zonal Head
DGM, Deputy Zonal Head	General Manager, Zonal Head
DGM, Zonal Head	General Manager (Estate Management)
DGM in ZIC / CIAD	General Manager, CIAD
DGM in Corporate Office	General Manager (Estate Management)
General Manager - Scale VII	Executive Director /General Manager (Estate Management)

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Disciplinary Authorities for various scales of Employees (Who are also the authority for explanations & issue show cause notices):

Sr. No.	Designation/Scale of the employee	Disciplinary authority, Who are also the authority for explanations & issue show cause notices
1	Award Staff	Regional Manager, not below the Rank of Chief Manager in the rank of Scale IV.
2	Officers in Scale I & II	Dy. Zonal Head of the Zone not below the rank of DGM in scale VI.
3	Officers/Executive in Scale III & IV	Zonal Head of the Zone not below the rank of GM in scale VII.
4	Officer/Executive in the rank of Scale V	General Manager (HRM)
5	Officer/Executive in the rank of Scale VI	Executive Director
6	Officer/Executive in the rank of Scale VII	Chairman & Managing Director

Leave for going abroad

Category of Staff	Competent Authorities
Award Staff and Officers/Executives upto SMG/S IV in the Zone including Baroda Academy for leave upto and beyond 30/45 days. Award Staff and Officers upto MMG/S III in the ZIAD for leave upto and beyond 30/45 days.	Zonal Head in TEG/S VII
Award Staff/Officers/Executives upto SMG/S IV in BCC, Mumbai and HO, Baroda for leave upto and beyond 30/45 days.	AGM/DGM in-charge of Administration at BCC/HO.
Executives in SMG/S IV in ZIAD for leave upto and beyond 30/45 days.	General Manager (CIAD)
Executive in SMG/S V and TEG/S VI	General Manager (HRM)
Executive in TEG/S VII	Executive Director

For promotions from one Grade/ Scale to the other Grade/ Scale in Officers' cadre

Competent Authority for the purpose of Promotion of Officers at various levels of the Management alongwith the composition of the panel for assessing potential of Officers/GD will be as under:

For Promotion		Competent Authorities
From Scale	To Scale	
JMG/S I	MMG/S II	General Manager (HRM)
MMG/S II	MMG/S III	General Manager (HRM)
MMG/S III	SMG/S IV	Executive Director
SMG/S IV	SMG/S V	CMD/MD & CEO
SMG/S V	TEG/S VI	CMD/MD & CEO
TEG/S VI	TEG/S VII	Committee of Director

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Competent Authorities for grant of Vigilance Clearance for various Grade/scales of Employees

Employees Category	Competent authority for grant of Vigilance Clearance for	
	Retirement/Resignation/VRS	Miscellaneous purposes (issue of NOC for obtaining/renewal of Passport, Leave for going abroad, availing loans, credit cards, standing as guarantor, grant of Power of Attorney)
Award Staff	Deputy Zonal Head	Deputy Zonal Head
Officers upto MMG/S II	Chief Vigilance Officer	Deputy Zonal Head
Officers in MMG/s III & SMG/S-IV	Chief Vigilance Officer	Zonal Head
Officers/Executives in SMG/S V and above	Chief Vigilance Officer	Respective DA
Award Staff employees in corporate office (BCC,HO)	GM In-charge of office Admin.	Respective DA
Officers in corporate office (BCC,HO) and Overseas Branches/Territories	Chief Vigilance Officer	Respective DA
Officer/Executive in Scale I to VII	Vigilance clearance for the purpose of promotion of officers from one scale to other and overseas posting / critical assignments will continue to be accorded by the CVO.	

Exemption/Relaxation of Rural/Semi-Urban Service

Officer(including promotee officers) recruited under Physically Challenged category.	Exempted under Promotion Policy 2015
Officer who suffers disability subsequent to his/her joining the Bank's service and which may require special consideration	General Manager (HRM)
Officer having mentally challenged child/children (in certain cases)	General Manager (HRM)
Action National/International Player/Coach	CMD/MD/CEO

Sabbatical leave to Women employees: Sanctioning Authority

Full time confirmed women employee (Officer and Award staff) working in India completed 5 year of service in the Bank	Leave Sanctioning Authority
Full time confirmed women employee (Officer and Award staff) working in India not completed 5 year of service in the Bank (in exceptional circumstances)	Authority next above the leave sanctioning authority.

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Unauthorised Absence competent authority for granting permission for joining duties

If the period of unauthorized absence is –7- days or less, the competent authority for granting permission for joining duties is the respective Branch Head/ Regional Head/Zonal functional Head.

If the period of unauthorised absence is more than 7 days, the Competent Authorities for granting permission to join duties are as under :

Category of the Employee	**Competent Authority**
Award staff at branches/Regional Offices	Regional Authority
Officers in JMG/S-I, MMG/S-II and MMG/S-III of branches and RO	Respective Regional Head
SMG/S-IV at branches/RO/ZO	Zonal Head
SMG/S-V, TEG/S-VI at branches/RO/ZO	General Manager (HRM)
TEG/S VII	Executive Director
Award Staff and Officers upto MMG/S-III at administrative offices, viz. CO, HO, RO/ZO and RRBs, subsidiaries, Associate Banks	Respective functional head.
Officers in SMG/S-IV, SMG/S-V and TEG/S-VI of administrative offices other than at CO, HO, RO/ZO and RRBs, subsidiaries, Associate Banks	General Manager (HRM)
TEG/S VI of administrative offices, viz. CO, HO, RO/ZO and RRBs, Subsidiaries, Associate Banks.	Executive Director.

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4.0: BRANCH HEAD ROLE PERQUISITE

(Ref: BCC:BR:107:283: dated 15-Jun-2015)
(Ref Cir. No. BCC:BR:109/172 dated 01-Apr-2017)

Revised Circular: HO:BR:111/77 dated 30-Mar-2019, Modifications in existing Branch Head Role Perquisite & Payout structure

Baroda GEMS has undergone various advancements and add-on features since its implementation and the branches are now able to see their current scores on a monthly basis in the system.

In view of the above, it has been decided to align the Branch Head Role Perquisite with Baroda GEMS Scores henceforth. As Baroda GEMS tool captures performance scores on various parameters at monthly level, it has also been decided by the Bank to **assess the performance of the Branch Heads on Monthly basis**. However, the payment will be made on quarterly basis.

Accordingly, we give below the following modifications in existing Branch Head Role Perquisite scheme:

	Existing	**Revised**
Criteria	• For Branch head Perquisite, 4 out of below mentioned 6 parameters are to be achieved to be eligible for Branch Head Role perquisites: i. Growth in Average Deposit base (CA, SA, Retail term) ii. Growth in Average total Advances iii. Total Number of Alternate channel transactions iv. Increase in operating profit v. Fee based income (excl. PWO recovery) vi. Reduction in Gross NPA & PWO level • In case of an NPA free branch, at least 3 parameters out of 5 parameters should have been met.	• For domestic branches, the Branch Head will be eligible for Branch Head perquisite in case his/her "**My GEMS score" is greater than or equal to 80% of the KRA based total score** (Excluding score for Customer Satisfaction) available in Baroda GEMS. • **Differentiated payout** (as specified in Table1) will be given to the Branch Head based on his/her percentage KRA achievement level.
Frequency of Assessment	Quarterly	Monthly
Frequency of Payment	Quarterly	Quarterly

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Payouts:

The differentiated payout structure for distribution of branch Head Role perquisite to the Branch Heads, based on their percentage of KRA achievement is as under:

Table 1 : Differentiated payout structure

		Branch Head Role Perquisite Per Month (in Rs.) based on different KRA achievement levels (GEMS Score)		
Grade/Scale	**Existing**	**80-89%**	**90-99%**	**>=100%**
I	5,000	2,500	3,750	5,000
II	6,000	3,000	4,500	6,000
III	7,000	3,500	5,250	7,000
IV	8,000	4,000	6,000	8,000
V	9,000	4,500	6,750	9,000
VI	10,000	5,000	7,500	10,000

The above modifications in the Branch Head role perquisite scheme are **effective from 1st January, 2019.** As such, the Branch Head Role perquisite payment for Q4 of current Financial Year i.e January, 2019- March, 2019 will be made based on the revised scheme guidelines and the payment for all 3 months will be done in the first Quarter of FY 2019-20. Similarly, the perquisite payment to the eligible Branch Heads for the performance of April, May and June of FY 2019-20 will be made in 2nd quarter.

The Process of payment of Branch Head Role perquisite will be as under:

- Project Sparshplus Team will provide the data of eligible Branch Heads, % achievement and amount to be paid to payroll team.
- Payroll will take the records of all such eligible employees and the claim of the Branch Head perquisite will be automatically generated in Benefits module.
- These claims would be approved centrally and will be paid into the benefit account of the Branch Manager.

Please Note :: Branch Managers <u>need not</u> claim the Branch Head Role perquisite in HRnes payroll.

5.0: SCHEME FOR PROVIDING TELEPHONES AT RESIDENCE

Ref: BCC:BR:101/73 dated 23-11-2009

Procedure for reimbursement / entitlement of telephone / Mobile bills of executives and others at various levels (circular of Dec 2009 to all ZO / RO issued by estate mgt)

The SMS facility provided through mobile telephon enables organization / individuals to send important business messages instantly, which are highly effective in getting the required action on real time basis. Bank desires to flash important messages of following nature, which reaches to the grass root level instantly::

a. Broadcasting CMD and ED's message to all the Branch Managers / Zonal Managers / Regional Managers / DRMs
b. Changes in interest rate of advances and deposits.
c. Launch of new products
d. Launch of campaigns
e. Action points for achieving business targets, recovery of NPAs etc

This will enable the Bank to convert itself into a highly connected organization across its various functional as well as branch heads, who are directly responsible for business growth and achieving targets set up by the top management.

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All Zonal / Regional heads are authorized to provide Mobile phone handset with SIM card (Post paid) to all Branch managers at a cost not exceeding ₹ 2500/- (excluding the cost of SIM card). The handset and the SIM card will be taken in favour of a particular branch. The replacement of the handset may be made once in three years for branches, if required.
The monthly bills thereof be paid as per the ceilings as detailed below:

(Ref. Cir No. BCC:BR:109:367 dated 25-07-2017)

[Ceiling limit applicable from 25/07/2017]

Sr. no	Designation	Choice between Landline & Cell Phone (Mobile)	Ceiling Limit. As per eligibility (exclusive of taxes)# (Rs.)
1	All General Managers	BOTH	4500/-
2	All Zonal Heads (Other than GMs)	BOTH	4000/-
3	All Dy General Managers (Other than Zonal Heads) and Regional Heads	BOTH	3500/-
4.	Asst General Manager posted as Regional Heads / Branch Heads	BOTH	2000/-
5.	Asst General Manager at CO/HO/ Admn Offices	BOTH	1100/-
6.	All AGMs posted as DRMs	BOTH	1100/-
7.	All Chief Managers posted as RMs / Dy RMs	BOTH	1100/-
8.	All Chief Managers posted at Branches	MOBILE	500/-
9.	All Chief Managers posted at CO/HO/ZO other than RMs / DRMs	Any one	500/-
10.	Branch Heads Scales II & III	MOBILE	500/-
11.	Branch Heads – Scale I	MOBILE	400/-
12.	HRM Heads Posted at Regional Office (MMG/s III)	Any One	500/-
13.	Public Relation Officers / Protocol Officers at Delhi and Mumbai	BOTH	1400/-
14.	Secretary to EDs	BOTH	1000/-
15.	Secretary to General Manager at CO / HO and Secretaries to Zonal Heads	Any One	500/-
16.	Sr Manager / Manager / Officers (Board Secretariat)	Any One	1000/-
17.	Security / Fire Officers	BOTH	1100/-
18.	Any Other Officers to whom facility to be made available with special Permission	Any One	Maximum 500/-
19.	International Calling Sim Card (Top Executives)	One SIM	Maximum 3500/-
20.	USB Dongle/ Data Card – Executives/ Officers	----------	Maximum 500/-

Consolidated monthly celling limit includes [Mobile Connection, Land Line, USB Dongle, Data Sim]

NOTE ::

[1] Usb Dongle/Data Card/i-Pad Sim for internet connection shall be provided to DGM's and GM's and expenditure limit for the same is included in the monthly ceiling of telecom usage as above.

[2] USB Dongle/Data Card Dongle provided to identified Executives/Officers who have been allotted laptop by the Bank and as per specific sanctioned from competent authority with maximum monthly charges ₹ 500/- plus taxes.

[3] Whenever USB Dongle/Data Card is being provided by the Bank, Bank shall bear the one time hardware and installation charges.

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[4] International Calling SIM Card will be provided to TOP Executives by the Bank with Maximum usage limit of ₹ 3500/- plus taxes, Bank shall bear the one time SIM Card Charges. Any expenses over and above the usage limit same shall be borne by the respective Top Executive.

[5] Officer and Executives shall not claim the maximum reimbursement limit amount irrespective of actual mobile spend / bill.

[6] Officers/Executi ves shall claim the actual telephone spend on their bill within the prescribed ceiling limit.

[7] Officers/Executives shall not debit the Telephone Office/ expenditure head in their Branch/Office and shall only process their claim through HRnes Payroll only.

[8] Telephones/ Mobile phones provided by the Bank at Residence of Officers/ Executives shall be registered in Bank's name. Installation and periodical rental charges will be borne by the Bank.
[9] Executives/ Officers having own telephone at residence/ own mobile phones in own/spouse name will be reimbursed telephone bills as per their entitlement, including rental charges.
[10] Telephone bills beyond entitlement will be debited to their S. B. Accounts.
[11]] General Manager (HRM) shall be Competent Authority to permit any other category of officer or individual officers to avail of this facility depending upon the nature of job role/ duties performed.

(*REF: CO: HRM: MG: M-92: 3660 DATED 16.08.2002)*

6.0: NORMS FOR EXTENDING CERTAIN FACILITIES TO THE RETIRED OFFICERS OF THE BANK

Retention of Bank's accommodation/ Telephone/ Car:
Officers who have given written requests in advance may be granted the following facilities for a period of -2- months only from the date of retirement:
Residence, if any, on charging of 6% of the last drawn basic pay as rent, receipt should not be issued for the rent paid by the officer.
In case, if it is furnished accommodation, the additional recovery to the tune of 1.5% of pay in first stage of scale of pay shall be recovered towards the furniture.
Telephone, if provided during service period, on the condition that the telephone bills will be paid by the officer.
The amount of gratuity payable to such officers who have been extended the above facility should be released only after obtaining the vacant possession of the accommodation, flat, furniture on settlements of the bills due etc.
Use of car should not be extended.
(REF: BCC: HRM: RK: R-11: 4820 DATED 10.10.2002)
Issuance of Laminated **"Service –Cum-Identity card"** to retired employees- Retired prior to August 2013".

Ref: Circular: BCC:HRM:106:8312 dated 10-09-2014

Help Desk for retired employees-Online Grievance redressal Module

The online Grievance module can be accessed through Human Resource icon available on Home Page of our Bank's website. Further , after lodging the grievance in module, the system will generate acknowledgement number and same will be communicated to the ex-employee along with grievance details through given email id. The ex-employee can also thrack the status of his/her grievance status online with the help of acknowledgment number and same may be used for related communication in future.

Ref: Circular: BCC:BR:107:26 dated 14-Jan-2015

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7.0: UNIFORM FOR SECURITY OFFICERS

(BCC: SEC:103:S-21/312 dated 9-May-2011)

Note: TW - Terry Wool TC - Terry Cotton

Sr no	Description of item	Entitlement	Cost Per item(Rs.)	Tailor charges(Rs.)	Total Cost (Rs.)
1.	Navy Blue Trousers stitched or Readymade (Raymond Ref Shade No.0132008800)	Two trousers per year	1,246/- @1039 per meter for 1.2. meters cloth	300/-	3092 @ ` 1546 per trouser
2.	Beige Full Sleeve Shirt Stitched or Readymade (Raymond Ref Shade no. 40002010)	Two Shirts per year	794/- @ 397 per meter for 2.0 meter cloth	` 200/-	1988/- @ 994/- per shirt
2.	Navy Blue Lounge Suit stitched or readymade (Raymond ref shade no. 41987817)	Once in three years	2100/- @ 600/- per meter for 3.5 meters cloth	` 2200/-	4300/-
3.	Light Blue Full Sleeves Shirt stitched or Readymade	Once in three years	794/- @ 397/- per mt. for 2.0 mt cloth	` 200/-	994/-
4.	Bata Shoes Black	Once in two years	1699/-	--	1699/-
5.	Socks	Two Pairs every year	100/-	--	200/-
6.	Tie, Color Lapel Badge, Cufflinks and Tei Pin	Once each every Year	To be purchased centrally at BCC. The Cost of the same will be got approved prior to placing the order.		

Note- To maintain uniformity of quality, colour and texture of the uniform cloths, the specifications have been obtained from Raymond's outlet at Mumbai, which has outlets in almost all cities in the country. The cost of the uniform cloth shall vary from place to place, depending on the local taxes as applicable and the prevailing tailoring charges.

The reimbursement of the cost of uniforms for the Security Officers be made on the actual expenditure incurred by them, for the uniforms to be procured from respective Raymond's outlet and local tailoring charges.

CLARIFICATIONS:

I. Security Officers on probation are also eligible for Bank's Uniform. (Ref: HO: OSR&IR: A/14/11/1027 dated 28/5/2001)

II. Fire officer is/are also eligible for Bank's uniform. (Ref:HO:OSR&IR:90/1975 dated 19/11/2001).

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8.0: RATIONALIZATION OF FACILITIES PROVIDED TO SALES PERSONNEL (URLF, SME, CSO AND MARKETING DEPARTMENT)

The bank is endeavoring to become a strong sales and service organization. In pursuit of this, various specialized outfits / organizational set ups have been created. With a view to encourage the employees attached to these outfits, certain facilities were extended to them for facilitating their performance for business growth.

Staff members posted at such outfits, like Regional Marketing set up / City Sales Offices / Zonal Marketing set up / Loan Factories (SME & URL) are required to undertake field visits and make contacts with existing and potential customers personally, electronically or through mobile etc. for business development.

Over a period of time, the staff members attached to such set ups/outfits, have been extended facilities such as reimbursement of conveyance expenses, mobile bill, kit allowance, etc. on different rates.

With a view to rationalize the above facilities for ensuring uniformity, specially when the basic nature of duties performed by them is in the area of promotion of sales of Bank's various products and business development, our Board of Directors in its meeting held on 19.3.2012, has decided to rationalize the Scheme for providing facilities to the Personnel attached to URLF, CSO and Marketing Departments, as follows:

Office	Conveyance Expenses (in Rs.)	Mobile and /or land line expenses (including monthly rental) (in Rs.)	Others
1. Zonal / R.O. (Excluding BCC)	* Metro : 2000/- * Non Metro: 1500/-	*Metro : 700 * Non Metro : 500	Visiting Card
Marketing Officers (Specialists)			
2. City Sales Office			
Executives/Officers			
3. Retail Loan Factories			
Sales staff and Inspectors (Officers)			
4. SME Loan Factories			
To all Relationship Mgrs/Relationship officers and Head (Sales)			
Head (Credit)+			

*Metro – Delhi, Mumbai, Chennai & Kolkata

Now cost of Mobile hand set will not be reimbursed to Marketing Officers.

The limits for reimbursement of Conveyance Expenses mentioned above are over and above their original entitlements of the Grade/Scale.

Sales Kit (Soft Bag): For officers undertaking outbound sales activities @ Rs. 750/- once in two years.

Kit Allowance

To Heads of CSO/SMELF/URLF:

Rural and Semi-Urban Centres : ₹ 2000/- p.a.
Urban Centres : ₹ 3500/ p.a.
Metro Centres : ₹ 5000/- p.a.

(Kit allowance is to be claimed only once in a Financial Year. If the incumbent had received the same as Branch Head, he will not be eligible to claim the same in the Financial Year).

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Telephone / Mobile Bills:

Heads of SMELF/URLF/CSO may be allowed reimbursement of telephone /mobile bills at par with the Branch Heads in respective Grade/Scale of the Centre.

It has been decided that –

- Such reimbursements / payments will be allowed, so long he/she is required to perform specified duties in the concerned specialized outfits.
- The reimbursement will be allowed on submission of declaration by the staff members. This scheme will be in supersession of the schemes applicable to employees of different outfits like SMELF/RLF/CSO etc.\
- The revised guidelines will be effective from 1st April 2012.

9.0: SCHEME FOR PROVIDING FURNITURE TO OFFICERS

REF: Circular: BCC:BR:107:55 dated 05-02-2015

The salient features of the fully revised New Furniture scheme are as under:

I. ELIGIBILITY:

1) All confirmed Officers, JMG/S I to TEG/S VII, who are in the service of the Bank.

2) Promotee officers {promoted from clerical to officer cadre) are eligible immediately on promotion.

3) All officers presently on posting deputation to subsidiaries such as BOBCARDS, BOB Capital , RRBs, DRT Cell, and CBI etc. are eligible to avail of the furniture scheme. However Officers /Executives posted overseas and to DRT will not be eligible during the tenure of their posting/ deputation as the case may be.

4) In case where both husband and wife are employees of the Bank, both of them can avail of the facility individually.

5) Officers who have opted for VRS or tendered resignation will not be eligible under the Furniture scheme.

6) The Officers under suspension will not be eligible for the scheme till the currency of the suspension.

II. LIMIT:

The maximum limit for purchase of furniture and fixtures and other items will be as under:

Grade *I* Scale	**Limit in Rs.(inclusive of all taxes)**
Officer JMG/S I	125,000
Manager - MMG/S II	150,000
Senior Manager - MMG/S III	175,000
Executives In SMG/S IV	200,000
Executives in SMG/S V	250,000
Executives in TEG/S VI	400,000
Executives In TEG/S VII	500,000

The above limits are Inclusive of all taxes, Installation charges of Air conditioner etc. such charges will be paid for 1st' time of installation only.

III.OPTION:

1) With the introduction of this Furniture Scheme in the Bank, no officer will be provided with furnished accommodation hereafter. Officers will have option to live with their own furniture or can acquire furniture under this scheme as per their eligibility and provisions of the scheme.

2) Furniture once purchased under the scheme will have to be possessed by the officer and will not be allowed to be surrendered to the Bank.

3) It will be the responsibility of the officer to maintain the furniture for its given life, transport it to his new place of posting and buy back at the end of given life cycle of the product or at the time of retirement.

4)The officer who has availed furniture under the old scheme before Implementation of this scheme, as to buy back old furnitur while availing of the revised scheme with following options:

4.a) Where the furniture availed under old scheme is more than 10 years old the officer has to purchase the said furniture @ 4% of the original cost of furniture. He will be then eligible for full entitlement as per new scheme.

4.b) Where the furniture is less than 10 years old from the date of purchase:-

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The furniture has to be bought back @ WDV and then the officer will be eligible for full limit as per his entitlement under new scheme.

Or

He may continue to hold the furniture till completion of 10 years from the date of purchase and thereafter buy back @4% of purchase price. Till that time the limit under new scheme will be surtailed to the extent of original value (not WDV) of the furniture held by the officer under old scheme.

No maintenance charges will be paid by the Bank on such old furniture, once the officer opts for New Furniture Scheme.

5) Where an officer is staying at Ban s furnished accommodation at present and is not interested in opting of the scheme, he shall be allowed to continue with existing scheme till he continues to stay in the furnished accommodation at that place/station.

6) Those officers who are staying in bank's furnished flat and wish to opt for New Scheme will have to either buy back the existing furniture at its WDV or surrender the same to the Bank. In both the cases, officer can avail furniture under New Scheme upto is full limit without any curtailment of limit.

IV.GENERAL GUIDELINES:

1) Fixed furniture/ items are not covered under the New Scheme. However, need based replacement of existing furniture or provision of new fixed furniture at Bank's quarters will be undertaken by the bank.

2) List of items under the New Scheme which the officer can purchase is enclosed per Annexure-I. The officer is free to decide on the item/s he would like to purchase, within his entitlement.

3) The total amount, Inclusive o taxes, shall be capitalized and depreciation shall be provided as p r applicable rates. For 1he purpose of calculation of depreciation, the date of purchase shall be reckoned as 1st day of the corresponding financial year (i.e. 1st April) irrespective of date/s of actual purchase/s and depreciation shall be provided for full year.

4) The officer may preferably, purchase energy star rated by BEE and eco-Friendly items.

5) On promotion from one Grade/Scale to a higher Grade/Scale, the officer Shall be eligible for purchase of furniture and fixtures for the difference amount of entitlement, in the respective Grade/Scale.

Eg:- An Executive In SMG/S- IV is eligible for Rs.2,00,000/- and an Executive in SMG/S V is eligible or Rs.2,50,000/- . On promotion from SMGIS IV to SMG/S V his entitlement will Increase only by the difference amount I.e., Rs.50,000/-, and the total value of furniture entitlement will be limited up to Rs.2,50,000/-.

6) The officer shall be eligible to purchase fresh furniture/fixtures & other items, after a period of -10- year from the first date of exercising the option, as per the prevailing term and conditions and eligibility at that point of time.

7) On transfer from one station to anther station, the officer shall carry the furniture/fixtures/other items purchased under the scheme, with him to the new place of posting, within the eligibility of transportation of household goods and no addition claim for transportation In respect of items purchased under the scheme shall be entertained. Government octroi and insurance charges , paid by the officers during the shifting of the items on transfer shall, be reimbursed as per extant guidelines.

8} On transfer of the officer, the furniture/fixtures/other items provided to him, will be transferred to the transferee Branch/Office through F ASSET MENU.

V. REPAIRS/MAINTENANCE:

Repairs of the furniture & fixture, minor or major will not be undertaken by the Bank.However, the officer will be eligible for annual reimbursement of maintenance expenses equivalent to 5% of the total value of furniture & fixture after three years of the purchase of each item on declaration basis. The eligibility for such reimbursement shall commence from 1st April of the fourth year from the Financial year in which the furniture is purchased.

Eg:If an item is purchased on 31 Mar 2015,maintenance expenses@ 5% of the purchase price can be claimed by the officer on 1 April 2018.

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VI.RECORD MAINTENANCE:

1} Record/s of the amount/s availed by the officer during his service period in the Bank has to be maintained in HRnes/HRMS package, for which necessary modification has been made in the package, in order to have proper control / monitoring.
The procedure/steps for the same are as follows:
Step 1) Login In HRMS.
Step 2) Click on BOB HRMS Employee Self-Service
Step 3) Click on Furniture/Fixture Scheme-Availed Details

2) Insurance for the items purchase under the scheme shall be taken by the Bank at Corporate Office as at present ,every year.

VII.**MODE OF PAYMENT FOR ITEMS PURCHASED UNDER THE SCHEME:**

1) Amount towards advance if require by the Dealer/cost of item/s shall be disbursed by way of NEFT to the credit of the Dealer's account. When it is not possible to remit by NEFT; DD/Pay Order shall be issued by the Bank in favour of the Dealer, in order to ensure end-use. The officer shall provide cash memo/s or receipts indicating date/s of purchase/delivery of the item/s to the Bank. In case, it transpires later on that the items have not been actually purchased, disciplinary action shall be initiated against the concerned officer by the Bank.
2) In normal case, Bank will remit he amount directly to Dealer/ Shop Keeper, etc.. however, the Competent Authority may reimburse the expenses in following cases:
The amount paid by the officer through his own :-
1) Credit Card/Debit Car/Net Banking/Mobile Banking Account for the furniture purchased onilne or at Point of Sale (POS).
ii) Cheque drawn by himself in his own Bank Account, in favour of Dealer/ Shop Keeper, etc.
iii) Payment made in cash, maximum upto Rs.10,000/- of the total entitlement (only for one time). However, the reimbursement will be done only on production of sufficient documentary proof in original (tax invoice. receipts/ payment/charge slip/ warranty/ guarantee card,etc.)
3) Bank reserves the right to carry out inspection of the item/s purchased by the officer at any point of time. Officer shall inform the Bank of the place/s with address proof, where the items are kept, in order to facilitate the inspection of the same by the nearest Office/Branch.

VIII. BUY BACK OF FURNITURE AVAILED UNDER NEW SCHEME:

1) At the end of -10- years from the date/s of purchase of furniture , fixtures and other items, the officer shall buy back the items from the Bank at the following rate:

Grade *I* Scale	**Rates**
Officer JMG/S I	4.0 %
Manager - MMG/S II	4.0 %
Senior Manager - MMG/S Ill	4.0 %
Executives In SMG/S IV	4.0 %
Executives in SMG/S V	4.0 %
Executives in TEG/S VI	2.5 %
Executives In TEG/S VII	2.0 %

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2) On retirement (superannuation) Or voluntary retirement after 20 years of service in the Bank the officer may buy back the furniture items certain percentage of the purchase value or WDV, whichever is lower as per following slabs:

Used Life of Furniture availed	**Buy back price**
Less than 2 years	65% of the cost of furniture items
2 years to less than 5 years	50% of the cost of furniture items
5 years to less than 10 years	20% of the cost of furniture items
10 years and above	Rate mentioned as per above

3) In case of resignation or termination, compulsory retirement or voluntary retirement before 20 years from Bank's service of an officer, the following provisions shall be applicable:

Used Life of Furniture availed	**Buy back price**
Upto 1 year	90% of the original cost of furniture items
Above 1 year and upto 5 years old	75% of the original cost of furniture items
Above 5 year and upto 10 years old	50% of the original cost of furniture items

4)Those officers who would be availing facility under this scheme and tendering resignation from Bank's service will have to make proper provision for recovery/ cost of furiture as per norms before tendering such resignation.
5) Bank shall deduct the admissible amount from the terminal benefits payable to the officer. In case the amount payable is not sufficient, the officer shall undertake to provide the amount due in his account, so that the Bank can adjust the amount towards the value of the furniture, fixtures & other items.
6)In the unfortunate event of death of an Officer while in service, his family can buy the furniture/fixture/other items availed by the officer under the scheme at Rs.1,000/- lump sum , irrespective of the age of the furniture.

IX GENERAL GUIDELINES FOR PROVISION OF FURNITURE AT BANK'S ACCOMOOAT!ON:

1) With the revised scheme as above in place, the Bank shall no longer provide furnished accommodation to the officer.
However, in case of accommodation provided by the bank to the officer :
1.a) Bank will continue to provide, maintain and replace basic items of fixed furniture uniformly at Bank's quarter i.e., Geyser, Water purifier, Fans, Exhaust fans, Tube lights, Mosquito nets, etc uniformly at all quarters.
1.b) As far as Bachelor Accommodation is concerned , Bank will continue to provide basic items such beds, dining table, centre table, sofa set, almirah /cupboard to officer residing in Bachelor Accommodation provided by Bank.
1.c)Officer moving from bachelor accommodation to family accommodation can opt for the scheme, Other officers who are already staying In Bank's accommodation and have opted not to avail of New Furniture Scheme can opt to it only when transferred to another place, since bank shall not provide furnished accommodation in the new place of posting.
2)If the officer opts to purchase the pre-existing furniture at his new place of posting, he can purchase it at WDV and avail full limit under the new scheme without any deduction.
OR
If he does not want to pay for the re-existing furniture upfront but still wants to retain it, then the said (old) furniture will be deemed to have been purchased by the officer at WDV and the equal amount will be reduced from the new limit of the officer.

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X.OPERATIONAL GUIDELINES:

1) Respective Department will maintain proper record of sanction and payment at their end and ensure that the details are transferred to the new Branch/Office where the officer is transferred.
2) Respective Department shall pass necessary entries through CBS FASSET Menu item wise for individual furniture items purchased by the officer. In no case consolidated amount of furniture purchased shall be posted in FASSET menu. This will facilitate reversal of entries at the time of sale /buy back.
3)The concerned officer shall submit the original bill/ Xerox copy of warranty/ guarantee card of furniture purchased within 7 days from the date of payment without fail.
4) Officer shall purchase the furniture item as per quotation submitted by him.
5) 0.25% of the pay in the first stage of the scale of pay. In which the officer is placed, shall be recovered from his salary towards furniture rent whether the facility is availed in full or in part. HR/OA Department at Regional Office/Administrative 0ffice shall ensure the rent recovery.
6) Amount availed by the officer under the scheme inclusive of taxes shall be taken into account for calculation of perquisite value and income-tax payable by him, as per the rules prevalent from time to time
7) If Branches/ Administrative Offices have passed wrong entries in FASSET MENU during purchase/payment, it can be rectified by reversing payment and purchase during the same quarter only. Branches/Offices shall take necessary care while passing/ posting the entries. However, there is no provision for rectifying the wrong entries pertaining to previous quarter passed by the branches/offices.

Eg.FASSET Menu-

Step 1st :	Reversed the Payment: Module: Purchase Sub Module: Payment Option: Reversal Select the wrong entry and accept
Step 2nd :	Reverse the Purchase: Module:Purchase Sub Module:Purchase Option:Reversal Select the wrong entry and accept

8)Sale/Write Off can be opted for following cases only:
9.a) In case of retirement or voluntary retirement.
9.b) In case of resignation or termination or compulsory retirement.
9.c) In the unfortunate event of death of an officer.
9.d) At the end of -10- years from the date/s of purchase of furniture.

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List of Furniture/ Fixtures / Other items:

Sr.No.	Name of items
1.	Sofa set
2.	Bed
3.	Bed mattresses
4.	Dining table
5.	Dining chairs
6.	Centre table /Corner Table
7.	Steel Almirah / cupboard
8.	Bed side table
9.	Dressing table
10.	Dressing stool
11.	Study table
12.	Study chair
13.	Diwan
14.	Mattress for diwan
15.	Ceiling fan/pedestal fan
16.	Geyser - all types
17.	Heat Convector/Room Heater
18.	Desert Cooler
19.	Folding cots
20.	Telephone table
21.	Book case
22.	Vacuum Cleaner
23.	Exhaust Fan
24.	Washing machine
25.	Generator Set
26.	Inverter with trolley
27.	Easy chair, including reclining chair
28.	Water filter
29.	Curtains
30.	Carpet
31.	Computer table
32.	Computer chair
33.	Crockery stand
34.	Microwave oven/OTG
35.	Electric kettle
36.	Toaster/Sandwich Maker
37.	Gas burner/Kitchen Hob
38.	Refrigerator
39.	AC, including Split AC
40.	Food processor/ Mixer-Grinder
41.	TV, including LCD/LED TV
42.	Gym equipments
43.	Music System, including Home Theatre system
44.	Computer including Laptop/Tablets
45.	Kitchen Chimney
46.	Iron Press Table
47.	Cloth Drying Stand
48.	Landline Telephone Instrument
49.	Dishwasher
50.	TV Display Unit/ Utility Cabinet
51.	Flour Mill (Gharganti)
52.	Shoe Rack

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AUTHORITY FOR SANCTION /REPLACEMENT AND FOR AUTHORISING PURCHASE BY THE OFFICER AS PER THE SCHEME

GRADE	SANCTIONING AUTHORITY
Officers in Branches headed by Scale I, II, III	DRM
Branches headed by Scale I, II, III Officers	DRM
Officers in Branches headed by CM I AGMIDGM	Branch Head of the concerned Branch
Officers in Regional Office	DRM
Officers in Zonal Office	Deputy Zonal Head (DZH)
Officers in ZIC/ZIAD	AGMIDGM of ZIC/ZIAD
Officers in Head Office	AGM I DGM of concerned Department in HO or General Manager (Operation & Services)
Officers in Corporate Office	AGM (OA)
Chief Manager - Scale IV Branch Head Chief Manager in AGM I DGM Headed Branch Chief Manager in Regional Office Chief Manager in Zonal Office Chief Manager in ZIC / CIAD Chief Manager in Head Office	Deputy Regional Manager (DRM) Branch Head of the concerned Branch DRM Deputy Zonal Head (DZH) AGM I DGM of ZIC / CIAD AGM I DGM of concerned Department in HO or General Manager (Operation & Services)

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10.0: REVISED TRANSACTION PASSING POWERS

As per Circular letter No:HO:BR:106:48 dated 21.02.2014 the following Transactions Passing powers of DRO and Promotee officers (On probation) are Revised :

The transaction passing powers of DROs and Promotee Officers (on probation) were Rs.50000/- for cash transactions and Rs.100000/- for Transfer and Clearing transactions across all category of branches upto 10.12.2009.

The transaction passing powers of DROs and Promotee Officers (on probation) were Rs.50000/- for cash transactions and Rs.100000/- for Transfer and Clearing transactions across all category of branches upto 10.12.2009.

For Promotee Officers (on Probation):

Sr.No	Type of Powers	Metro	Urban	Semi-Urban	Rural	Metro/Urban Semi-Urban/Rural
	Existing					Revised
1	To pass cash cheques & vouchers independently upto Rupees.	100000	100000	50000	50000	100000
2	To pass Clearing and Transfer cheques and other instruments /vouchers independently upto Rupees.	500000	500000	100000	100000	500000

For DROs (on Probation):

Sr.No	Type of Powers	Metro	Urban	Semi-Urban	Rural	Metro/Urban Semi-Urban/Rural
	Existing					Revised
1	To pass cash cheques & vouchers independently upto Rupees.	75000	75000	50000	50000	75000
2	To pass Clearing and Transfer cheques and other instruments /vouchers independently upto Rupees.	200000	200000	100000	100000	200000

Granting of enhanced powers to DROs /Promotee officers (on probation) are subject to:-

Satisfactory completion of -6- months of probation period and also after attending Induction Training Course by DROs. This would not apply to Promotee Officers.

Till completion of six months of probation period of DROs, their powers of Rs.50000/- for cash and Rs.100000/- (for Transfer and Clearing) will continue.

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The Regional Heads/Assistant General Managers (AGM headed branches) would be the competent authority for delegation of revised powers to DROs (on probation) on the recommendations of the concerned branch subject to fulfillment of condition mentioned at para -1 above. Branches to keep specific approval from Competent Authority on record.

The revised powers delegated to particular officer being branch specific will cease on transfer of the officer to any other place of posting.

11.0: GUIDELINES FOR OFFICIATING ARRANGEMENT

1. NORMS/GUIDELINES FOR MAKING OFFICIATING ARRANGEMENTS:

The following guidelines have been formulated for making officiating arrangements in MM G/S II and III: - Whether to fill in a post on officiating basis or to assign the functions of that post to another officer of the same scale shall be decided by the Competent Authority. It would not be necessary to fill up the vacancy on officiating basis merely because there is a vacancy in the higher grade/scale.
Performing functions on officiating basis in higher grade/scale shall not confer any right upon the concerned officer for promotion to the higher grade/scale merely by virtue of his performing such functions.

1.1 For this purpose:
Seniority shall mean the service put in by the officer in the particular scale.
Competent Authority shall mean the authority specified below for making officiating arrangement in MM G/S II and III:
At Branches

For the post of Branch Managers in a region	Regional managers for arrangement not exceeding 7 days. Zonal manager in consultation with the regional manager for more than 7 days.
For other post at the branch	Branch manager.
At administrative offices. For the scale of II and III	Executive not below the rank of Chief Manager for officiating the arrangements not exceeding 7 days. Executive not below the rank of AGM for officiating arrangement for more than 7 days. Provided further that any officiating arrangement in administrative office needs prior approval of corporate office.

(Ref: BCC: HRM: RK: 0-7: 10135 dated 24.12.2003)

Criteria for reckoning seniority for making officiating arrangement would normally be as under:

Small Branches	Branch wise seniority
Medium branches	Branch wise seniority
Large Branches	Department wise seniority
Very large branches	Department wise seniority
Exceptionally large branches	Department wise seniority
Administrative offices	Department wise seniority

1. Officer who is asked to officiate in the higher grade/scale shall perform the functions of that post in addition to the functions of his substantive post. It may please be noted that there can not be any further chain of officiating arrangements since the officer who is required to officiate in higher grade, shall have to perform the functions of that post, in addition to the functions of his substantive post.(Ref: BCC: HRM: RK: O-7: 840 dated 4.2.2004)
2. Officiating arrangements in the positions categorized in MM G/S III by the officers of JM G/S I should not at all be allowed. Under circumstances where such officiating arrangements are unavoidable, prior approval/concurrence for the same should be obtained from Deputy General Manger (HRM).

3. For making officiating arrangement lasting beyond 2 months, prior approval of DGM (HRM) is essential.
4. For assigning duties in scale IV position to scale III officer, reference is required to be made to GM (HRM)/GM (O) DGM (O)/ DGM (I) as the case may be, along with recommendations of zonal head, if a suitable executive of the same rank from the zone is not available.
5. An officer against whom departmental enquiry is pending or investigation is in progress should not be assigned functions in higher grade/scale on officiating basis.
6. The Competent Authority may assign duties on officiating basis to the officer who is senior most as defined above. However, if this officer is found unsuitable for the post, the next senior most officer may be assigned duties on officiating basis.
7. The Competent Authority may assign duties on officiating basis at basis at branch/office as per the criteria given above. However, for the post of Branch Manager, the Competent Authority for cogent reasons, if necessary, may in his discretion the duties on officiating basis to an officer outside the Branch. Where it is decided to filling the vacancy on officiating basis from within the branch and where there are more than one Accountant/Joint Accountant, the senior most amongst them should be considered for officiating as Branch Manager, if he is otherwise suitable.
8. An officer who is asked to officiate in the higher grade/scale should be issued a specific letter to this effect. Such officer should be paid officiating allowance in terms of Bank of Baroda (Officers') Service Regulations, 1979.
9. An officer who is on probation should not normally be considered for officiating arrangements.

1.2 Clarifications:

a) The Officiating assignment to an officer though is not an elevation to higher grade/scale, involves shouldering higher responsibility and exercising discretionary powers of higher grade/scale. It is therefore, necessary that authority authorising such assignment should look into the records of the officers who are considered for officiating assignment. In case any adverse remarks/features are noticed, it is not advisable to assign the officiating in the higher position for such officers. It should be ensured that only deserving, eligible, suitable officers are considered for officiating assignments.

(Ref: BCC: HRM: RK: O-7: 785 dated 3.2.2004)

b) Once the officer of appropriate scale was posted to particular post, officiating allowance would be payable to the officer who officiates in his place, despite the fact that period of one year has not lapsed since the date of categorization.

c) When an officer of the same scale is required to attend to the functions of a post a Branch Manger, he would also be entitled to payment of entertainment and conveyance expenses applicable to the permanent incumbent, on pro-rate basis for the said period.

d) An officer who officiates in a higher post proceeds on leave of any kind (other than casual leave) would not be eligible to get officiating allowance for the period he is on leave (other than casual leave). He would also not be eligible for the same if he proceeds for a training course.

e) Officiating allowance will rank as pay for the purpose of provident fund/pension and not for other purposes.

f) An officer is not eligible for payment of Diem allowance, Actual Hotel Expenses, LTC, cost of newspapers, etc. applicable to the regular incumbent of the post in which he officiates.

g) Officiating arrangement can be permitted only in the leave vacancies and not when an officer is away on duty or training.

h) Officiating allowance shall not be included in emoluments for the purpose of calculating leave encashment.

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12.0: SPECIAL LEAVE OR CASUAL LEAVE

	Nature of special Leave	Purpose/eligibility	No:of maximum days to be granted for such leave.
1 a)	Special leave for participating in sports.	Employees representing as player in: 1. Bank's team 2. State 3. National/ International level b.Employee representing as Umpire/ Coach/ Manager/refree etc.	For the period of actual tournament, period of travel (to and fro) and pre tournament coaching, if any.
b.)	Special leave for participating in sports.	Senior National and a Grade tournaments.	Max a 30 days in a year.
2.	Mountaineering Expedition	To have the approval of Indian Mountaineering Foundation.	Max 30 days in a year. Maximum -3- occasions in entire service, gap of -2- years between 2 expedition.
3.	Cultural activities	1.Employees representing bank/banks team in official competition dramatics play/musical/ dance etc or representing the state/nation. 2. Employee chosen as a Judge in any of the above competitions. 3. Director/ Manager of the Bank's cultural team may be considered for the purpose of granting special leave as a member of the team.	Max 30 days in a year a year. Maximum 7 days in a year. Maximum 7 days in a year.
4.	Special casual leave for blood donation.	Employee who donate blood and produces a certificate from the medical officer of hospital where he has donated the blood.	One day casual leave on the same dayblood donation.
5	Special Casual leave for employees joining Civil/ Deference/ Home guards etc (not permitted to staff members joining it as a whole time.	During emergency such employee can remain absent in service on receiving request from concerned authorities.	Period of absence to be treated as on duty on receiving request from concerned authority.
6.	Special leave in case of accident.	Injury while on duty	Special leave may be sanctioned for the required the treatment.
7.	Grant of Study leave abroad.	Studies should be useful to the banking industry and against specific conditions	Leave should be on loss of pay and not more than 2 1/2 years, normally
8	Family Planning	1. Male employees who undergo sterilization, vasectomy operations etc., 2. Female employees who undergo non-puerperal tubectomy operations. 3. Female employees having IUD insertions. 4.Male employee's wife undergoing non-puerperal tubectomy operation (Medical certificate is needed that employee's presence is required to look after his wife for the period of Leave). 5.Post operations complications	Maximum 6 working days. Maximum 14 days- special casual leave. One-day special casual leave. 7 days special leave.

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9	Special casual leave to physically handicapped employees	Disabled ex-servicemen for enabling them to appear Employees with artificial limb who have to report to artificial limb centre. Ex-servicemen will be eligible for special casual leave for appearing before medical research board for assessing their disability pension.	Maximum upto 15 days in a year.
10	Departmental Enquiry	Representative defending the employee of the same bank at an outstation branch within the same state.	No limits subject to sanction given by the Bank.
11.	Special leave to attend courts or Departmental inquiries against outsiders.	Against summons issue by Civil/Criminal Court/Out side Inquiry Authority where Bank/State is party and employee to give evidence in his official capacity.	No limits subject to sanction given by the Bank.
12.	Special Casual Leave for Differently able employees	For specific requirement related to disabilities of employees viz.renewal of disability certificate, Medical Check Up etc.	-4- days in a Calendar Year. (The Competent Authority – General Manager (HRM), applications along with supportive documents should be forwarded to DGM, OPS, Head Office, Baroda for placing the same to the Comepent Authority).
13	Special Casual Leave for Differently able employees	For participating in conference / Seminars/ Trainings/Workshop related to disabilities and development to be specified by the Ministry of Social Justice & Empowerment, subject to exigencies of work.	-10- days in a Calendar Year. (The Competent Authority – General Manager (HRM), applications along with supportive documents should be forwarded to DGM, OPS, Head Office, Baroda for placing the same to the Competent Authority).

Provided that an employee falling under more than one Category will be entitled to claim only the highest quantum of leave under any of the categories in which he falls. No TA/DA will be admissible during the above Special Leave period.

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AWARDS STAFF

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CHAPTER 1: PAY

1.	SCALES OF PAY
2.	DEFINITION OF PAY
3.	STARTING SCALE OF EX-SERVICEMEN AWARD STAFF
4.	ANNUAL INCREMENTS
5.	STAGNATION INCREMENTS
6.	STOPPAGE OF INCREMENTS
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8.	GRADUATION PAY/ PROFESSIONAL QUALIFICATION PAY [PQP]
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10.	PERMANENT PERSONAL PAY [PPP]
11.	FIXATION OF PAY ON PROMOTION FROM SUB-STAFF CADRE TO CLERCAL CADRE
12.	FIXATION OF PAY ON PROMOTION FROM CLERCAL CADRE TO OFFICERS' CADRE IN JMG/S-I
13.	FIXATION OF BASIC PAY OF EX-SERVICEMEN AWARD STAFF
14.	GENERAL GUIDELINES ON PAY FIXATION FOR EX-SERVICEMEN AWARD STAFF
15.	FIXED PERSONAL PAY [FPP]

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1.0 SCALES OF PAY:

1.1 With effect from 1st November , 2012, the scales of pay shall be as under :-

CLERICAL STAFF

11765	655	13730	815	16175	980	20095	1145	28110	2120	30230	1310	31540
	3		3		4		7		1		1	
20 Years												

SUBORDINATE STAFF

9560	325	10860	410	12910	490	14870	570	16580	655	18545
	4		5		4		3		3	
20 Years										

NOTE

[a] Fitment in the new scales of pay shall be on stage-to-stage basis.
[b] There shall be no change in the dates of annual increments because of the fitment.

2.0 DEFINITION OF 'PAY':

In reiteration of Clause 6 of the Bipartite Settlement dated 27th April 2010, 'Pay' for the purpose of D.A., HRA and superannuation benefits including for contribution to National Pension Scheme (NPS) shall mean Basic Pay, Stagnation increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any.

(Para 6 of 10th BPS dated 25TH May 2015)

NOTE ::

The increment component of Fixed Personal Pay as given in column 2 of Schedule III of 10th BPS dated 25th May

2015 shall rank for superannuation benefits. (For details please see Sr. No. 15 of this chapter)

[i] The Permanent Personal Pay (PPP) shall rank for DA. HRA, CCA and superannuation benefits.

[ii] For workmen who were in service in Area 1 other than Nagpur and Pune as on 31st December 1969 and entitled to receive CCA, only that amount of CCA which would have been payable to him as per the terms and conditions as applicable prior to IV Bipartite Settlement dated 17-09-1984 shall rank for Provident Fund to the extent of 50% subject to a maximum of Rs. 30/- p.m.

3.0 STARTING SCALE OF EX-SERVICEMEN ::

The fitment of the newly recruited ex-servicemen in the above mentioned scales is governed by Govt. Directives/ guidelines, etc. received and circulated by the bank from time to time to the Zonal/Regional authorities. Such cases should, therefore, be referred to the Zonal/Regional office. A gist of the details of fixation of pay is given at from Para-13 onwards.

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4.0 ANNUAL INCREMENTS:

4.1 Increments in the above pay scales will accrue on an annual basis reckoned from the date of joining and shall be given effect on the first day of the month in which it falls due. For example, if an employee joined Bank's service on 13th January, 1993, the next increment will due on 13th January, 1994. However, the increment shall be given effect on w.e.f. 1st January, 1994.

4.2 The following are the exception to the above rules ::

4.2.1 Where for any reason whatsoever, the date of increment has to be postponed under the service conditions such postponement will be notionally made in the actual date on which the increment accrues. If on such postponement either in the first instance or on a cumulative basis such date of accrual of increment shifts to any subsequent calendar month, the increment will be released on the first of that subsequent month.

(Clause 2 of BPS dated 08.09.1983)

4.2.2 Those workmen whose annual increments for the year 1970 were advanced to 1st January, 1970 for the purpose of fitment in pay scales under the Bipartite Settlement dated 12th October, 1970, will be granted annual increments on 1st January every year.

4.3 EXTRAORDINARY LEAVE ON LOSS OF PAY/ UNAUTHORISED ABSENCE ON LOSS OF PAY ::

If for any reason whatsoever such as Extraordinary Leave on loss of pay, unauthorised absence on loss of pay etc., the date of annual increment has to be postponed under service conditions [for the respective number of days], such postponement will be notionally made on the actual date on which the increment accrues. If on such postponement, either in first instance or on cumulative basis such date of accrual of increment shifts to any subsequent calendar month, the increment will be released on the first of that subsequent month.

4.3.1 ILLUSTRATION – 1

'B', a clerk, has joined Bank's service on 16th July, 1982. His next annual increment will accrue on 16th July 1983. However, it shall be given effect to on 1st July, 1983 in terms of the settlement dated 8th September, 1983

If 'B' remains on leave on loss of pay or unauthorisedly absent for 20 (twenty) days during the period 16.07.1983 to 15.07.1984, and it is decided to postpone his date of increment. His next annual increment would now accrue to him on 4th August, 1984, but would be given effect to on 1st August, 1984.

4.3.2 ILLUSTRATION -2

'A', a clerk, has joined Bank's service on 16th July, 1982. His increment will accrue on 16th July 1983. However, it shall be given effect to on 1st July, 1983 in terms of the settlement dated 8th September, 1983

If 'A' remains on leave on loss of pay or unauthorisedly absent for 10 (ten) days during the period 16.07.1983 to 15.07.1984, and it is decided to postpone his date of increment. His next increment would now accrue to him on 26th July, 1984, but would be given effect to on 1st July, 1984.

If 'A' further remains on leave on loss of pay or unauthorisedly absent himself during the period 27.07.1984 to 26.07.1985, for another -10- ten days and it is again decided to postpone his date of increment, his next annual increment would accrue on 5th August 1985. Since his date of accrual of increment has shifted to subsequent month his increment would now be released on 1st August, 1985.

4.4 PUNISHMENT ::

Where, as a result of punishment imposed by the concerned Disciplinary Authority, the date of increment is postponed in terms of the order of the disciplinary authority by an appropriate administrative order.

4.5 SUSPENSION ::

4.5.1 Due date of annual increment of an employee shall be postponed by number of days for Suspension period, treated as period not spent on duty. The Disciplinary Authority should invariably specify while passing the penalty order, as to whether the increments for the period of suspension are to be released or withheld. If the order is silent in this regard, then it shall be construed that increments falling due during the period of suspension are to be released.

4.5.2 Disciplinary Authority should invariably mention, in punishment order, date of implementation of order i.e. from the date of order or from the date of service of order. Further, Disciplinary Authority should ensure that the punishment is imposed in its true spirit as per rules and a recording of the same should be made in personal file, service record, increment register and in HRnes.

5.0 STAGNATION INCREMENTS ::

5.1 In partial modification of Clause 5 of Bipartite Settlement dated 27th April 2010 both clerical and subordinate staff (including permanent part-time employees on scale wages) shall be eligible for eight stagnation increments w.e.f. 1st November 2012 at the rate and frequency as stated herein under:

5.1.1 The clerical and subordinate staff (including permanent part-time employees on scale wages) on reaching the maximum in their respective scales of pay, shall draw eight stagnation increments at the rate of Rs.1310/- and Rs.655/- [pro-rata in respect of part time employees] each due under the settlement, and at frequencies of 3 years and 2 years respectively, from the dates of reaching the maximum of their scales as aforesaid, except that in the case of clerical staff sixth seventh and eighth stagnation increments will be released two years after receipt of fifth sixth and seventh stagnation increments respectively provided that an employee who has completed two years or more after receiving fifth stagnation increment as on 1st November 2012 shall receive the sixth stagnation increment as on 1st November 2012.

5.1.2 Provided that a clerical / subordinate staff (including permanent part-time employees on scale wages) already in receipt of seven stagnation increments shall be eligible for the eighth [8th] stagnation increment on 1st May 2015 or two years after receiving the seventh stagnation increment whichever is later.

CLARIFICATION ::

Non subordinate employees who acquires JAIIB/CAIIB after reaching the 19th or 20th stagnation their next immediate stagnation increment may be advanced accordingly by one/two years as the case may be w.e.f 1st November, 2012 or the actual date of such advancement whichever is later.

NOTE ::

[i] Refusal to accept promotion at any stage or reversion within a year of promotion, wherever permissible under Bank's rules will not disentitle an employee from getting stagnation increment/s.

[ii] An employee shall not be eligible for stagnation increment/s, if he, after accepting promotion, seeks, and is granted, reversion after one year from the date of promotion.

(Clause 5(c) of BPS dated 14.02.1995)

5.2 In respect of employees, who, in terms of the provisions of the Bipartite Settlement dated 8th September, 1983, had not received stagnation increment/s, will now be eligible for the same with effect from 1st November, 1994 to the extent available to others under the Settlements prior to 14.02.1995. In one year, however, of the due increment/s, not more than one stagnation increment will be released and the fourth stagnation increment will be granted after 4 years from the date the third stagnation increment is released.

(Clause 5(d) of BPS dated 14.02.1995)

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5.3 Part time employees are eligible for Stagnation Increments.

(CO:BR:84/21 dated 17.02.1992)

5.4 The punishment of reduction in the scales of pay can be imposed on an employee who is drawing stagnation increment. In such cases the employee would continue to draw the stagnation increment with reduced scales of pay.

(Cir No. HO:BR:77/609 dated. 27/12/1985)

5.5 If the pay of an employee after reaching the maximum of a scale was reduced to a lower stage as punitive measure, the period spent at the stages lower than the maximum should not be counted for the purpose of stagnation increment. The period spent after reaching the maximum of the scale before the imposition of the punishment shall have to be counted for the purpose of stagnation increment.

5.6 Any period spent on loss of pay due to extra ordinary leave and/or unauthorised absence should not be counted as service for the purpose of stagnation increment.

5.7 If an employee refuses to accept any special pay carrying post or a higher special pay carrying post he may still be allowed to earn stagnation increments.

6.0 STOPPAGE OF INCREMENTS ::

6.1 Only the increments falling due next can be stopped by way of disciplinary action and the order in writing by which increments are stopped should specify whether the stoppage of increments would have the effect of postponing future increments also.

(Para 85 of Sastry Award & Para 5.122 of Desai Award)

6.2 An employee, by way of disciplinary action can be imposed punishment of reduction of lower stage in the scale of pay upto a maximum of two stages for each charge of misconduct. [Accordingly, cumulatively there shall be reduction of more than two stages. However, it should be specified in order that both the punishments shall run concurrently.

7.0 ADDITIONAL INCREMENTS:

FOR GRADUATION/PROFESSIONAL QUALIFICATIONS ::

7.1 Graduate employees recruited or promoted to clerical cadre or non-graduates who acquire graduation qualification shall be granted two additional increments in the scale of pay.

7.2 The clerical staff members are entitled to additional increments for acquiring educational qualifications, as under: [Only Clerical Staff are eligible, Sub-staff are not eligible]

Sr	Qualification	Number of Increments
1	Graduates and/or Holder of National Diploma in Commerce	2 increments
2	Part I of CAIB (London)/ JAIIB/ CAIIB-I Examination	1 increment
3	Part II of CAIB(London)/ CAIIB/CAIIB-II Examination	2 increment

7.3 Nomenclature of CAIIB Part-I and CAIIB Part-II has been changed to JAIIB and CAIIB respectively.

(Circular No. HO: BR: 92/153 dated 07.06.2000)

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CLARIFICATION :: (HO:RM:93/10 dated 11/12/2001)

[1] Under the Bipartite Settlement, two increments in the scale of pay are admissible for degrees awarded by the Universities, which are incorporated by an Act of Parliament or State Legislature or an Educational Institute declared to be deemed University under the UCG Act.

[2] In respect of employees who had acquired Hindi qualification and had claimed parity with regular SSLC/ HSC/ Graduation for purpose of promotion, increments, etc. Government of India, Central Hindi Directorate, Department of Secondary Education and Higher Education, New Delhi has clarified that recognition given to the examinations conducted by Voluntary Hindi Organizations are only in regard to the standard of Hindi prescribed in the equivalent Hindi examination and it is not to be treated as full fledged degree/ diploma or certificate awarded by University or Educational Boards as the case may be.

[3] Graduation Pay/Additional increment for Direct Post Graduation ::

In partial modification of Clause 34 of Bipartite Settlement dated 2nd June, 2005,while non-subordinate employees who acquire graduation qualification from Universities/Open Universities which are recognized by University Grants Commission will be eligible for being granted two additional increments for graduation/graduation pay as the case may be, those who acquire post graduate qualification without being a graduate will be granted two additional increments for graduation/graduation pay as the case may be subject to the following conditions ::

[a] Employees who are registered under the Post Graduation courses of Open University have either passed the foundation/entrance course or attend the Bachelor's Preparatory Programme; **and**

[b] They pursue the same course and take the same examination as the formal stream students.

7.4 These provisions shall have effect from the date of 9th Bipartite Settlement ie. 27th April, 2010.

7.5 Those clerical staff members who at the time of joining had passed any of the above qualifications, shall be granted additional increments from their date of joining the Bank's service.

7.6 Those clerical staff members who acquire any of the aforementioned educational qualifications, during their service with the Bank, shall be granted additional increments in the scale, with effect from the date of declaration of the results of the relative examinations on production of certificate issued by the concerned University/ Institute.

7.7 Once the prescribed number of additional increments have been granted to an employee for graduation, no further increments will be granted for acquiring National Diploma in Commerce. Increments for educational qualifications are to be granted from the date of which the results are announced.

7.8 Ex-servicemen who are graduates may be given increments for graduation under Clause 5.2[II][A] of the Bipartite Settlement dated 19/10/1966, irrespective of the fact whether they had passed graduation before joining service of the Bank or afterwards. However, if the ex-serviceman had been given some benefit for graduation which was reflected in the pay drawn by him while in the armed services, the fitment in the Bank's scale has to be done as per Indian Bank's Association's guidelines after withdrawing such additional benefit and there after the two increments for graduation must be given.

(Cir.No.CO:RM:76/62 dt. 04/08/1984)

7.9 When a workman has already been granted additional increment(s) for having passed CAIIB(I)/CAIIB(II) no additional increments shall be granted for passing CAIB(I)/ CAIB(II)(London). Similarly if a workman has already been granted additional increments for having passed CAIB(I)/CAIB(II)(London), no further increments should be granted for passing

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CAIIB(I)/CAIIB(II). In brief, additional increments will be granted for passing either CAIIB(I)/CAIIB(II) or CAIB(I)/ CAIB (II) (London) and not for both.

7.10 The grant of additional increments for passing graduation/ professional qualification will not change the date of normal annual increment. Increment or the Allowance for educational qualification are given for graduation/CAIIB.

7.11 Increments may be granted to eligible outstanding sportsmen/women employees of the Bank on following terms and conditions :

[a] The total number of increments to be awarded to an individual shall not exceed -5- in his/her entire career.

[b] The number of increments to be awarded for achieving excellence in national events shall be at a scale lower than for excellence in international Events.

[c] The increment/s granted would continue to be drawn at the same rate till retirement and would count for the purpose of retirement benefits but not for pay fixation on promotion.

7.12 To qualify for grant of increments as stated above, the term 'Excellence' would mean winning of a medal/award/prize for his/her actually having played in National or International Events and for his/her individual merit in an event and not merely on account of his/her participation in the event as a member of the winning team. Past cases shall not be considered.

7.13 Individual cases received at the branch/ office may be forwarded to Dy. General Manager, (HR Operations) Head Office, Baroda through your Regional/Zonal Authorities, together with the following particulars :

[1] Service particulars of the employee.

[2] Details regarding achievements in the sports/games concerned together with all relevant certificates.

(Cir.No.CO:BR:80/226 dated. 22/12/1988)

8.0 GRADUATION PAY/ PROFESSIONAL QUALIFICATION PAY ::

8.1 In partial modification of Part II of clause 23 of the Bipartite Settlement dated 12th October 1970, a member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or a JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification/s acquired to the extent available in the scale and in lieu of the remaining increments(s) not available for being so released as advance increments be granted / released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

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

8.3 Provided further that in a case where the employee as on the date of this settlement, has already acquired any of the said qualifications and has not earned any increment or Graduation Pay / Professional Qualification Pay on account of acquiring such qualification, he may be, with effect from 1st November 2002 or the date of acquiring any of the said qualifications, whichever is later, released increment/s or Graduation Pay / PQP as provided herein above.

(Para 11(2) of 8th BPS dated 2nd June 2005)

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8.4 The special pay, graduation pay and professional qualification pay shall rank for superannuation benefits Para 11(1(vi) of 8th BPS dated 2nd June 2005)

8.5 The provisions of 10th BPS dated 25th May 2015 in respect of Graduation Pay and Professional Qualification Pay are as under ::

8.5.1 W.e.f 1st November 2012 Graduation pay and Professional Qualification Pay payable to the clerical staff in banks who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of educational qualification(s), Graduation Pay/ Professional Qualification Pay shall be payable as under ::

[1] **Those who are graduates and/or NDC ::-**
Rs.410/- p.m. after they complete 1 year of reaching maximum of Scale of Pay
Rs.800/- p.m. after they complete 2 years of reaching maximum of Scale of Pay

[2] **Those who have passes JAIIB or Part I of CAIB/CAIIB ::-**
Rs.410/- p.m. after they complete 1 year of reaching maximum of Scale of Pay

[3] **Those who have passed JAIIB and CAIIB or Both Parts of CAIB/CAIIB ::-**
Rs.410/- p.m. after they complete 1 year of reaching maximum of Scale of Pay
Rs.800/- p.m. after they complete 2 years of reaching maximum of Scale of Pay
Rs.1210/- p.m. after they complete 3 years of reaching maximum of Scale of Pay

[4] **Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/CAIIB ::-**
410/- p.m. after they complete 1 year of reaching maximum of Scale of Pay.
800/- p.m. after they complete 2 years of reaching maximum of Scale of Pay
1210/- p.m. after they complete 3 years of reaching maximum of Scale of Pay

[5] **Those who are graduates/NDC and have passed CAIIB or Both Parts of CAIB/CAIIB:-**
410/- p.m. after they complete 1 year of reaching maximum of Scale of Pay
800/- p.m. after they complete 2 years of reaching maximum of Scale of Pay
1210/- p.m. after they complete 3 years of reaching maximum of Scale of Pay
1620/- p.m. after they complete 4 years of reaching maximum of Scale of Pay
2010/- p.m. after they complete 5 years of reaching maximum of Scale of Pay

[Refer to Clause 11 of 10th BPS]

CLARIFICATION ::

Clause 11 of 10th BPS dated 25.05.2015 provides that in case where the non –subordinate employee as on the date of this settlement has already acquired JAIIB Part I or CAIIB (Part II)/ Graduation after reaching maximum of the scale of Pay (in case of JAIIB/CAIIB/Graduation) or after reaching 19th stage of scale of pay (in case of CAIIB/Graduation) and has not earned increment(s)otherwise entitiled on account of acquiring such qualification, where there were no increments to provide in scale of pay those employees the stagnation in such cases may be advanced by one year or two years as the case may be.

8.5.2 The Special Pay, Graduation Pay and Professional Qualification Pay as mentioned in Part B of Schedule II shall rank for superannuation benefits.

8.6 In reiteration of Sub-Clause(xv) of Clause 11 of the Bipartite Settlement dated 27th April 2010, a member of the non-subordinate cadre acquiring.

8.6.1 Graduate/National Diploma in Commerce or JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification(s) acquired to the extent available in the scale and in lieu of the remaining increments(s) not available for being so released as advance increments be granted / released the first installment of Graduation Pay or PQP, as the case may be.

8.6.2 Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause. Provided that in the case of an employee acquiring such qualifications after reaching the maximum of the scale of pay, he shall be granted from the date of acquiring such qualification the first installment of Graduation Pay or PQP, as the case may be and the release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause. Provided further that in case where the non-subordinate employee as on the date of this Settlement, has already acquired JAIIB (Part-I) or CAIIB (Part-II)/ Graduation after reaching maximum of the scale of Pay in case of JAIIB/ CAIIB/ Graduation) or after reaching 19th stage of scale of Pay (in case of CAIIB/Graduation), and has not earned increment(s),

8.6.3 Otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be.

(PART B of Schedule II of 10th BPS dated 25th May 2015)

8.7 Graduation Pay is applicable to Clerical Staff only and not to Sub-staff.

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9.0 ADJUSTING PAY ::

The 'Adjusting Pay' cannot be set off against the Professional Qualification Pay for Educational Qualification in respect of those employees, who having reached the top of their pay-scale and have become entitled to such Professional Qualification Pay.

(IBA-PD/MISC/27 dt. 18/03/1983)

10.0 PERMANENT PERSONAL PAY (PPP) ::

(Computerisation settlement dated 31st Oct. 1992)

10.1 All members of award staff, who are workmen and in Bank's permanent service as on 21/09/1992 will get an amount equal to one additional increment in the scale of pay in two phases as under :

10.1.1 PHASE-I
Temporary Adjustment Allowance (TAA) equivalent to 50% of the next increment due will be paid for a period of two years from 21/09/1992.

10.1.2 PHASE-II
Temporary Adjustment Allowance (TAA) under Phase-I will be increased by balance 50% of the said increment after two years from 21/09/1992 (the date referred to under Phase-I) and the amount will be given as Permanent Personal Pay/ Allowance (PPP).

NOTE ::

All workmen who are on probation as on 21/09/1992 will also be eligible for TAA/ PPP.

10.2 Temporary Adjustment Allowance (TAA) would be equivalent of 50% of the next increment due and will not rank for any DA, HRA, CCA etc. as the case may be and will be a fixed amount. It will also not rank for P.F., Gratuity, Bonus, etc.

10.3 Permanent Personal Allowance (PPA) [renamed as Permanent Personal Pay (PPP) as per Settlement dated 02.08.2000] shall be equivalent to 100% of next increment due as of 21.09.1992 with all the attendant benefits such as DA, HRA, CCA etc. as the case may be. It will also rank for P.F., Bonus and Gratuity.

10.4 For the purpose of this settlement, 'next increment due' shall mean ::

The increment immediately due to the employees subject to a maximum of Rs.1310/- (i.e. the last increment in the Scale of Pay in Clerical Cadre at present)

OR

The next stagnation increment immediately due to the employees who have reached the maximum scale of pay and/or drawing any one of the stagnation increments.

OR

The last stagnation increment for those employees who have already reached the maximum of scale of pay and have drawn all the stagnation increments as on 21/9/1992 and shall stand amended/modified by any other subsequent Bipartite Settlement.

(Clause 10.1 of Settlement dated 31.10.1992)

10.5 In terms of Clause 4.0 of the Settlement on Computerisation (Amendment) - 2000, those permanent award staff members who are workmen and joined Bank's service between 22nd September, 1992 and 31st October, 1993 (both days inclusive), will also be eligible for Permanent Personnel Pay

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w.e.f. 1st September, 1994, which will be equivalent to next increment due immediately after their date of joining.

(Clause 4 of Settlement dated 18.01.2000)

10.5.1 ILLUSTRATION ::

Mr. "X", a clerk was drawing a Basic Pay of Rs.1150/- at the 5th Stage in the Clerical Scale of Pay as on 21.09.1992 as per BPS. The Permanent Personal Pay (PPP) in his case would be equivalent to the "next increment due", that is Rs.75/- , being the next increment due at the 5th Stage of Scale of Pay with effect from 21.09.1994. The PPP payable to him w.e.f. 01/11/2012 as per Tenth Bipartite Settlement would be Rs.815/-, being the next increment due at the 5th Stage of Clerical Scale of Pay.

10.6 DA payable on Permanent Personal Pay will attract same DA pattern as per Tenth Bipartite Settlement and shall stand amended/modified by any other subsequent Bipartite Settlement.

10.7 Permanent Personal Pay[PPP] would attract DA, HRA & CCA. Such increases in HRA & CCA on account of Permanent Personal Pay[PPP] shall be irrespective of the maximum ceiling prescribed under the provisions of BPS. Increases in DA shall be as per rates applicable from time to time.

10.8 Permanent Personal Pay (PPP) drawn by a Subordinate staff member will not undergo any change even on promotion to clerical cadre.

(HO:HRM:C:95/A/11/4/334 dated 18.03.2003)

11.0 FIXATION OF PAY ON PROMOTION:

FROM SUB-STAFF TO CLERICAL CADRE:

11.1 In terms of Clause 17.0 of Settlement on Policy for promotion from Subordinate to Clerical cadre in India 2012, the basic salary of a member of the Subordinate Staff on promotion to Clerical cadre would be fixed in the Clerical scale of pay as per IBA formula/ guidelines as revised from time to time.

11.2 Indian Banks' Association, Mumbai vide letter no. CIR/HR&IR/515/2015-16/1194 dated 07/08/2015 advised Member Banks for continuation of 2011 model, as adapted to the current pay scales for fitment of subordinate staff in the clerical scale of pay on account of promotion on or after 01/11/2012.

11.3 The fitment chart/formula on promotion of Subordinate staff to clerical cadre, on or after 1st November, 2012 is given below.

Stage	Pay in Substaff Cadre (Rs.)	Pay in Clerical Cadre (Rs.)
1	9560	11765
2	9885	11765
3	10210	12420
4	10535	12420
5	10860	13075
6	11270	13075
7	11680	13730
8	12090	13730
9	12500	14545
10	12910	14545
11	13400	15360
12	13890	16175
13	14380	16175
14	14870	17155
15	15440	17155

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16	16010	18135
17	16580	19115
18	17235	19115
19	17890	20095
20	18545	21240
+1	19200	21240
+2	19855	22385
+3	20510	22385
+4	21165	23530
+5	21820	23530
+6	22475	24675
+7	23130	24675
+8	23785	25820

NOTE ::

[1] Those who are given fitment of salary on promotion to clerical cadre at the clubbing stages, the employee in the lower clubbed stage of clerical scale of Pay will get their next increment afterpromotion on the anniversary date of promotion. Those who are fitted at the higher clubbed stage, their increment after promotion shall be the anniversary date of their last increment in subordinate cadre.

[2] Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 25/5/2015 may continue to draw the same quantum of Fixed Personal Pay even after promotion which shall remain unaltered till revised.

[3] If despite the fitment as given above, the emoluments drawn as clerk on promotion are less than that drawn as a subordinate staff, the difference may be protected by way of Temporary Personal Allowance to be wiped off in three years at the rate of 1/3rd of Temporary Personal Allowance.

12.0 FITMENT FORMULA ON PROMOTION

FROM CLERICAL TO OFFICERS' CADRE IN JMG/S-I

12.1 Pursuant to signing of 10th Bipartite Settlement on 25th May 2015, IBA vide letter No. C1R/ HR&IR/ 76/ 582/2015- 16/ 1195 dated 07/08/2015 advised member banks, the revised fitment formula for fitment of clerical staff on promotion to Officers' cadre on or after 1st November, 2012.

12.2 The revised fitment formula for fitment of clerical staff on promotion to Officers' cadre has been approved by the Bank's Board in its meeting held dated 6.11.2015 which is effective from 1.11.2012.

12.3 The fitment chart on promotion from Clerical to Officers' cadre in J MG/S-I, advised by IBA, for promotions effected on or after 1st November 2012 is given below.

Stage	Pay in Clerical Cadre (Rs.)	Fitment in Corresponding Stage in JMG/S-I (Rs.)
1.	11765	23700
2.	12420	23700
3.	13075	23700
4.	13730	23700
5.	14545	23700
6.	15360	23700
7.	16175	23700
8.	17155	23700
9.	18135	23700
10.	19115	24680

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Stage	Pay in Clerical Cadre (Rs.)	Fitment in Corresponding Stage in JMG/S-I (Rs.)
11.	20095	25660
12.	21240	26640
13.	22385	27620
14.	23530	28600
15.	24675	29580
16.	25820	30560
17.	26965	31705
18.	28110	32850
19.	30230	34160
20.	31540	35470
+1	32850	36780
+2	34160	38090
+3	35470	39400
+4	36780	40710
+5	38090	42020
+6	39400	42020
+7	40710	42020
+8	42020	42020

NOTE ::

[1] Notwithstanding the above, employees who are drawing Permanent Personal Pay will be paid additional *increment* on promotion from Clerical to Officers' cadre within the scale of JMG/S I *after* fitment as done hitherto provided the increment stage is available in JMG/S-I.

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

[3] Those who were drawing a basic pay between the 1st & 9th Stage in the clerical scale given in the above table will be fitted at the minimum of the officer's Scale and will draw their next increment on the anniversary date of promotion.

[4][a] Those who have completed more than one year at basic pay of Rs. 31540/- Rs.32580/- ,Rs.34160/- ,Rs. 35470 and Rs. 36780 will draw their next increment on the anniversary date of their last increment in the clerical cadre immediately following the date of promotion and will draw their subsequent annual increment on the same date.

[b] Those who have completed more than one year at basic pay of Rs. 38090/-, Rs.39400/-and Rs. 40710/- will be given fitment in the Officer's scale at Rs. 42020/- and will earn their next increment on the anniversary date of promotion subject to their crossing their efficiency Bar as per guidelines issued by the Govt under Regulation 5 of the Officer's Service Regulation.

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

[5] Promotees who are drawing Fixed Personal Pay in terms of Settlement dated 25.05.2015 may continue to draw the same quantum of Fixed personal Pay even after promotion which shall remain unaltered till revised.

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[6] If the promotee officer has passed JAIIB or CAIIB at the time of his promotion, notional basic pay will be arrived at after reducing the increments earned for passing JAIIB/ CAIIB from the clerical basic pay. He shall then be fitted in the Officer's Scale in accordance with the above table and appropriate one or two increments in the officer's scale shall be added with basic pay so fixed. The date of increment will be determined as per (1) above, if after reduction of increments in the clerical scale, the basic pay falls in the lower clubbed stage. This adjustment however, will not be made where the number of increments to be reduced is higher than the number of increments to be granted.

[7] If despite the fitment as given above the emoluments (Basic Pay and Dearness Allowance) drawn as an Officer on promotion are less than the emoluments (Basic Pay and Stagnation Increment, if any, functional special pay on permanent basis and dearness allowance) drawn as a clerk the difference may be protected by way of Temporary Personal Allowance to be wiped off in three years at the rate of 1/3 Temporary Personal Allowance. This allowance will not rank for Dearness allowance and Superannuation benefits.

[8] If an employee has passed CAIIB after reaching the 20th Stage of the clerical cadre and promoted to Officer's Scale subsequently he/she shall be granted one increment for passing CAIIB Part 1 / JAIIB and another increment for passing CAIIB Part II after fitment in officer's Scale as per his or her clerical stage of pay before promotion.

12.4 Fitment of basic pay on promotion from Sub-staff to Clerical cadre, and Clerical to Officers' cadre should be done in HRnes-HRMS by Regional Office concerned. After verifying the calculation, the Regional Office will send one copy to concerned branch for implementation and serving the same to the concerned promotee staff, against his acknowledgment, after retaining one copy in personal file of the concerned promotee staff at Regional Office.

12.5 For other Administrative units, such as Training Centre, Zonal Inspection Centre, CFS branches, Mid-Corporte branches, RBO, CBO, RLF, SMELF BSVS, LDM, Call Center etc., the Regional Office under whose administrative jurisdiction they are falling, are required to accord fitment of basic pay on such promotion and follow aforesaid procedure without any deviation.

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13.0 FIXATION OF BASIC PAY OF EX-SERVICEMEN ::

13.1 PAY FIXATION FOR EX-SERVICEMEN JOINING IN WORKMEN CADRE ::

13.1.1 Recruitment on or after 01/11/1987

[a] Pay fixation of an ex-serviceman who joined the Bank's service on or after 01/11/1987 would be through protection of pre- retirement pay plus D.A. drawn by him/her at the time of his/her release from Armed Forces. The figure of pay plus D.A. admissible in the Bank will be fixed with reference to this protection and relevant stage of the basic pay in the scale will be determined after deducting D.A. admissible in the Bank from the figure protected. Pre-retirement pay is defined below in 14.1.1.

In addition to the pay so fixed as mentioned above, from 01/01/1986, pension and other retirement benefits may be allowed to be drawn subject to the limitation that re-employment pay plus pension and pension equivalent of other retirement benefits does not exceed last pay drawn or Rs.8000/- whichever is less.

[b] From 1st June 1988 while fixing the initial pay of re-employed pensioners, the Pension equivalent to gratuity may not be deducted from the Pay so fixed.

[c] An ex-serviceman retiring after 01/01/1996 and getting his pre-retirement pay in the revised scale, on re-employment in the Bank will get his pay re-fixed as in Para (13.1.1[a]) above subject, however, to the ceiling applicable for his pay fixed in the Bank and the element of pension to be reckoned for this purpose taken together shall not exceed the minimum basic pay of a General Manager in the Bank.

13.1.2 EX-SERVICEMEN JOINING IN WORKMEN CADRE ON OR AFTER 1st JUNE, 2006 ::

<u>The salient features of the guidelines for Pay Fixation of Ex Servicemen re-employed in Bank on or after 01/01/2006 [IBA letter No:HR & IR :CIR:2013 -14 :589 :8764 dated 30/01/2014 circulated vide Bank's letter No: HO:HRM:OSR &IR:106:90/591 dated 20/02/2014]</u>

[a] Pay fixation of an ex serviceman would be through protection of pay plus DA drawn by him at the time of release from Armed Forces.

[b] In respect of the re-employment taking place on or after 01/01/2006, pre-retirement pay for those who retired after 01/01/2006 means the pay in the **pay band** plus **Grade Pay** but inclusive of **non-practising allowance (NPA)** if any, last drawn before retirement. [Non Practicing Allowance is applicable only to Ex-Medical Officers in the Armed Forces]

[c] While arriving at fixation of pay on re-employment in bank the above pre retirement pay will be protected by the basic pay plus special allowance/special pay as the case may be including DA (as applicable on date of joining) attached to re–employed post (wherever applicable).

[d] As MSP has not been included in pre retirement pay as per the definition given by the Ministry of Defence vide letter No 1/69/2008/D (pay/Service) dated 24.07.2009 the **protection of the component of MSP in re-fixation of pay in Bank has been excluded**. Moreover, the ex-servicemen on re-employment in the banks are allowed to draw entire pension i.e. entire pension is ignored and not reduced from the re-fixed pay. As such they will get the benefit of the component of Military Service Pay (MSP), if any in their pension from the Govt.

[e] In addition to the pay so fixed as aforesaid pension and other retirement benefits may be allowed to be drawn. This will, however, be subject to limitation that the aggregate of re-employed pay and pension on re-employment of ex-servicemen would not exceed the minimum of scale of pay of the General Manager in the Bank.

[f] In view of the above, earlier advice i.e. "Ex-servicemen re-employed in the Banks who retired on/or after 01/01/2006 are eligible for pay fixation in Banks based on the last pay drwn by them at the time of discharge from Defence Services <u>which include Band Pay plus Grade Pay but does not include MSP"</u> is reiterated.

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[g] An ex-servicemen whose qualification is treated as equivalent to that of a graduate is not to be treated as graduate to earn the benefit of increments in terms of Awards/Settlements. In other words this benefit will be available to an ex-servicemen only if he passed civil examination equivalent to graduation.

[h] Treatment of Special Allowance for fixation of pay for Ex Servicemen re-employed in Banks: Under clause 9 of 10th BPS, Special Allowance at the rate of 7.75% of the Basic pay with applicable D A thereon will be paid w.e.f 01/11/2012. It is clarified that Special Allowance is to be reckoned at the time of PL encashment on LFC/retirement, the same shall not be reckoned for the purpose of fixation of pay of ex servicemen who are re-employed in Banks on or after 01/11/2012.

NOTE ::

[1] The modalities regarding Ex Servicemen joining in Officer's Cadre are given under the Officer's Section Volume -13. Please note that In respect of the re employment taking place on/after 01/01/2006 pre retirement pay for those who retired after 01/01/2006 means the pay in the pay band plus Grade pay but inclusive of non practising allowance (NPA) if any drawn before retirement [Non-Practicing Allowance is applicable only to Ex-Medical Officers in the Armed Forces] shall also be applicable to ex-servicemen who join in Officer's cadre on or after 01/01/2006

[2] The fitment to Ex- Servicemen joining as Award Staff is to be accorded in HRnes by using the job card available.

14.0 GENERAL GUIDELINES :

PAY FIXATION FOR EX-SERVICEMEN AWARD STAFF ::

14.1.1 The following items of emoluments admissible in the Defence Service will constitute the pre-retirement pay of retired military personnel of the Rank of Junior Commissioned Officer and below and will rank for protection on re - employment

[i] **ARMY ::**
[a] Pay (including deferred pay) and Rank Pay.
[b] Increments of pay for length of service.
[c] Classification Pay.
[d] Good Service/Conduct Pay.

NOTE ::
Rank Pay forms part of pre-retirement pay in respect of all Ex-service Officers including SSCOs who retire on or after 01/01/1986 (in the revised scale) from armed forces. However in respect of those who retired/or were released before 01/01/1986, the rank Pay if drawn by them would not be taken into account for fixation of pay on their re-employment in Public sector Banks.

[ii] **NAVY ::**
[a] Pay (including deferred pay)
[b] Good Service/Conduct Pay
[c] Higher Pt.II – Qualification Pay
[d] Classification Pay.

[iii] **AIR- FORCE ::**
[a] Pay (including deferred pay)
[b] Badge Pay.
[c] Classification Pay
[d] Good Service/Conduct Pay.

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[A] The pension for the purpose of these orders includes pension equivalent of gratuity and other retirement benefits.

With effect from 01/06/1988 in fixing the initial pay of re-employed pensioners, the pension equivalent of gratuity may not be deducted from the pay so fixed.

[B] For the purpose of fixation of pay, Dearness Allowance will include Dearness Pay, Dearness Allowance, Additional Dearness Allowance, and Interim Relief, etc. but will not include CCA, HRA and similar other allowances.

[C] For the purpose of fixation of pay on re-employment, the `Pay' would mean `the basic pay' plus the special allowance / special pay as the case may be attached to the re-employed post wherever applicable plus the dearness allowance.

14.1.2 Graduation Pay ::

Ex-servicemen by virtue of putting in a certain period of long service and by passing certain educational course held by Ministry of Defence is awarded certificate which is treated as equivalent to graduation.

However, such qualifications which are treated as equivalent to that of a graduate by virtue of completing certain educational course in the services should not be considered for graduation increments. To be eligible for graduation increments the candidate should be a graduate from a recognized University or Institute.

14.1.3 General Guidelines ::

[i] Ex-servicemen and Ex-service officers on re-employment in Bank also drawn dearness allowance on their pay. Payment of relief on pension (which is in the nature of dearness allowance on pension) would result in double payments of dearness allowance. Therefore, consequent on their re-employment in banks all ex-army officers will not draw dearness relief on pension as sanctioned by the Government from time to time.

[ii] Re-employed ex-servicemen in Banks will be eligible to draw dearness relief on the defence pension received by them subject to the following:-

[a] the ex-serviceman held post below the rank of commissioned officers at the time of retirement; **and;**

[b] the entire defence pension admissible was ignored while fixing his pay on re-employment; **and;**

[c] on re-employment his pay has been fixed at the minimum of pay scale of the post in which re-employed.

[iii] Dearness Relief on pension is not payable in case where ::–

[a] the ex-servicemen held a post of the rank of commissioned officer at the time of retirement; **and;**

[b] whose pay on re-employment is fixed equivalent to or higher than his last drawn pay,

OR

Pay on re-employment is fixed at the maximum of the pay scale applicable to re-employed post;

OR

Pay is fixed at the minimum of the pay scale of the post in which re-employed but is more than the pay last drawn; and

[c] pay on re-employment has been fixed after ignoring only a portion of the pension received from the previous employment.

The above orders are effective from 18/07/1997.

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[iv] Banks who have re-employed such ex-servicemen are required to issue certificates to the employees concerned indicating the following:-
[a] the re-employed pensioner retired from military post below the rank of commissioned officer in the Armed Forces;

[b] the entire amount of pension of pension sanctioned by the Central Government was ignored in fixation of the pay or re-employment i.e. no part of the pension was taken into account in such fixation of pay in the pay scale of the post in which the ex-servicemen was re-employed.

[c] The pay of the re-employed ex-servicemen was/is fixed in the minimum of the pay scales of the post in which he had/is been initially re-employed after his retirement from the Armed Forces.

In all other cases of re-employment or ex-servicemen in public sector banks no dearness relief shall be admissible on pension during the period of their re-employment.
Whenever any pay revision/bipartite settlement become due the pay fixation of ex-servicemen on their re-employment in the interregnum may be done provisionally subject to final settlement.

14.2 Pay Fixation of Ex-Servicemen Officer Pensioners ::

The fitment of salary of ex-servicemen Officers reemployed on or after 01/01/2006 in the bank would be on the basis of guidelines issued by Government contained in Chapter V of the compendium of Government guidelines published in December-2000. (The Compendium was circulated vide Letter No. HO:HRM:OSR:102/142/1569 dated 07.12.2010)

15.0 FIXED PERSONAL PAY:

In partial modification of Clause XIV of Bipartite Settlement dated 29th October, 1993, Clause 13 of Bipartite Settlement dated 27th March, 2000 and Clause 13 of the Bipartite Settlement dated 2nd June, 2005, and 27.04.2010 the Fixed Personal Pay shall be revised with effect from 1st November, 2012 as per Schedule III, which is as under ::-

(SCHEDULE – III of 10th BPS dated 25th May 2015 - w.e.f. 01/11/2012)

Area of Posting	Total FPP payable where Bank's accommodation is not provided (Rs.)	Total FPP payable where Bank's accommodation is provided (Rs.)	Increment Component of FPP (Rs.)
CLERICAL STAFF			
[i] Places with population of more than 45 lakhs.	1585	1450	1310
[ii] Places with population of 12 lakhs and above including State of Goa	1570	1450	1310
[iii] Other Places not covered in [i] and [ii] above	1550	1450	1310
SUBORDINATE STAFF			
[i] Places with population of more than 45 lakhs.	790	730	655
[ii] Places with population of 12 lakhs and above including State of Goa	790	730	655
[iii] Other Places not covered in [i] and [ii] above	780	730	655

NOTE::- Only employees who were in the service of the Bank on or after 1st November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in.

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CHAPTER 2: SPECIAL PAY & ALLOWANCES

1.0 GENERAL ::

Special Pay/ allowances are payable to the workmen who are required to discharge certain additional duties requiring greater skill or responsibilities over and above the routine duties and functions of his cadre. In order to entitle to a special pay, such additional duties and functions should constitute the normal part of the duties and functions performed or discharged by a workman. Special pay is not intended to be paid for casual or occasional performance or discharge of such duties/functions. It would, however, be necessary that a workman should continue to perform such duties or discharge such functions whole time in order to be entitled to such pay.

(Clause 5.6 BPS 19.10.1966)

ILLUSTRATION ::

'A' a member of the subordinate staff, who is in receipt of the special pay payable for performing the duties of a Head Peon/Daftary, will also have to perform duties of lesser special pay carrying post in addition to the routine and normal duties of the subordinate staff cadre.

1.2 The additional duties and functions involving greater skill or responsibilities, which would entitle a workman to a special pay, along with the corresponding amounts of special pay payable, are detailed hereunder.

1.3 In cases where a workman is performing duties/responsibilities which fall under more than one category, and are in addition to his routine/normal duties, he shall be entitled to that special pay, which is higher of the special pay payable for performing those duties.

(Clause 5.5 BPS 19.10.1966)

ILLUSTRATION ::

If 'A', a Subordinate staff member at a branch, who has been assigned the additional duties of Daftary, is required to perform the duties of Cash Peon also, he will be entitled to the special pay payable for performing the duties of Daftary only, and will not be entitled for the Cash Peon's pay in addition to the special pay payable for performing the duties of Daftary. This is because the special pay payable for performing the duties of Daftary is higher than the special pay payable for performing the duties of Cash Peon.

1.4 Special Pay(s) for educational qualifications, if any, shall be payable in addition to any other special pay to which a workman may be entitled.
(Clause 5.5 of BPS dated 19.10.1966, Clause 6 (V) of BPS dated 01.08.1979 & Clause 1(II) of BPS dated 01.10.1979)

ILLUSTRATION ::

'B' is a Graduate clerk. By virtue of his educational qualifications, the Management has already granted him two additional increments. It is upon the management now for assigning him duties of Special Assistant, in that case, he/she will be entitled to the Special Pay of Rs.1930/-payable for performing such additional duties. Subsequently, 'B' reaches the top of the scale (20th stage of the pay scale). He will now be entitled to the special pay of Rs.1930/- as well as to the graduation pay of Rs.410/-, after completion of 1 year and Rs.800/- P.M. after completing 2 years respectively from the date of reaching the top of the scale (20th stage).

1.5 A workman will be entitled to a special pay only so long as he is required to perform such work or the performance of such duties which attract such pay. However, if the terms of appointment of the workman require performance of a duty attracting special pay, such special pay cannot be withdrawn by asking the workman to cease performing such duties. The special pay being paid to a work man may be withdrawn by way of punishment, if the concerned workman is found guilty of gross misconduct in a departmental enquiry held against him or at his request.

(Clause 5.9 of BPS dated 19.10.1966)
(Clause 3(i) of BPS dated 31.10.1979)

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:: ILLUSTRATION ::

'B' is appointed as Stenographer and is being paid the relative special pay. It would not be in order for the Management to withdraw the special pay being paid to him/her by asking him/her not to perform the duties of a stenographer henceforth, without any cogent reasons.

1.6 A regular incumbent discharging the duties attracting special pay, will be entitled to draw the special pay even on leave.

1.7 A workman who has been assigned duties attracting special pay on a temporary basis, would be entitled to the special pay payable on pro-rata basis for such period. If he avails leave including casual leave during such period, he would not be eligible for special pay for the leave period.

(Clause 5.10 of BPS 19.10.1966)

:: ILLUSTRATIONS :

'A' who is a regular Daftary proceeds on PL for 1 month. During the period of his PL he will continue to draw the relative special pay.

'C' who is a Peon is assigned the duties of a Daftary during the leave period of 'A' the regular Daftary. During this 1 month leave period of 'A', 'C' falls sick and remains on sick leave for 15 days. Thus, in view of the fact that 'C' has performed the duties of a Daftary for only 15 days he will be entitled to special pay of Daftary for a period of 15 days only.

1.8 The Management should instruct a workman to perform the duties attracting special pay by an order in writing.

(Clause 5.11 of BPS 19.10.1966)

1.9 Where the special pay is to be paid on a temporary basis, i.e. in the leave vacancy of the regular incumbent, branches may assign special pay duties on temporary basis and pay pro-rata special pay.

1.10 The specimen of the orders assigning duties attracting special pays to workmen, are annexed.

2.0 RECKONING OF SERVICE FOR SPECIAL PAY DUTIES :

2.1 **Ex-servicemen Employees :** The Ex-servicemen employee may opt for the service rendered in the Armed Forces for the purpose of either assignment of duties of Special Pay or for promotion, but not both, subject to following conditions :

2.1.1 One year weightage will be given for every –3- (three) years service rendered in armed forces subject to a maximum of –2- years weightage.

2.1.2 This benefit is available only once in the service career;

2.1.3 The benefit of weightage to defence service for the purpose of appointment on permanent basis against special pay/allowance carrying post within the cadre or promotion from one cadre to a higher cadre is available to the re- employed ex-servicemen at the time of first available opportunity only. This benefit may be availed by the re-employed ex-servicemen for the purpose of temporary appointment to an allowance carrying post or for regular promotion to next higher cadre from the post to which he was initially re-employed. In view of the above, once an employee has availed of the benefit of weightage to defence services for assignment of duties carrying special pay, he cannot avail the benefit again for assignment of duties of a higher special pay.

(CO:PD:KCP:6/28/1442 dated 06.05.1999)

2.2 **Employees of ETBL, EBCBL & EBSBL :** The service rendered by the employees of erstwhile Traders Bank Ltd.(ETBL), erstwhile Bareilly Corporation Bank Ltd.(EBCBL), erstwhile Benaras State Bank Ltd. (EBSBL), erstwhile South Gujarat Local Area Bank Ltd.[ESGLABL], and erstwhile Meman Co-

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Operative Bank Ltd.[EMCBL], in the respective bank for the purpose of assignment of duties of Special Pay shall be reckoned in the following ratio :

	ETBL	EBCBL	EBSBL	ESGLABL	EMCBL
Date of amalgamation with Bank of Baroda	12/05/1988	02/06/1999	18/06/2002	10/06/2005	No Amalgamation
Regular service rendered in the respective Bank prior to the date of amalgamation to be reckoned in Bank of Baroda in the ratio of	ETBL : BOB 1.5 : 1	EBCBL : BOB 1.5 : 1	EBSBL : BOB 2 : 1	ESGLABL : BOB 3 : 1	Since fresh recruitments no weightage of past service to be given

NOTE ::

For computing service in the erstwhile banks, as above, the service of 15 days or more would be rounded off to one full month and service of less than 15 days shall be ignored.

However, the service rendered in Bank of Baroda, after amalgamation, would be reckoned in full.

3.0 AMOUNT OF SPECIAL PAY [W.E.F. 01-11-2012]

3.1 In supersession of Clause 11 of the Bipartite Settlement dated 27th April, 2010, with effect from 1st November, 2012, Special Pay payable to the clerical staff and subordinate staff shall be as mentioned under Part A in Schedule II of 10th Bipartite Settlement dated 25/05/2015, which are as under ::-

:: CLERICAL STAFF ::

Sr.No.	Post	Special Pay [Rs.]
1	Single Window Operator 'B'	820/-
2	Head Cashier – II	1,280/-
3	Special Assistant	1,930/-

Consequent upon wage revision in terms of 10th Bipartite Settlement dated 25/05/2015, the Bank has decided to revise the ad-hoc **special pay payable to Universal Teller to Rs.1930/- per month w.e.f. 1st November, 2012**.[Cir.No.BCC:BR:107/320 dt. 27-06-2015]

4.0 SUBORDINATE STAFF:

Sr.No.	Post	Special Pay [Rs.]
1	Armed Guard	390/-
2	Bill Collector	390/-
3	Daftary	560/-
4	Head Peon	740/-
5	Electrician	2,040/-
6	AC Plant Oprator	2,040/-
7	Driver	2,370/-

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4.1 With effect from 1st May,2010, posts attracting Special Pay in Clerical Cadre as mentioned Part A(a) of Schedule II to 9th BPS shall stand modified and members of Clerical Staff performing the said duties shall be treated as those assigned with duties of Single Window Operator 'B'.

4.2 With effect from 1st May,2010, Clerical Staff who are drawing Special Pay for posts mentioned in Part A(a) of Schedule II to 9th BPS as on 30th April, 2010 shall continue to discharge the Special Pay duties as hitherto and as provided in Schedule III of Bipartite Settlement dated 2nd June, 2005 in addition, upon their re-designation as Single Window Operator 'B' w.e.f. 1st May, 2010 as provided in Para 2.5 above, they shall also be liable to discharge the duties of Single Window Operator 'B'.

4.3 With effect from 1st May, 2010, all existing Clerical Staff who are not drawing any Special Pay as on 30th April, 2010 shall be paid a Special Pay of Rs.1000/- per month which shall be merged in their Basic Pay with effect from that date. They shall be designated as Single Window Operator 'A' and shall be liable to discharge the duties as provided in Part C in Schedule II to 9th Bipartite Settlement.

4.4 With effect from 1st May, 2010, for all the existing Clerical Staff as on 30th April, 2010 and continuing in service on 1st May, 2010, out of the Special Pay payable to them, an amount of Rs.1000/- shall be merged into Basic Pay and balance amount shall be payable as Special Pay. Basic Pay shall stand increased accordingly on and from 1st May, 2010. Special Pay payable thereafter shall be as provided in Part B of Schedule II of 9th Bipartite Settlement.

4.5 With effect from 1st May, 2010, posts attracting Special Pay in Subordinate cadre as mentioned in Part A of Schedule II to 9th BPS shall stand modified and members of Subordinate Staff performing the said duties shall be assigned with the duties of Cash Peon/Liftman, Cyclostyle Machine Operator/ Relieving Liftman according to their suitability.

4.6 With effect from 1st May 2010, Subordinate Staff who are drawing Special Pay for posts mentioned in Part A[c] in Schedule II to 9th Bipartite Settlement as on 30th April, 2010 shall continue to discharge the Special Pay duties as hither to and as provided in Schedule III of Bipartite Settlement dated 2nd June, 2005. In addition, w.e.f. 1st May, 2010, they shall also be liable to discharge the duties of Cash Peon/Liftman/Relieving Liftman/Cyclostyle Machine Operator according to their suitability.

4.6 With effect from 1st May, 2010, all existing Subordinate staff who are not drawing any Special Pay as on 30th April, 2010 shall be paid a Special Pay of Rs.350/- per month and they shall be liable to discharge the duties as provided in Part C in Schedule II of 9th Bipartite Settlement.

4.7 With effect from 1st May, 2010, for all the existing Subordinate Staff as on 30th April, 2010 and continuing in service on 1st May 2010, out of the Special Pay payable to them, an amount of Rs.350/- shall be merged into Basic Pay and balance amount shall be payable as Special Pay. Basic Pay shall stand increased accordingly on and from 1st May, 2010. Special Pay payable thereafter shall be as provided in Part B of Schedule to 9th Bipartite Settlement.

4.8 With effect from 1st May, 2010, all Clerical and Subordinate Staff joining the Banks on and from 1st May, 2010 shall be liable to discharge the duties as provided in Part C in Schedule II to 9th Bipartite Settlement. Duties which require special skill such as Stenographer, Telephone Operator, Liftman, etc; shall be assigned only to those who possess the required skills.

4.9 With effect from 1st May, 2010, Clerical Staff recruited in the Bank on and from 1st May, 2010 may be required to perform, in addition to the duties provided in Part C of Schedule II to 9th Bipartite Settlement, specialized duties like Stenographer, Telephone Operator, etc; if their terms of recruitment so provides.

4.10 In all other aspects, the general rules and provisions contained in Chapter V of the 1st Bipartite Settlement dated 19/10/1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.

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5.0 DUTIES OF CLERICAL STAFF W.E.F. 1st MAY, 2010

5.1 With effect from 1st May, 2010, duties and responsibilities of Clerical and Subordinate Staff shall be as under ::-

5.1.1 **The following duties shall inter alia form part of normal duties of Single Window Operator 'A' [SWO – A]** ::

[i] Acknowledgements of inward mail received.
[ii] Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.
[iii] Delivery of cheque books subject to authorization by competent authority.
[iv] Issue of cash receipts.
[v] Issue of E.S.I. stamps wherever applicable or may become applicable.
[vi] Recounting of currency notes by cash department staff.
[vii] Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

All Clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an Officer of the Bank. He/She will, wherever and whenever required, function as a Single Window Operator where he/she will also receive and pay cash.

In addition, their duties will include ::–
[a] Passing and cash payment of all cheques/withdrawal forms/Bankers' Cheques/ Gift Cheques, etc. upto and including Rs.10,000/-

[b] Passing independently clearing and transfer cheques, vouchers, etc.(whether credits or debits) upto and including Rs.15,000/-

[c] Receipts of cash and issuance of pre-signed Drafts/Gift Cheques/ Travelers Cheques/ Pay Orders/ Bank Orders, etc. upto and including Rs.15,000/-

Powers of **SWO – A** incorporated in CBS system ::-

Role ID in Finacle	Details of Passing Powers [Debit]	
SWO – A	CASH	Rs.10,000/-
	CLEARING & TRANSFER	Rs.15,000/-

5.1.2 DUTIES OF SINGLE WINDOW OPERATOR 'B' ::

In addition to the duties of Single Window Operator 'A' [SWO – A], their duties will include ::

[a] Passing and cash payment of all cheques/withdrawal forms/ Bankers' Cheques/ Gift Cheques, etc; upto and including Rs.20,000/-

[b] Passing independently clearing and transfer cheques, vouchers, etc. [whether credits or debits] upto and including Rs.25000/-

[c] Receipts of cash and issuance of pre-signed drafts/Gift Cheques/ Travellers' Cheques/ Pay Orders/ Bank Orders, etc; upto and including Rs.25000/-.

Powers of **SWO – B** incorporated in CBS system ::-

Role ID in Finacle	Details of Passing Powers [Debit]	
SWO – B	CASH	Rs.20,000/-
	CLEARING & TRANSFER	Rs.25,000/-

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6.0 DUTIES OF SUBORDINATE STAFF W.E.F. 1st MAY 2010

6.1 All the normal and routine duties of the subordinate staff cadre and for performance of which no special pay shall be payable. In addition they shall also be required to perform the following duties.

[a] To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs. 5000/- and to carry insured letters, etc. to post office.

[b] To stitch currency note bundles

[c] To stitch and seal parcels and packets containing currency notes;

[d] To transit cash from the bank to an office outside or vice versa, if unaccompanied by a watchman/ Armed Guard.

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7.0 PARA 529 OF SASTRY AWARD :

The principles of paragraph 529 of Sastry Award will be applicable for sanction of special pay positions and 'the Bank' shall have the right to supersede a senior employee in terms of the principles laid down under the paragraph, which is reproduced below :

QUOTE ::

"We do not think that any hard fast rules can be laid down in connection with promotions. We are definitely opposed to suggestions that employees' unions should be consulted in connected with promotions. It cannot be supported on principle. We do not think that such consultation is likely to be helpful either. While there is no doubt that seniority in service should be one of the most important factors to be taken into account for the purpose, we are unable to agree that mere length of service alone irrespective of efficiency, educational qualifications, character and nature of responsibility required in connection with vacancies to be filled in should be sole or even the main criteria for promotion. Promotion is certainly not a matter which could be made automatic and a great deal of discretion by its very nature must rest with the management in this connection. It is not only difficult but very undesirable to lay down any one single principle for the exercise of this discretion. In our opinion there must be cases of employees in the banking industry as elsewhere in which efficiency of some employees does not necessary improve with mere length of service. Nor do all employees in all cases show capacity for work involving higher responsibilities. The apprehension of the employees underlying the demand for length of service to be the sole governing factor for promotion may be due to apprehensions of nepotism and victimization of employees who take active interest in the trade union movement. No substantial proof in support of this apprehension has been laid before us and such cases, if any, can only be dealt with in other ways or as provided by law. We however direct that even when direct recruitment to particular posts is decided on, deserving men already in service who come up to the required educational qualifications should also be enabled to compete for such requirement by a reasonable relaxation of the rules relating to age and other restrictions, if any. We further direct that in the case of employees who are not found fit for promotion the decision should be borne out by service records of the employees, and then when a person senior in service is superseded it should be for good and cogent reasons. We recommended that such an employee should have the right to appeal to the General Manager or the Managing Director who should consider the appeal with an open mind and revise the decision if necessary, and that such appeal should not be treated as an act of indiscipline on the part of the employee by the officers under whom he may be working".

:: UNQUOTE

7.1 However, it shall be open to the Regional Authority to apply the principle enunciated in Para 529 of Sastry Award to any suitable candidate forming part of the list and take a considered view for not assigning the duties of special pay to any candidate, if so warranted. For this purpose, a Note should be placed on record giving rationale/ reasons, reflecting the decision taken by the Regional Authority for not assigning such duties to the concerned employee.

7.2 The principles enunciated in Para 529 of Sastry Award need to be applied judiciously and the rationale for non-consideration should be recorded in an unambiguous manner, so as to avoid legal complexities in future.

8.0 REQUEST TRANSFER OF AWARD STAFF MEMBERS:

(WHETHER DRAWING SPECIAL PAY OR NOT) :

8.1 As per the Bank's guidelines, on request transfer, if a workman discharging the duties attracting special pay is transferred at his own request, he shall forego the special pay drawn by him at the time of transfer and shall have to give an undertaking not to claim any special pay carrying post for a period of two years from the date of his transfer merely on the basis of his seniority.

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9.0 REFUSAL/REVERSION OF AWARD STAFF MEMBERS:

DRAWING SPECIAL PAY ON REGULAR BASIS ::

9.1 If a recipient of a special pay wants to give up the work or duties which entitle him to the special pay, he shall, if his request is granted, cease to draw the special pay. In such an event he shall be reverted back as clerk/sub-staff, as the case may be, without any special pay. If a workman desires to give up the duties attracting special pay he shall have to make a request in writing and it is the Management's discretion as to whether to allow such a request or not.

9.2 An employee who has opted for and has been given reversion from any post carrying a special pay shall not be considered:

[a] For assignment of duties carrying any special pay either on regular or on temporary basis for a period of two years from the date of reversion;

[b] His case for assignment of duties carrying special pay for which he sought reversion would be considered only after expiry of the period of two years from the date of such reversion, if he makes a written request after that period, for consideration of his case in future.

[c] To maintain uniformity, it was decided that the provisions of Clause 9.2 of Settlement dated 18.03.2001 shall be applicable to all assignments of duties carrying special pay and therefore, in case of refusal the ineligibility period for all special pay duties shall be –2- years w.e.f. 11/05/2001.

(CO:PD:KCP:M-12/2015 dated 11.05.2001)

9.3 In order to ensure assignment of duties attracting special pay as per the criteria, it will be necessary for the Regions/Branches to maintain seniority lists of the clerical staff as well as of the subordinate staff, region-wise, city-wise and branch-wise, as the case may be.

9.4 Special pay shall rank for DA, HRA and superannuation benefits.

(Ref.: Clause 6(ii) & Clause 11(ii) of 7th BPS dtd. 27.03.2000).

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10.0 SPECIAL PAY DUTIES ::

SCHEDULE – III (9th BPS dated 27th April, 2010)

10.1 The special pay duties do not include the routine duties of the cadre (Clerical / Subordinate) which a workman has to normally perform; but merely refer to those special allowance duties which if performed in addition to the routine duties will entitle a workman to a special pay on the terms and conditions provided in Chapter V of the First Bipartite Settlement as modified.

10.2 For removal of doubts it is clarified that the workman entrusted with duties attracting special pay can be required to perform routine duties of his cadre and that the following duties shall inter alia form part of the normal duties of the clerical cadre and for performance of those duties no special pay shall be payable :

Acknowledgements of inward mail received.

Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.

Delivery of cheque books subject to authorization by competent authority.

Issue of cash receipts.

Issue of E.S.I. stamps wherever applicable or may become applicable.

Recounting of currency notes by cash department staff.

Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

10.3 DUTIES OF SINGLE WINDOW OPERATOR 'A' ::

10.3.1 Acknowledgements of inward mail received.

10.3.2 Receipt of cheques, drafts, dividend warrants, pay orders and other like instruments other than bills and giving acknowledgements in the counterfoil.

10.3.3 Delivery of cheque books subject to authorization by competent authority.

10.3.4 Issue of cash receipts.

10.3.5 Issue of E.S.I. stamps wherever applicable or may become applicable.

10.3.6 Recounting of currency notes by cash department staff.

10.3.7 Ensuring the proper contents in covers and envelopes including registered ones before dispatch.

10.3.8 All Clerks shall also perform all duties and functions of their cadre, either online or manually, which does not involve any passing or supervisory function of an Officer of the Bank. He/She will, wherever and whenever required, function as a Single Window Operator where he/she will also receive and pay cash.

10.3.9 In addition, their duties will include ::–

[a] Passing and cash payment of all cheques/withdrawal forms/Bankers' Cheques/ Gift Cheques, etc. upto and including Rs.10,000/-

[b] Passing independently clearing and transfer cheques, vouchers, etc.(whether credits or debits) upto and including Rs.15,000/-

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[c] Receipts of cash and issuance of pre-signed Drafts/Gift Cheques/ Travelers Cheques/ Pay Orders/ Bank Orders, etc. upto and including Rs.15,000/-

[d] Powers of **SWO – A** incorporated in CBS system ::-

Role ID in Finacle	Details of Passing Powers [Debit]	
SWO – A	CASH	Rs.10,000/-
	CLEARING & TRANSFER	Rs.15,000/-

10.4 DUTIES OF SINGLE WINDOW OPERATOR 'B' ::

10.4.1 In addition to the duties of Single Window Operator 'A' [SWO – A], their duties will include ::

[a] Passing and cash payment of all cheques/withdrawal forms/ Bankers' Cheques/ Gift Cheques, etc; upto and including Rs.20,000/-

[b] Passing independently clearing and transfer cheques, vouchers, etc. [whether credits or debits] upto and including Rs.25000/-

[c] Receipts of cash and issuance of pre-signed drafts/Gift Cheques/ Travellers' Cheques/ Pay Orders/ Bank Orders, etc; upto and including Rs.25000/-.

[d] Powers of **SWO – B** incorporated in CBS system ::-

Role ID in Finacle	Details of Passing Powers [Debit]	
SWO – B	CASH	Rs.20,000/-
	CLEARING & TRANSFER	Rs.25,000/-

10.5 DUTIES OF HEAD CASHIER II ::

10.5.1 Apart from normal duties of Clerical Cadre, Head Cashier-II is required to perform duties as mentioned herebelow ::-

[a] Holding the bank's cash, key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department;

[b] Opinion compilation;

[c] Verification of vernacular signatures/endorsements;

[d] Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.

[e] Attending to Government Treasury work;

[f] Discharging/endorsing bills, cheques, etc.

[g] Being in charge of clearing and godown departments, etc;

[h] Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs.50,000/- and cash vouchers upto Rs.50,000/- jointly with an authorized person.

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[i] To pass independently withdrawal forms/cheques upto Rs.20,000/-, limit of independent passing powers of cash vouchers by SWO 'B'.

[j] Passing and payment of cheques includes verification of signature/thumb impression within his/her powers in terms of Bipartite Settlement.

[k] Powers of **Head Cashier-II** incorporated in CBS system ::-

Role ID in Finacle	Details of Passing Powers [Debit]	
HDCII	Cash Debit Limit Rs.20,000/- [In all schemes except Cash Accounts, where it is unlimited]	
	Clearing Debit	Rs.50,000/-
	Transfer Debit	Rs.50,000/-

[9th BPS and Letter No. BCC/HRM/HR-A/103/S-35/4649 dt.07/04/2011]

10.5.2 Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.

10.5.3 Checking/Verifying would mean verifying that the instrument/material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenting the same on the instrument/material, initialling the relative entries in the respective books of accounts, manually and/or online.

10.5.4 Passing includes verification of signature and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective book of account/ledgers/computer sheets and/or online.

11.0 DUTIES OF SPECIAL ASSISTANT ::

Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub-staff and will include:

[1] Passing independently, manually or online, cash instruments upto Rs.35,000/- and clearing and transfer cheques, vouchers etc. (whether credits or debits) up to and including Rs. 1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs, etc.

[2] Accept, verify and post cash/transfer/clearing cheques and other instruments, as the case may be, in appropriate books of accounts/ledgers, either manually or online, and give due acknowledgements.

[3] Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non payment advices, inter branch fate calling advices, bill schedules, demand notices, statements, certificates etc.,

[4] Checking all vouchers, advices, statements, cheques, drafts etc. bills and books of account including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount brokerage calculations and initialing by way of authenticating them for accuracy/correctness;

[5] Checking, manually or online, current, savings and other accounts,

[6] Checking the coding and decoding of telegrams(excluding check symbols or ciphers).

[7] Discharging, endorsing cheques, bills, etc.,

[8] Perform, when required in a computerized set up, system control function, either jointly with an officers or independently, upon specific authorization in this regard;

[9] Briefly explain, the features of Bank's various products and services to custoners, to reply their queries and to refer interested customers to appropriate personnel;

[10] Inspecting godown(only in banks where such work is already being done by workmen).

[11] The purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore are taken by himself or by the clerks placed under him and shall ensure that wherever necessary:

Wherever necessary:

[a] Reminders are sent on time and followed up

[b] Pass sheets/books are filled up and issued promptly

[c] Deposits are renewed on due dates or reminders sent to the parties

[d] Standing instructions are complied with

[e] Bills are accepted and due dates diarised/advised and followed up

[f] Interest, commissions and service charges are collected

[g] Proceeds of bills are received or remitted promptly;

[h] Confirmation of balance of accounts of the customers and its follow up

[i] All securities relating to the department/section of which the special assistant is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.

[j] Balances promptly taken, tallied and reported and followed up and also returns submitted;

[k] Advices and/or duplicate advices/summaries are issued/responded prompltly, whenever called for:

[l] Checking the proper recording of entires and all relevant particulars in regard to accounts opened under due authorization.

NOTES ::

In respect of the above special pay carrying post in clerical cadre, Passing and payment of cheques includes verification of signature/thumb impression within his/her powers in terms of Bipartite Settlement, further -

[i] Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.

[ii] Checking/verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and/or online.

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[iii] Passing includes verification of signature and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective book of account / legers / computer sheets and/or online.

[iv] Henceforth, selection of staff for being entrusted with special pay carrying posts shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the Bank level.

12.0 DUTIES OF SPECIAL PAY CARRYING POSITIONS

IN SUBORDINATE CADRE:

POST	DUTIES
Armed Guard	Persons required to perform watch and ward duties i.e., to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons AND/OR to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons: [i] Gun, Pistol or any other fire arm; or [Ii] Dagger, sword, khukri or spear; or [iii] Any other licensed weapon **Note:** 'Retainers' Peons (other than watchmen) whose names are registered in the Bank's licence as Retainers will, when they perform "Armed Guard" duties, be entitled to special pay for "Armed Guards" on pro-rata basis.
Daftary	Over and above their normal duties, their work involves: [i] Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof. [ii] Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding ` 5,000/- at a time against various instruments. [iii] Simple binding of books and registers; [iv] Press copying; [v] Filing independently letters and other papers in respective files as per indications marked thereon [vi] Assisting in issuing stationery; [vii] Stacking under guidance old records in orderly manner and assisting in giving them out when required; and

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POST	DUTIES
	[viii] Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.
Head Peon	Over and above their normal duties, they required to assist in supervision of various matters pertaining to subordinate staff : [i] Cleanliness of the office premises; [ii] Cleanliness of uniforms; [iii] Leave arrangements; [iv] Arrangements for safekeeping of keys; and [v] Distribution of duties amongst the subordinate staff
Electrician	Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.
Drivers	Persons required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.

SPECIAL PAY DUTIES are enumerated in Chapter V of the BPS dated 19/10/1966, Schedule III of BPS dated 17/9/1984 and as amended by subsequent Bipartite Settlements.

13.0 CLARIFICATIONS ::

13.1.1 The job of micro filming of IBT Account Statement may be got done by a sub-staff member and as per the advice of IBA, it should not attract any pay/ special pay.

13.1.2 Filling/ staking of cash in ATMs is the normal duties of a Cash Clerk. In exigency where a cashier is not available, Bank can ask a non-cash designated person to perform the job. [Now applicable to all Clerical Staff]

(Cir.No.CO:PD:BKS:C-19/881 dated 22.02.2002)

14.0 ASSIGNMENT OF DUTIES CARRYING SPECIAL PAY:

14.1.1 **Assignment of Special Pay duties governed by Bank level Settlements:** Assignment of duties of following categories are governed by the Bank level Settlements signed with the All India Bank of Baroda Employees' Federation (Recognized Union and sole bargaining agent) with due consultation with the All India Bank of Baroda Employees' Co-ordination Committee, as required under the tripartite Settlement dated 1st September, 1973.

[a] Daftary;
[b] Head Peon;
[c] Head Cashier Category-II;
[d] Special Assistant;
[e] Universal Teller.

14.1.2 Temporary assignment of duties against the leave/absence of the regular incumbent is also provided for in the respective Settlement.

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14.3 Assignment of Special Pay duties governed by Administrative Guidelines :

14.3.1 The assignment of duties of the following categories of Special Pay duties are governed by administrative guidelines issued by the Bank:

[a] Armed Guard;
[b] Bill Collector;
[c] Electrician;
[d] Driver;

14.4 All posts carrying special pay which are assigned on city-wise seniority as per existing administrative guidelines would be assigned, w.e.f. 09/07/2001, by inviting applications from the eligible employees.
(CO:PD:KCP:M-111/3901 dated 09.07.2001)

14.5 Temporary Assignments against leave/absence of the regular incumbents ::

14.5.1 The Special Pay duties, which require technical skill or knowledge to perform the duties, are not assigned on temporary basis during the leave/absence of the regular incumbents. For example, the duties of Stenographer, Driver, Electricians, Armed Guards, Air- conditioning Plant Helper are not assigned on temporary basis during the leave/absence of the regular incumbents.

14.5.2 The temporary assignment of duties other than those mentioned in Para-10.5.1 above may be assigned at the discretion of the Management.

15.0 DAFTARY:

15.1 **DUTIES OF DAFTARY** :: The Peon assigned the duties carrying Special Pay of Daftary will be required to perform following jobs of a Daftary, in addition to his work as Peon ::-

15.1.1 Obtaining acceptance of Bills of Exchange, Hundies etc., drawn on local parties or Banks and / or collecting payments thereof;

15.1.2 Collecting payments for cheques or postal order etc., from Banks or Post Office counters. They may also be required to collect cash not exceeding Rs.5,000/- at a time against various instruments;

15.1.3 Simple binding of books and registers;

15.1.4 Press copying;

15.1.5 Filing independently letters and other papers in respect files as per indications marked thereon;

15.1.6 Assisting in issuing stationery;

15.1.7 Stacking under guidance old records in orderly manner and assisting in giving them out when required; and;

15.1.8 Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers

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15.2 **ASSIGNMENT OF DUTIES OF DAFTARY** :

Assignment of duties of Daftary is governed by the "Settlement on Other Issues" dated 03.10.1978, as amended by "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001" dated 18.03.2001 and administrative guidelines issued from time to time. The criteria for assignment of duties of Daftary, in brief, are as under :

15.3 **ELIGIBILITY OF BRANCHES/OFFICES** :

15.3.1 The duties of Daftary shall be assigned to one peon at each Branch/Office, if there is no Daftary already sanctioned at that branch/office.

15.3.2 The duties of Daftary shall also be assigned to one Peon at Lead Bank Cells, provided the Lead Bank Cell is functioning independently of the branch.

15.3.3 One additional Daftary would be sanctioned at branches where the average number of vouchers per day in the preceding half year is -750- or more, if there is only one Daftary at such branch.

(Clause 3.2 of Settlement dated 18.03.2001)

15.3.4 In very large branches, administrative offices etc., additional Daftary may be sanctioned depending upon the quantum of work at the sole discretion of the Management.

15.3.5 One Daftary shall also be sanctioned at the Extension Counters w.e.f.21.01.2000. However, in case Cash Peon is posted at any such Extension Counter as per earlier dispensation, the Zonal Authority may decide at his discretion, whether to continue the Cash Peon at the Extension Counter in addition to Daftary or revert him to the base branch. In the eventuality of Cash Peon being retained at Extension Counter in addition to Daftary or if the Cash Peon is reverted to the base branch as Cash Peon, that Cash peon will function as supernumerary.

(Letter to all Zones-CO:PD:BKS:M-110/198 dated 21.01.2000)

15.4 **PROCEDURE FOR ASSIGNMENT**:

15.4.1 Assignment of duties of Daftary should be made on the basis of seniority (as defined in the Settlement dated 18.04.1984 as amended by "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001" dated 18/03/2001) provided he/she is sufficiently literate to perform such duties.

15.4.2 For this purpose, applications shall be invited from eligible peons or peons with combined designations [including elevated/redesignated Full time Sweeper-cum-Peon], and duties of Daftary assigned to the Senior most eligible applicant as under ::-

PLACE OF VACANCY	SENIORITY TO BE RECKONED
Place where there is only one branch of the Bank	Branch wise
Place where there is more than one branch of the Bank	Center/City wise
For temporary assignment	Branch wise

[Para 3.1[b& c] of Settlement on Other Issues [Amendment] Dt. 18/04/1984]

[Para 3.1 & 9.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance Dt. 18/03/2001]

[Para 6 of Settlement on Elevation of Permanent Part Time Sweepers (PTS) into Full Time Sweeper-cum-Peon & Permanent Part Time Peons into Full Time Peons Dt.31/12/2013]

15.5 **SENIORITY ::**

15.5.1 Regular full time service shall be reckoned from the date of appointment/ conversion/ redesignation/ elevation, etc.

[Para 3.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance Dt. 18/03/2001]

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[Para 9.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance, dt. 18/03/2001]
[Clause 6 of Settlement on Elevation of Permanent Part Time Sweepers(PTS) into Full Time Sweeper-cum-Peon & Permanent Part Time Peons into Full Time Peons Dt.31/12/2013]

15.5.2 Seniority for the employees of amalgamated/merged Bank shall be reckoned as under ::

Whether employee of ➔	**ETBL : BOB**	**EBCBL : BOB**	**EBSBL : BOB**	**SGLABL : BOB**
Date of amalgamation ➔	12-05-1988	02-06-1999	18-06-2002	24-06-2004
Regular service rendered in respective Bank prior to the date of amalgamation/merger to be reckoned in Bank of Baroda in the ratio of	1.5 : 1	1.5 : 1	2 : 1	3 : 1

15.5.3 **Following period, if any, must be excluded while calculating Seniority:**

Period of temporary/casual employment.
Period for which increment is stopped.
Period for which increment is brought down to lower stage in the scale of pay
Period for which increment is postponed.

[Para 9.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance dt. 18/03/2001]

15.5.4 **DETERMINATION OF INTER-SE SENIORITY**

Where two or more workmen (sub-staff – Peon/Peon with combined designation) have equal seniority	One who has entered the cadre/ category as a regular full time workman earlier would be considered senior.
Where two or more workmen (sub-staff – Peon/Peon with combined designation) have equal seniority and the date of their entry into the cadre/category as per [a] above is also the same.	The one who has joined '*the Bank*' as a regular full time workman earlier would be considered senior.
Where two or more workmen (sub-staff – Peon/Peon with combined designation) have equal seniority and their date of entry into the cadre/category and the date of joining 'the Bank' is also the same as per [a] and [b] above	The one whose date of birth falls earlier would be considered senior.

[Para 8.1 of Settlement on Other Issues (Amendment) dt. 18/04/1984]

15.6 **PROVISION FOR SENIORITY FOR EX-SERVICEMEN RECRUITED IN BANK AS WORKMEN ::**

15.6.1 In terms of Government guidelines, the benefit of weightage to defence service for the purpose of appointment on permanent basis against special allowance carrying posts within the cadre or for promotion from one cadre to a higher cadre is available to the re-employed ex-servicemen at the time of first available opportunity only. Also, this benefit may be availed by the re-employed ex-servicemen for the purpose of temporary appointment to an allowance carrying post or officiating post and afterwards for regular promotion to the next higher cadre from the post to which he was initially re-employed.

In view of the above, once an employee has availed of the benefit of weightage to defence services for entrustment on permanent basis to a Special Allowance carrying post, he can not avail the benefit again for entrustment on a permanent basis to a post carrying a higher special allowance.

[CO:PD:KCP:6/28/1442 dt. 06.05.1999]

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15.7 **INELIGIBILITY ::** Following subordinate staff shall not be eligible for assignment of duties of Daftary, as per the extant provisions of applicable Settlement ::

15.7.1 Subordinate Staff members who have foregone their special pay on account of request transfer and presently under debarment period of -2- years;

15.7.2 Subordinate staff members who have refused offer of special pay position(s) regular basis or temporary basis for three times and presently under debarment period of -2- years; and

15.7.3 Subordinate staff members who have sought reversion *[after accepting the offer of assignment of special pay carrying duty on regular basis and opt to forego the same]* from duties carrying Special Pay and the same has been considered favourably by the Bank and is presently under debarment period of -2- years.

[Para 7.1, 7.2 & 7.5 of Settlement on Other Issues(Amendment) dt. 18/04/1984]

15.8 **SPECIFIC SITUATIONS ::**

SITUATION	ACTION
When no application has been received	The duties of Daftary shall be assigned to the senior-most Peon/Peon with combined designation in the branch/office where the vacancy occurs. ***In case, the said subordinate staff in the branch is the only sub-staff and is otherwise ineligible and where there is no other eligible peon, he/she shall be assigned the duties of Daftary.***
the applicant/s is/are ineligible	
the eligible applicant withdraws his application before the duties are assigned to him	
A workmen (sub-staff – Peon/Peon with combined designation) who is transferred at his own request and forgoes/undertakes not to claim special allowance for a specified period	Shall not be considered for assignment of duties carrying Special Pay for a period of two (2) years. ***In case he is the only otherwise eligible workman for the post, he would be considered for such assignment, provided he is willing.***
Where workmen (sub-staff – Peon/Peon with combined designation) have opted for and have been given reversion *[after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same]* from any post carrying a special allowance.	
Refusal to offer of regular assignment of Special Pay duties;	Ineligible for assignment of duties attracting Special Pay for a period of two (02) years ***His case would be considered after that period only if he makes a written request for consideration of his case in future.***
Refusal to offer of temporary assignment of Special Pay duties on three occasions;	

15.9 **NOTE ::**

15.9.1 In a situation where all otherwise eligible workmen are within their respective period of ineligibility, one whose period of ineligibility expires first would be considered for the sanction of the allowance, provided he is willing.

15.9.2 Conditional acceptance of an offer of duties of Daftary either on temporary or on regular basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall

be done only in stipulated proforma attached hereto. Acceptance of offer in any other form shall constitute refusal of the offer.

[Para 7.3, 7.4 & 7.5 of Settlement on Other Issues(Amendment) dt. 18/04/1984]
[Para 3.1 Settlement to Modify Criteria for Selection to Posts carrying Special Allowance 18.03.2001]

15.9.3 The principles of paragraph 529 of Sastry Award will be applicable for sanction of special pay positions under this settlement and 'the Bank' shall have the right to supersede a senior employee in terms of the principles laid down under the paragraph. . [Text of Para 529 of Sastry Award is reproduced at Para-7 above]

15.9.4 The draft letter to be issued to workman on regular assignment of duties of Daftary is given as Annexure-A, draft letter to be issued to workmen on temporary assignment is given as Annexure-B, extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984' is given at Annexure-C and draft of letter to be given by a workmen accepting the offer of assignment of duties of Daftary is given at Annexure-D.

15.9.5 Check-list for Assignment of Duties of Daftary is given at Annexure-E.

15.9.6 Draft of Circular inviting applications for the post of Daftary is given at Annexure-F.

15.9.7 Draft of Application for the post of Daftary/Additional Daftary is given at Annexure-G.

Downloaded By: Mr. MEHMOOD DANISH

ANNEXURE-A

(To be issued on Branch Letter Head to a workman for 'regular assignment' of duties of Daftary)

Shri _____
C/o.Bank of Baroda,
_____ Branch

Dear Sir,

1. You are hereby advised that in addition to your duties/function of _____ [the present category] you are required to perform duties of a Daftary with effect from _____[date] until further instructions, at _____ branch.

2. You will be paid special allowance of Rs.560/- per month for the period you are required to perform the aforesaid duties.

3. Please signify your acceptance of this offer in the proforma attached herewith within **three** days of receipt of this letter failing which it will be presumed that you have refused to accept this offer, with consequential results. Please also note that in terms of 'the Settlement on Other Issues [Amendment] 1984', acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer. An extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984, is enclosed.

4. In case this offer is refused, please note that no such offer will be made to you in future for a period of two years from the date of this offer. Thereafter your case would be considered only on a written request received from you.

Yours faithfully,

[_____]
Branch Head

Encl:

1. Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984.
2. Proforma for acceptance.

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

ANNEXURE-B

(To be issued on Branch Letter Head to a workman for 'temporary assignment' of duties of Daftary)

Shri _____
C/o.Bank of Baroda,
_____ Branch

Dear Sir,

1. You are hereby advised that in addition to your duties/function of _____ [the present category] you are required to perform duties of a Daftary with effect from _____[date] until further instructions, at _____ branch.

2. You will be paid special allowance of Rs.560/- per month [on pro-rata basis] for the period you are required to perform the aforesaid duties.

3. Please signify your acceptance of this offer in the proforma attached herewith immediately failing which it will be presumed that you have refused to accept this offer, with consequential results. Please also note that in terms of 'the Settlement on Other Issues [Amendment] 1984', acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer. An extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984, is enclosed.

Yours faithfully,

Branch Head

Encl:
1. Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984.
2. Proforma for acceptance.

Downloaded By: Mr. MEHMOOD DARIGH (DM051965)

ANNEXURE-C

'Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984'

7.0 **CONDITIONS FOR INELIGIBILITY FOR RECEIPT OF SPECIAL PAY PAYABLE ON THE BASIS OF SENIORITY**

7.1 A workmen who is transferred at his own request and forgoes/undertakes not to claim special pay for a specified period, in terms of the Bank's administrative rules, shall not be considered for assignment of duties carrying special payfor that period, provided however, if such a workman is the only otherwise eligible workman for the post, there being no other eligible workman, in that event he would be considered for sanction of the allowance, provided he is willing.

7.2 [a] Once a workman refuses to accept offer of assignment of duties attracting special allowance on regular basis, he shall be ineligible for receipt of such special allowance on regular as well as on temporary basis for a period of two (2) years from the date of such offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

7.2 [b] When a workman refuses to accept offer of assignment of duties attracting special allowance on temporary basis on three occasions, he shall be ineligible for receipt of such special allowance on regular as well as on temporary basis for a period of two (2) years from the date of the third offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

7.2 [c] Refusal to accept the offer of assignment of duties of Assistant Head Cashier/Head Cashier Category 'E', 'C', 'A' and Teller 'A' or 'B' would make that workman ineligible for receipt of that 'pay' [allowance] and also all other higher categories of Head Cashier 'pay' [allowance] in terms of clause 7.2[a] and 7.2[b] of the above settlement for a period of two years.

7.3 In a situation where all otherwise eligible workmen are within their respective period of ineligibility, then, notwithstanding 7.1 and 7.2 above, one whose period of ineligibility expires first would be considered for the sanction of the allowance, provided he is willing.

7.4 Conditional acceptance of an offer of duties attracting payment of special allowance either on temporary or on regular basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall be done only in proforma 'A' and 'b' respectively attached hereto. Acceptance of offer in any other form shall constitute refusal of the offer.

7.5 Clause 7.1, 7.2, 7.3 and 7.4 above shall be applicable in cases where workmen have opted for and have been given reversion from any post carrying a special allowance.

7.6 The principles of paragraph 529 of Sastry Award shall be applicable for sanction of special allowance and 'the Bank' shall have the right to supersede a senior employee in terms of the principle laid down under that paragraph.

Downloaded by M. MEENAKSHI SUNDARAM (DMC 1965)

ANNEXURE-D

Draft of the letter to be given by a workman accepting the offer of assignment of duties of Daftary.

The Branch/Office Head,
Bank of Baroda,
_____ Branch/Office.

Dear Sir,

I refer to your letter No. _____ dated _____ assigning me duties of Daftary with effect from _____ at _____ branch.

I hereby accept the above offer made by the Bank.

Yours faithfully,

[Signature]

Name :: _____

Date :: _____

Place :: _____

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE-E

CHECK LIST – DAFTARY & ADDITIONAL DAFTARY

Identification of vacancies of Daftary & additional Daftary.

The process should commence:

In advance, in case of superannuation of existing Daftary and opening of new Branch.

On relieving of existing Daftary on account of VRS/ Transfer/ Resignation/ Termination/ Sabbatical leave

Circular inviting applications be issued as per attached proforma.

Applications be verified with actual record [Personal File[s] & HRnes Data] and seniority list be prepared

Offer of assignment of duties of Daftary be made and acceptance be obtained as per stipulated formats.

To ensure that the offer letter and acceptance of the same be kept in personal file of concerned employee at Regional Office as well as Branch.

Necessary updation in HRnes system be made.

Procedure for filling vacancies of posts carrying special Pay shall be initiated within -30- days of occurrence of the vacancies and completed within -90- days.

*****

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

ANNEXURE-F

DRAFT OF CIRCULAR – TO BE ISSUED IN VERNACULAR LANGUAGE ALSO

Ref.No._____ Date :: _____

CIRCULAR TO ALL BRANCHES/OFFICES IN _____ REGION
[Issued by HRM Department]

Madam/Dear Sir,

Re :: **Filling-in vacancy of Daftary at _____ branch/Office.**

In terms of of the , " Settlement to modify criteria for selection of Posts carrying Special Allowance – 2001", dated 18.03.2001 and applicable guidelines, applications are invited from the confirmed willing and eligible Peons/Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon) attached to the branches/offices at the _____ Center for filling up the vacancy of Daftary at _____[branch] which has arisen/likely to arise w.e.f. _____[date] on account of [Transfer/Voluntary Retirement/ Resignation/ Termination/Superannuation/Sabbatical Leave/Death] of the present incumbent. The willing and eligible Peons/Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon) are advised to submit their applications in the enclosed format. Applications should be submitted in the prescribed format as enclosed. Please note that the applications submitted other than in the enclosed prescribed proforma shall not be entertained.

ELIGIBILITY [As on date of occurrence of vacancy] ::

Peons or Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon).

ASSIGNMENT PROCESS:

A list of candidates who are found eligible would be prepared in the descending order of seniority and offer for assignment of duties of Daftary would be made in accordance with the provisions of the applicable Settlement.

DUTIES OF DAFTARY:

Duties of Daftary shall be as enumerated in the Bipartite Settlement as modified from time to time.

AMOUNT OF SPECIAL PAY PAYABLE TO DAFTARY :

The Special Pay payable to Daftary would be Rs.560/- per month as per 10th Bipartite Settlement.

REFUSAL TO ACCEPT ASSIGNMENT OF DUTIES OF DAFTARY AND CONSEQUENCES THEREOF ::

If an employee refuses to accept the offer of assignment of duties of Daftary on regular basis, he shall become ineligible to apply and also for assignment of duties of Daftary on regular as well as on temporary basis for a period of two years from the date of such offer. His case would be considered only after that period if he makes a written request after the period, for consideration of his case in future.

Downloaded By: Mr. MEHMOOD ALAM (DM051965)

SUBMISSION OF THE APPLICATIONS FOR THE POST OF DAFTARY :

The eligible subordinate staff members who are willing to apply for the posts of Daftary may submit their application as per enclosed format to the respective Branch/Office. The details of time-line are as under ::-

By applicant to Branch	
By Branch to Regional Office	

Please bring the contents of this Circular to the notice of all Subordinate Staff posted at your Branch/Office. Simultaneously, a copy of the Circular should be displayed on the Notice Board at the Branch/Office. Also note to send a copy of the Circular by registered post-AD to the subordinate staff who is under suspension/leave/unauthorized absence from duty or out of the branch/office on official assignment etc., and keep his/her acknowledgment[proof of "Good Service"] on record.

Yours faithfully,

[ ]
REGIONAL HEAD

Encl : Prescribed format to be used for submitting application for Daftary.

Downloaded By: Mr. MEHMOOD DANISH .(DOB:1965)

ANNEXURE-G

DRAFT

APPLICATION FOR THE POST OF DAFTARY/ADDITIONAL DAFTARY
(TO BE ISSUED IN VERNACULAR LANGUAGE ALSO)

To,

_____,
_____Region,
Bank of Baroda,
_____.

Respected Sir,

Re: Application for the post of Daftary

In response to Circular No. _____ dated _____, I submit my application for the assignment of duties of Daftary. I furnish hereunder the following particulars for your kind consideration.

1	Full Name (Surname first)				
2	E.C.No.				
3	Present Branch				
4	Date of Birth				
5	Date of Joining				
6	Date of elevation/conversion /redesignation to full time cadre				
7	Designation				
8	Have you sought reversion*[after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same]* in past from Special Pay carrying post?	YES / NO			
	If yes, specify the name of Special Pay & date of reversion	Special Pay Post		Date	
9	If any regular Special Pay offer of Daftary was refused in past ?	YES / NO		Date	
10	If any temporary Special Pay offer of Daftary was refused on –03- occasions	YES / NO		Date	
11	Details of Leave on Loss of Pay/Absence without Pay having consequential effect of postponement of future increments	Total Nos. of Days during Service			
12	If transferred to present branch/office on request, please mention the date of your reporting in the Branch/Office/ Region.	Place from where transferred			
		Date of reporting to present Branch/Office/ Region			
13	Disciplinary Action taken, if any.	YES / NO			

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	If yes, what penalty imposed ?				
	If Stoppage/Reduction of Increments	Number of Increments			
		Date From		To	
	If Special allowance withdrawn	YES / NO			
		Date From		To	
14	Whether employee of : (*Please strike out which is not applicable)*	**ETBL** Yes/No	**EBCBL** Yes/No	**EBSBL** Yes/No	**ESGLABL** Yes/No
	Date of amalgamation	12-05-1988	02-06-1999	18-06-2002	24-06-2004

I undertake that the information submitted above is true and correct. Any information/data furnished hereinabove, if found incorrect/wrong as per the record shall render me ineligible for said assignment of special pay duty.

Place : _____.
Date : _____.
_____

(Signature of the Applicant)

NAME:_____
EC No._____
BRANCH: _____

(FOR BRANCH / OFFICE USE ONLY)

All the above particulars have been verified by us with records/personal file and are found correct.

We recommend.

Date : _____.

Place : _____.

._____.
BRANCH / OFFICE HEAD

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

16.0 HEAD PEON:

16.1 **DUTIES OF HEAD PEON** : A Head Peon shall discharge the following duties/functions of Head Peon in addition to his normal duties/functions of a Peon. He is required to assist in supervision of various matters pertaining to subordinate staff like ::

16.1.1 Cleanliness of the office premises;

16.1.2 Cleanliness of uniforms;

16.1.3 Leave arrangements;

16.1.4 Arrangements for safekeeping of keys; and

16.1.5 Distribution of duties amongst the subordinate staff

16.2 **ASSIGNMENT OF DUTIES OF HEAD PEON** :

16.2.1 Assignment of duties of Head Peon is governed by the "Settlement on Other Issues" dated 03.10.1978, as amended by "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001" dated 18.03.2001 and administrative guidelines issued from time to time.

16.3 **ELIGIBILITY OF BRANCHES/OFFICES** :

16.3.1 Head peon shall be sanctioned at a branch having seven or more peons including Peon-cum-Watchman or Watchman-cum-Peon, Peon-cum-Driver or Driver-cum-Peon, Peon-cum-full-time Farrash or farrash-cum-Peon and also such others who are full time employee in the subordinate cadre whose combined designation includes the designation of "Peon".

16.3.2 W.e.f. 18.03.2001, the services of Head Peon shall be provided to Executives in the rank of Senior Management Grade/Scale-IV and above posted at branches. Provided that, if in a branch, there are more than one Executive in Senior Management Grade/Scale-IV or higher, services of a Head Peon shall be provided to that Executive in Senior Management Grade/Scale-IV or higher who heads the branch.

(Clause 4.1 of Settlement dated 18.03.2001)

16.3.3 At present there is no provision to provide a Head Peon to the Executive posted in administrative offices. However, keeping in view the number of Head Peons available in Zonal/ Regional offices and for their optimum utilization, it would be in order to provide one Head Peon to Zonal Head/ Regional Head till they are redeployed to the branches against the identified posts under the Settlement dated 18.03.2001. However, such temporary retention of Head Peon at RO/ZO should be within the limit of total subordinate staff sanctioned to Zonal/Regional office.

(Letter to Zonal Authorities- CO:PD:KCP:M-111/2324 dated 30.05.2002)

Downloaded by Mr. MUHMMAD DANISH .(DM051965)

16.4 **PROCESS FOR ASSIGNMENT:**

16.4.1 Procedure for filling vacancies of posts carrying special Pay shall be initiated within -30- days of occurrence of the vacancies and completed within -90- days.

[Para 9.4 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance dt. 18/03/2001]

16.4.2 For this purpose, applications shall be invited from confirmed eligible Peons/Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon), and duties of Head Peon shall be assigned to the senior-most eligible applicant as under:

PLACE OF VACANCY	***SENIORITY TO BE RECKONED***
Place where there is only one branch of the Bank	Branch wise
Place where there is more than one branch of the Bank	Centre/City wise
For temporary assignment	Branch wise

[Para 3.1[b & c] of Settlement on Other Issues (Amendment) dt. 18/04/1984]
[Para 4.1 2 & 9.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance, dt. 18/03/2001]

16.5 **SENIORITY ::**

16.5.1 Regular full time service shall be reckoned from the date of appointment/ conversion/ redesignation/ elevation, etc.

[Para 3.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance Dt. 18/03/2001]
[Para 9.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance, dt. 18/03/2001]
[Clause 6 of Settlement on Elevation of Permanent Part Time Sweepers(PTS) into Full Time Sweeper-cum-Peon & Permanent Part Time Peons into Full Time Peons Dt.31/12/2013]

16.5.2 Seniority for the employees of amalgamated/merged Bank shall be reckoned as under ::

Whether employee of ➔	**ETBL : BOB**	**EBCBL : BOB**	**EBSBL : BOB**	**SGLABL : BOB**
Date of amalgamation ➔	12-05-1988	02-06-1999	18-06-2002	24-06-2004
Regular service rendered in respective Bank prior to the date of amalgamation/merger to be reckoned in Bank of Baroda in the ratio of	1.5 : 1	1.5 : 1	2 : 1	3 : 1

16.5.3 **Following period, if any, must be excluded while calculating Seniority:**

Period of temporary/casual employment.
Period for which increment is stopped.
Period for which increment is brought down to lower stage in the scale of pay
Period for which increment is postponed.

[Para 9.1 of Settlement to Modify Criteria for Selection to Posts carrying Special Allowance dt. 18/03/2001]

Downloaded by: Mr. MEHMOOD DANISH (DM05536)

16.5.4 **DETERMINATION OF INTER-SE SENIORITY**

Where two or more workmen (sub-staff – Peon/Peon with combined designation) have equal seniority	One who has entered the cadre/ category as a regular full time workman earlier would be considered senior.
Where two or more workmen (sub-staff – Peon/Peon with combined designation) have equal seniority and the date of their entry into the cadre/category as per [a] above is also the same.	The one who has joined '*the Bank*' as a regular full time workman earlier would be considered senior.
Where two or more workmen (sub-staff – Peon/Peon with combined designation) have equal seniority and their date of entry into the cadre/category and the date of joining 'the Bank' is also the same as per [a] and [b] above	The one whose date of birth falls earlier would be considered senior.

[Para 8.1 of Settlement on Other Issues (Amendment) dt. 18/04/1984]

16.6 **PROVISION FOR SENIORITY FOR EX-SERVICEMEN RECRUITED IN BANK AS WORKMEN ::**

16.6.1 In terms of Government guidelines, the benefit of weightage to defence service for the purpose of appointment on permanent basis against special allowance carrying posts within the cadre or for promotion from one cadre to a higher cadre is available to the re-employed ex-servicemen at the time of first available opportunity only. Also, this benefit may be availed by the re-employed ex-servicemen for the purpose of temporary appointment to an allowance carrying post or officiating post and afterwards for regular promotion to the next higher cadre from the post to which he was initially re-employed.

In view of the above, once an employee has availed of the benefit of weightage to defence services for entrustment on permanent basis to a Special Allowance carrying post, he can not avail the benefit again for entrustment on a permanent basis to a post carrying a higher special allowance.

[CO:PD:KCP:6/28/1442 dt. 06.05.1999]

16.7 **INELIGIBILITY ::** Following subordinate staff shall not be eligible for assignment of duties of Head Peon, as per the extant provisions of applicable Settlement ::

16.7.1 Subordinate Staff members who have foregone their special pay on account of request transfer and presently under debarment period of -2- years;

16.7.2 Subordinate staff members who have refused offer of special pay position(s) regular basis or temporary basis for three times and presently under debarment period of -2- years; and

16.7.3 Subordinate staff members who have sought reversion *[after accepting the offer of assignment of special pay carrying duty on regular basis and opt to forego the same]* from duties carrying Special Pay and the same has been considered favourably by the Bank and is presently under debarment period of -2- years.

[Para 7.1, 7.2 & 7.5 of Settlement on Other Issues(Amendment) dt. 18/04/1984]

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16.8 **SPECIFIC SITUATIONS ::**

SITUATION	ACTION
When no application has been received	The duties of Head Peon shall be assigned to the senior-most Peon/Peon with combined designation in the branch/office where the vacancy occurs. ***In case, the said subordinate staff in the branch is the only sub-staff and is otherwise ineligible and where there is no other eligible peon, he/she shall be assigned the duties of Head Peon.***
the applicant/s is/are ineligible	
the eligible applicant withdraws his application before the duties are assigned to him	
A workmen (sub-staff – Peon/Peon with combined designation) who is transferred at his own request and forgoes/undertakes not to claim special allowance for a specified period	Shall not be considered for assignment of duties carrying Special Pay for a period of two (2) years. ***In case he is the only otherwise eligible workman for the post, he would be considered for such assignment, provided he is willing.***
Where workmen (sub-staff – Peon/Peon with combined designation) have opted for and have been given reversion *[after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same]* from any post carrying a special allowance.	
Refusal to offer of regular assignment of Special Pay duties;	Ineligible for assignment of duties attracting Special Pay for a period of two (02) years ***His case would be considered after that period only if he makes a written request for consideration of his case in future.***
Refusal to offer of temporary assignment of Special Pay duties on three occasions;	

16.9 **NOTE ::**

16.9.1 In a situation where all otherwise eligible workmen are within their respective period of ineligibility, one whose period of ineligibility expires first would be considered for the sanction of the allowance, provided he is willing.

16.9.2 Conditional acceptance of an offer of duties of Head Peon either on temporary or on regular basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall be done only in stipulated proforma attached hereto. Acceptance of offer in any other form shall constitute refusal of the offer.

[Para 7.3, 7.4 & 7.5 of Settlement on Other Issues(Amendment) dt. 18/04/1984]
[Para 3.1 Settlement to Modify Criteria for Selection to Posts carrying Special Allowance 18.03.2001]

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16.9.3 The principles of paragraph 529 of Sastry Award will be applicable for sanction of special pay positions under this settlement and 'the Bank' shall have the right to supersede a senior employee in terms of the principles laid down under the paragraph. . [Text of Para 529 of Sastry Award is reproduced at Para-7 above]

16.9.4 The draft letter to be issued to workman on regular assignment of duties of Head Peon is given as Annexure-A, draft letter to be issued to workmen on temporary assignment is given as Annexure-B, extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984' is given at Annexure-C and draft of letter to be given by a workmen accepting the offer of assignment of duties of Head Peon is given at Annexure-D.

16.9.5 Check-list for Assignment of Duties of Head Peon is given at Annexure-E.

16.9.6 Draft of Circular inviting applications for the post of Head Peon is given at Annexure-F.

16.9.7 Draft of Application for the post of Head Peon is given at Annexure-G.

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ANNEXURE-A

(To be issued on Branch Letter Head to a workman for 'regular assignment' of duties of Head Peon)

Shri _____
C/o.Bank of Baroda,
_____ Branch

Dear Sir,

1. You are hereby advised that in addition to your duties/function of _____ [the present category] you are required to perform duties of a Head Peon with effect from _____[date] until further instructions, at _____ branch.

2. You will be paid special allowance of Rs.740/- per month for the period you are required to perform the aforesaid duties.

3. Please signify your acceptance of this offer in the proforma attached herewith within **three** days of receipt of this letter failing which it will be presumed that you have refused to accept this offer, with consequential results. Please also note that in terms of 'the Settlement on Other Issues [Amendment] 1984', acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer. An extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984, is enclosed.

4. In case this offer is refused, please note that no such offer will be made to you in future for a period of two years from the date of this offer. Thereafter your case would be considered only on a written request received from you.

Yours faithfully,

[_____]
Branch Head

Encl:
1. Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984.
2. Proforma for acceptance.

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

ANNEXURE-B

(To be issued on Branch Letter Head to a workman for 'temporary assignment' of duties of Head Peon)

Shri _____
C/o.Bank of Baroda,
_____ Branch

Dear Sir,

1. You are hereby advised that in addition to your duties/function of _____ [the present category] you are required to perform duties of a Head Peon with effect from _____[date] until further instructions, at _____ branch.

2. You will be paid special allowance of Rs.740/- per month [on pro-rata basis] for the period you are required to perform the aforesaid duties.

3. Please signify your acceptance of this offer in the proforma attached herewith immediately failing which it will be presumed that you have refused to accept this offer, with consequential results. Please also note that in terms of 'the Settlement on Other Issues [Amendment] 1984', acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer. An extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984, is enclosed.

Yours faithfully,

Branch Head

Encl:
1. Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984.
2. Proforma for acceptance.

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ANNEXURE-C

'Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984'

7.0 **CONDITIONS FOR INELIGIBILITY FOR RECEIPT OF SPECIAL PAY PAYABLE ON THE BASIS OF SENIORITY**

7.1 A workmen who is transferred at his own request and forgoes/undertakes not to claim special pay for a specified period, in terms of the Bank's administrative rules, shall not be considered for assignment of duties carrying special payfor that period, provided however, if such a workman is the only otherwise eligible workman for the post, there being no other eligible workman, in that event he would be considered for sanction of the allowance, provided he is willing.

7.2 [a] Once a workman refuses to accept offer of assignment of duties attracting special allowance on regular basis, he shall be ineligible for receipt of such special allowance on regular as well as on temporary basis for a period of two (2) years from the date of such offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

7.2 [b] When a workman refuses to accept offer of assignment of duties attracting special allowance on temporary basis on three occasions, he shall be ineligible for receipt of such special allowance on regular as well as on temporary basis for a period of two (2) years from the date of the third offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

7.2 [c] Refusal to accept the offer of assignment of duties of Assistant Head Cashier/Head Cashier Category 'E', 'C', 'A' and Teller 'A' or 'B' would make that workman ineligible for receipt of that 'pay' [allowance] and also all other higher categories of Head Cashier 'pay' [allowance] in terms of clause 7.2[a] and 7.2[b] of the above settlement for a period of two years.

7.3 In a situation where all otherwise eligible workmen are within their respective period of ineligibility, then, notwithstanding 7.1 and 7.2 above, one whose period of ineligibility expires first would be considered for the sanction of the allowance, provided he is willing.

7.4 Conditional acceptance of an offer of duties attracting payment of special allowance either on temporary or on regular basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall be done only in proforma 'A' and 'b' respectively attached hereto. Acceptance of offer in any other form shall constitute refusal of the offer.

7.5 Clause 7.1, 7.2, 7.3 and 7.4 above shall be applicable in cases where workmen have opted for and have been given reversion from any post carrying a special allowance.

7.6 The principles of paragraph 529 of Sastry Award shall be applicable for sanction of special allowance and 'the Bank' shall have the right to supersede a senior employee in terms of the principle laid down under that paragraph.

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ANNEXURE-D

Draft of the letter to be given by a workman accepting the offer of assignment of duties of Head Peon.

The Branch/Office Head,
Bank of Baroda,
_____ Branch/Office.

Dear Sir,

I refer to your letter No. _____ dated _____ assigning me duties of Head Peon with effect from _____ at _____ branch.

I hereby accept the above offer made by the Bank.

Yours faithfully,

[Signature]

Name :: _____

Date :: _____

Place :: _____

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ANNEXURE-E

CHECK LIST – HEAD PEON

Identification of vacancies of Head Peon.

The process should commence:

Simultaneously on regular posting of a Branch Head in Senior Management Grade/Scale-IV or higher grade.

In advance, in case of superannuation of existing Head Peon and opening of new Branch.

On relieving of existing Head Peon on account of VRS/ Transfer/ Resignation/ Termination/ Sabbatical leave

While ascertaining the requirement of Head Peon, if the number of Peons/Peons having combined designation has been reduced [i.e. below 7] at a branch [in case of centre having more than one branch]/reclassification of a branch headed by Grade/Scale-IV and above to Branch headed by/upto Grade/Scale-III and where a Head Peon is already posted, such existing Head Peon be redeployed to a branch where there is vacancy position of Head Peon. Also, a letter abolishing the post of Head Peon be issued to the concerned branch from where the Head Peon is redeployed.

Circular inviting applications be issued as per attached proforma.

Applications be verified with actual record [Personal File[s] & HRnes Data] and seniority list be prepared

Offer of assignment of duties of Head Peon be made and acceptance be obtained as per stipulated formats.

To ensure that the offer letter and acceptance of the same be kept in personal file of concerned employee at Regional Office as well as Branch.

Necessary updation in HRnes system be made.

Procedure for filling vacancies of posts carrying special Pay shall be initiated within -30- days of occurrence of the vacancies and completed within -90- days.

*****

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ANNEXURE-F

DRAFT OF CIRCULAR – TO BE ISSUED IN VERNACULAR LANGUAGE ALSO

Ref.No._____ Date :: _____

CIRCULAR TO ALL BRANCHES/OFFICES IN _____REGION
[Issued by HRM Department]

Madam/Dear Sir,

Re :: **Filling-in vacancy of Head Peon at _____ branch/Office.**

In terms of of the , " Settlement to modify criteria for selection of Posts carrying Special Allowance – 2001", dated 18.03.2001 and applicable guidelines, applications are invited from the confirmed willing and eligible Peons/Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon) attached to the branches/offices at the _____ Center for filling up the vacancy of Head Peon at _____[branch] which has arisen/likely to arise w.e.f. _____[date] on account of [Transfer/Voluntary Retirement/ Resignation/ Termination/Superannuation/Sabbatical Leave/Death] of the present incumbent. The willing and eligible Peons/Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon) are advised to submit their applications in the enclosed format. Applications should be submitted in the prescribed format as enclosed. Please note that the applications submitted other than in the enclosed prescribed proforma shall not be entertained.

ELIGIBILITY [As on date of occurrence of vacancy] ::

Peons or Peons with combined designations (including elevated/redesignated Full-time Sweeper-cum-Peon).

ASSIGNMENT PROCESS:

A list of candidates who are found eligible would be prepared in the descending order of seniority and offer for assignment of duties of Head Peon would be made in accordance with the provisions of the applicable Settlement.

DUTIES OF HEAD PEON:

Duties of Head Peon shall be as enumerated in the Bipartite Settlement as modified from time to time.

AMOUNT OF SPECIAL PAY PAYABLE TO HEAD PEON :

The Special Pay payable to Head Peon would be Rs.740/- per month as per 10th Bipartite Settlement.

REFUSAL TO ACCEPT ASSIGNMENT OF DUTIES OF HEAD PEON AND CONSEQUENCES THEREOF ::

If an employee refuses to accept the offer of assignment of duties of Head Peon on regular basis, he shall become ineligible to apply and also for assignment of duties of Head Peon on regular as well as on temporary basis for a period of two years from the date of such offer. His case would be considered only after that period if he makes a written request after the period, for consideration of his case in future.

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SUBMISSION OF THE APPLICATIONS FOR THE POST OF HEAD PEON :

The eligible subordinate staff members who are willing to apply for the posts of Head Peon may submit their application as per enclosed format to the respective Branch/Office. The details of time-line are as under ::-

By applicant to Branch	
By Branch to Regional Office	

Please bring the contents of this Circular to the notice of all Subordinate Staff posted at your Branch/Office. Simultaneously, a copy of the Circular should be displayed on the Notice Board at the Branch/Office. Also note to send a copy of the Circular by Registered Post-AD to the subordinate staff who is under suspension/leave/unauthorized absence from duty or out of the branch/office on official assignment etc., and keep his/her acknowledgment[proof of "Good Service"] on record.

Yours faithfully,

[ ]
REGIONAL HEAD

Encl : Prescribed format to be used for submitting application for Head Peon.

Downloaded By: Mr. MEHMOOD DANISH .(DOB:1965)

ANNEXURE-G

DRAFT

APPLICATION FOR THE POST OF HEAD PEON

(TO BE ISSUED IN VERNACULAR LANGUAGE ALSO)

To,

_____,

_____Region,

Bank of Baroda,

_____.

Respected Sir,

Re: Application for the post of Head Peon

In response to Circular No. _____ dated _____, I submit my application for the assignment of duties of Head Peon. I furnish hereunder the following particulars for your kind consideration.

1	Full Name (Surname first)				
2	E.C.No.				
3	Present Branch				
4	Date of Birth				
5	Date of Joining				
6	Date of elevation/conversion /redesignation to full time cadre				
7	Designation				
8	Have you sought reversion*[after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same]* in past from Special Pay carrying post?	YES / NO			
	If yes, specify the name of Special Pay & date of reversion	Special Pay Post		Date	
9	If any regular Special Pay offer of Head Peon was refused in past ?	YES / NO		Date	
10	If any temporary Special Pay offer of Head Peon was refused on –03- occasions	YES / NO		Date	
11	Details of Leave on Loss of Pay/Absence without Pay having consequential effect of postponement of future increments	Total Nos. of Days during Service			
12	If transferred to present branch/office on request, please mention the date of your reporting in the Branch/Office/ Region.	Place from where transferred			
		Date of reporting to present Branch/Office/ Region			
13	Disciplinary Action taken, if any.	YES / NO			

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	If yes, what penalty imposed ?				
	If Stoppage/Reduction of Increments	Number of Increments			
		Date From		To	
	If Special allowance withdrawn	YES / NO			
		Date From		To	
14	Whether employee of : (*Please strike out which is not applicable)*	**ETBL** Yes/No	**EBCBL** Yes/No	**EBSBL** Yes/No	**ESGLABL** Yes/No
	Date of amalgamation	12-05-1988	02-06-1999	18-06-2002	24-06-2004

I undertake that the information submitted above is true and correct. Any information/data furnished hereinabove, if found incorrect/wrong as per the record shall render me ineligible for said assignment of special pay duty.

Place : _____.
Date : _____.
_____

(Signature of the Applicant)

NAME:_____
EC No._____
BRANCH: _____

(FOR BRANCH / OFFICE USE ONLY)

All the above particulars have been verified by us with records/personal file and are found correct.

We recommend.

Date : _____.

Place : _____.

._____.
BRANCH / OFFICE HEAD

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17.0 OTHER SPECIAL PAY DUTIES IN SUBORDINATE STAFF CADRE ::

17.1 **ARMED GUARDS** ::

17.1.1 Persons required to perform watch and ward duties i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against attack or assault or infiltration and against removal of the bank's property by any unauthorized persons AND/OR to watch and guard as above the movement of cash from one place to another whether inside or outside the Bank, for which purpose they are required by the bank to carry any of the following weapons:

[i] Gun, Pistol or any other fire arm; or
[ii] Dagger, sword, khukri or spear; or
[iii] Any other licensed weapon

17.1.2 **NOTE ::** 'Retainers' Peons (other than watchmen) whose names are registered in the Bank's licence as Retainers will, when they perform "Armed Guard" duties, be entitled to special pay for "Armed Guards" pro rata.

17.2 **ELECTRICIANS**:

17.2.1 Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.

17.3 **DRIVERS**:

17.3.1 Persons required to drive, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motor cycles or other motor vehicles.

17.4 **NOTE ::** It is clarified that in the case of special pay carrying posts referred to herein above duties higher than what are set out above, which are being performed on 17.09.1984 in any bank shall continue.

18.0 HEAD CASHIER CATEGORY –II :

[Amendment Settlement for Assignment of Duties of Head Cashier Category-II -2010 dated 31-12-2010]

18.1 Consequent upon implementation of 9th Bipartite Settlement dated 27/04/2010, there will be only Head Cashier Category-II in the Bank. Accordingly, all Branches/ Extension counters in India which are dealing with cash transactions shall have Head Cashier Category-II.

18.2 **This settlement shall govern ::-**

18.2.1 Conversion of Head Cashier Category-I to Head Cashier Category-II. Accordingly, Clerical Staff assigned the duties of Head Cashier Category-I, on regular basis prior to 01/05/2010, shall now be converted as Head Cashier Category-II w.e.f. 01/05/2010.

18.2.2 Criteria for assignment of the duties of Head Cashier Category-II at branches/ extension counters dealing in the cash transactions.

18.2 **DUTIES OF HEAD CASHIERS CATEGORY-II** :
Apart from normal duties of Clerical Cadre, Head Cashier-II is required to perform duties as mentioned herebelow ::-

[a] Holding the bank's cash, key and/or other valuables in safe custody jointly with an officer and being accountable for them and being responsible for the running of the cash department;

[b] Opinion compilation;

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[c] Verification of vernacular signatures/endorsements;

[d] Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.

[e] Attending to Government Treasury work;

[f] Discharging/endorsing bills, cheques, etc.

[g] Being in charge of clearing and godown departments, etc;

[h] Passing independently clearing and transfer cheques, vouchers, etc. (whether credits or debits) upto and including Rs.50,000/- and cash vouchers upto Rs.50,000/- jointly with an authorized person.

[i] To pass independently withdrawal forms/cheques upto Rs.20,000/-, limit of independent passing powers of cash vouchers by SWO 'B'.

[j] Passing and payment of cheques includes verification of signature/thumb impression within his/her powers in terms of Bipartite Settlement.

[k] Powers of **Head Cashier-II** incorporated in CBS system ::-

Role ID in Finacle	**Details of Passing Powers [Debit]**	
HDCII	Cash Debit Limit Rs.20,000/- [In all schemes except Cash Accounts, where it is unlimited]	
	Clearing Debit	Rs.50,000/-
	Transfer Debit	Rs.50,000/-

[9th BPS and Letter No. BCC/HRM/HR-A/103/S-35/4649 dt.07/04/2011]

18.2.2 Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.

18.2.3 Checking/Verifying would mean verifying that the instrument/material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenting the same on the instrument/material, initialling the relative entries in the respective books of accounts, manually and/or online.

18.2.4 Passing includes verification of signature and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective book of account/ledgers/computer sheets and/or online.

[In terms of clarification received from IBA, Mumbai, Head Cashier Category-II may be entrusted to pass independently withdrawal forms/cheques upto ` 20,000/-, the limit for independent passing powers of cash vouchers by Single Window Operator 'B' - Letter No. BCC:HRM:HR-A:103/S-35/4949 dated 05/07-04-2011]

18.2.5 **NOTE ::** Passing and payment of cheques includes verification of signatures/thumb impression. Therefore, Head Cashier Category-II can perform such duties within their powers in terms of Bipartite Settlement.[Letter No. BCC:HRM:HR-A:103/S-35/4949 dated 05/07-04-2011]. Vide letter No. BCC:HRM:HR-A:103/S-35/8864 dated 12/07/2011 of General Manager[HRM & Marketing], necessary infrastructure, including CBS Terminal to be provided to Head Cashier Category-II as well as SWO 'A' & SWO 'B', Universal Teller and Special Assistant.

Downloaded By: [illegible] MEHROTRA ANISH (DM051965)

18.3 **ASSIGNMENT OF DUTIES OF HEAD CASHIER CATEGORY - II** :

All Branches/Extension Counters which are dealing with cash transactions shall have Head Cashier Category II.

[Para 4.1 of Amendment Settlement for Assignment of Duties of Head Cashier Category-II dated 31/12/2010]

The post of Head Cashir should not be identified in Corporate Financial Services [CFS] Branches, Asset Recovery Management Branches [ARMB] and Small Scale Industries [SSI] Branches, Small & Medium Enterprise [SME] Branches and other such branches where there is no cash transaction with the customers.

(Letter No. BCC:HRM:HR-A:S-20/10530 dated 24/11/2006)

18.3.1 The vacancies of Head Cashier Category-II may arise on account of ::-

[a] superannuation of existing HC-II;

[b] on opening of new Branch/Extension Counter

[c] On relieving of existing HC-II on account of Voluntary Retirement/Transfer/ Resignation/ Termination/ Sabbatical leave/Reversion[foregoing special pay of HC-II drawn on regular basis] OR on death of existing HC-II.

18.3.2 Procedure for filling vacancies of Head Cashier Category II are required to be initiated within -30- days of occurrence of the vacancies and shall be completed within -90- days.

[Para 9.4 of of Settlement on Modifying Criteria for Selection to Posts carrying Special Allowance dt. 18/03/2001]

18.3.3 Branches in the State or Administrative Region whichever is smaller will be divided into following categories :-

Category (A)	Cities/ Towns/ Places which have more than one branch or where a second branch is to be opened.
Category (B)	Other Cities/ Towns/ Places which have only one branch

[Annexure-B of Amendment Settlement for Assignment of Duties of Head Cashier Category-II dated 31/12/2010]

18.4 **ELIGIBILITY:**

18.4.1 All Single Window Operator –A and Single Window Operator B who are not otherwise ineligible in terms of the following:

[Para 4.2 of Amendment Settlement for Assignment of Duties of Head Cashier Category-II dated 31/12/2010]

Downloaded By: Mr. MUKUL MOOD KANSH (DM05135)

NATURE OF CASE	CONDITION FOR ELIGIBILITY
An employee who is transferred at his/her own request and forgoes/undertakes not to claim special allowance for specified period, in terms of Bank's administrative rules.	Shall not be considered for assignment of duties carrying special allowance for that period. **If such a workman is the only otherwise eligible workman for the post, there being no other eligible workman, in that event he would be considered for sanction of special pay provided he is willing.**
Where workmen have opted for and have been given reversion from the said post shall be ineligible for the said post and any higher special pay carrying post for a period of 2 years.	
Once the employee refuses to accept offer of assignment of duties of Head Cashier on regular basis, he/she shall be **ineligible for assignment of such duties** on regular as well as on temporary basis for a period of -2- years from the date of such offer.	Such case/s would be considered only after that period, **if the concerned employee makes a written request after that period**, for consideration of his/her case in future.
When an employee refuses to accept offer of assignment of duties of Head Cashier on temporary basis on three occasions, he/she shall be ineligible for assignment of such duties on regular as well as temporary basis for a period of -2- years from the date of the third offer.	

18.4.2 **NOTE:** In a situation where all otherwise eligible employees at the branch are within their respective period of ineligibility, then, not withstanding ineligibility due to refusal of special pay on regular basis/on temporary basis for three occasions, one whose period of ineligibility expires first would be considered for assignment of duties of Head Cashier Category-II on temporary basis provided he/she is willing. ***(Clause 7.3 of amendment settlement for assignment of duties of Head Cashier Cat II dated 31/12/2010)***.

18.4.3 Conditional acceptance of an offer of duties of a Head Cashier Category II either on temporary or on regular basis shall be deemed as a refusal to accept the offer. Acceptance of offer other than the prescribed Proforma shall constitute refusal of the offer.

Downloaded By : MR. SHAILESH DARJI (DMS 1555)

EXAMPLE

If Mr.A is Head Cashier Category-II at a branch situated in "X" city/town/place. He is transferred to a branch situated in "Y" city/town/place on 12/05/2011 at his request by foregoing his special pay of Head Cashier Category-II, drawn by him at "X" place. Accordingly, he shall have to submit written request on completion of -02- years debarment period on 12-05-2013 to consider his candidature for assignment of special pay duties [temporary or permanent whatever the case may be] for the vacancies arising in future [i.e. vacancies arising on or after 12-05-2013]. Accordingly, Mr.A, after submission of his request, has to apply for vacancies arising on or after 12-05-2013 and his case will be considered in terms of eligibility criteria and seniority criteria applicable to the post he has applied for, subject to ineligibility clause, prevailing at relevant time. Please note that there is no automatic restoration of special pay on completion of debarment period.

18.5 **PROCEDURE FOR ASSIGNMENT OF DUTIES OF HEAD CASHIER CATEGORY II:**

18.5.1 Branches in the State or Administrative Region whichever is smaller will be divided into following categories :-

Category (A)	Cities/ Towns/ Places which have more than one branch or where a second branch is to be opened.
Category (B)	Other Cities/ Towns/ Places which have only one branch

18.6 **Identification Head Cashier Category-II at Category (A) Branches**

18.6.1 Duties of Head Cashier Category–II will be assigned to the senior-most eligible Clerical staff (SWO – A and SWO – B) by the following procedure:

[a] Applications shall be invited from amongst eligible Clerical Staff (SWO 'A' and SWO 'B') posted in **Category (A)** branches.
[b] Senior most eligible applicant from the combined list of SWO-A & SWO-B would be selected for assignment of duty of Head Cashier Category – II.

SITUATION	***ACTION***
If no application is received	The duties of Head Cashier Category-II shall be assigned to the senior-most eligible Clerical Staff (SWO –A & SWO –B) in the branch where the vacancy occurs, for which purpose, seniority being reckoned branch-wise. ***In case the said clerical staff in the branch is otherwise ineligible, he/she shall be assigned the duties of Head Cashier Category-II.***
Where the applicant is ineligible	
Where the eligible applicant withdraws application before assignment of duties	

18.7 Identification of Head Cashier Category-II at Category (B) Branches

18.7.1 Duties of Head Cashier Category–II will be assigned to the senior-most eligible Clerical staff (SWO – A and SWO – B) by the following procedure:

[a] Applications shall be invited from amongst eligible Clerical Staff (SWO–A & SWO–B) **from Category (B)** Branches in the State or Administrative Region of the Bank whichever is smaller.

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[b] Senior most eligible applicant from the combined list of SWO-A & SWO-B would be selected for assignment of duty of Head Cashier Category – II.

SITUATION	***ACTION***
If there is no eligible applicant at all	Applications shall be invited from eligible Clerical Staff (SWO-A & SWO-B) from branches in Category (A)
In the event of there being no eligible applicant even from the branches in Category (A)	To select an eligible Clerical staff from Category (B) branch (where the vacancy exists) for being posted in such a branch as Head Cashier Category II. ***However, such a Head Cashier Category II would be eligible to apply for transfer as Head Cashier Category II at a later date to a branch of his choice in Category (B) without having to forego his special allowance.*** ***In case, the said clerical staff in the branch being the only clerk is otherwise ineligible, he/she shall be assigned the duties of Head Cashier Category-II.***

[Annexure-B of Amendment Settlement for Assignment of Duties of Head Cashier Category-II dated 31/12/2010]

18.8 **FACILITATING PROVISION ::**

18.8.1 With a view to speed-up the process of assignment of duty of HC-II at Category [B] branches, it is suggested to invite applications from Category[B] branches as well as Category [A] branches, simultaneously, by issuing one circular only. However, the assignment should be made in terms of provisions of Settlement as mentioned above. Since this is only for the purpose of expeditious completion of process, it should not be treated as part of any settlement. **The circular should make it amply clear that applications from Cat(A) Branches will be taken into consideration after completing due process of the cat B applications.**

18.9 **SPECIFIC SITUATION ::**

18.9.1 While filling the vacancies of Head Cashier Category-II in Category 'B' branches, as per above procedure, you may come across the situation when there is no willing and eligible applicant from Category 'B' as well as in Category 'A' branches in the Region. In such event, there is an administrative provision to select an eligible Clerical Staff [SWO-A & SWO-B] from Category 'B' branches for being posted in such a branch, as Head Cashier Category-II.

18.9.2 In view of the administrative provision, while selecting an eligible Clerk from Category 'B' branches, the combined seniority of SWO-A & SWO-B posted at Category 'B' branches preferably of the same district/adjoining district [where the vacancy of Head Cashier Category-II exists], may be taken into account to avoid inconvenience and long distance transfers on such assignment.

[BCC/HRM/HRA/103/M-12/218 dt. 06/01/2011]

18.9.3 **NOTE ::** However, the clerical staff who are already posted under the Redeployment Settlement 2006 may be excluded from the said list to avoid violation of clauses of this settlement.

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18.10 **TEMPORARY ASSIGNMENT OF DUTIES OF HEAD CASHIER CATEGORY-II ::**

18.10.1 Assignment of duties of Head Cashier Category-II on temporary basis should be made on the basis of Branch Wise seniority from amongst the eligible clerical staff [combined seniority list of SWO 'A' & SWO 'B'] posted at branch. ***In case the said clerical staff in the branch is otherwise ineligible, he/she shall be assigned the duties of Head Cashier Category-II.***

18.11 **CRITERIA FOR RECKONING SENIORITY:**

18.11.1 Length of regular full time service shall be reckoned from the date of entry in clerical cadre.

18.11.2 **Following period, if any, must be excluded while calculating Seniority:**

[a] Period of temporary/casual employment
[b] Period for which increment is stopped
[c] Period for which increment is brought down to lower stage in the scale of pay
[d] Period for which increment is postponed

18.11.3 While calculating the length of regular full time service additional weightage shall be given as follows:

For Graduation	:	2 years of service shall be added.
For CAIIB – I (JAIIB)/CAIB –I (London)	:	1 year of service shall be added.
For CAIIB – II (CAIIB)/CAIB – II (London)	:	2 years of service shall be added.

18.11.4 Thus weightage for those who have completed CAIIB/JAIIB/CAIB – I (London) and CAIIB – II/CAIB – II (London) shall be -3- years of service.

18.11.5 Seniority for the employees of amalgamated/merged Bank shall be reckoned as under ::-

Whether employee of ➔	**ETBL : BOB**	**EBCBL : BOB**	**EBSBL : BOB**	**SGLABL : BOB**
Date of amalgamation ➔	**12-05-1988**	**02-06-1999**	**18-06-2002**	**24-06-2004**
Regular service rendered in respective Bank prior to the date of amalgamation to be reckoned in Bank of Baroda in the ratio of	1.5 : 1	1.5 : 1	2 : 1	3 : 1

18.11.6 **DETERMINATION OF INTER-SE SENIORITY**

[A] Where two or more employees have equal seniority	One who has entered the cadre/ category as a regular full time employee earlier would be considered senior.
[B] Where two or more employees have equal seniority and the date of their entry into the cadre/category as per [A] above is also the same.	The one who has joined '*the Bank*' as a regular full time employee earlier would be considered senior.
[C] Where two or more employees have equal seniority and their date of entry into the cadre/category and the date of joining 'the Bank' is also the same as per [A] and [B] above	The one whose date of birth falls earlier would be considered senior.

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[a] "Branch wise seniority" shall mean seniority reckoned amongst confirmed full time eligible workmen working in a branch/ office.

[b] "City wise seniority" shall mean seniority reckoned amongst confirmed full time eligible workmen working in all the branches/ offices in a city/ town/ place irrespective of the number of administrative regions of 'the Bank' in a city/ town/ place.

[c] "Basic pay" shall mean the basic salary in the scale excluding any allowance of whatever nature.

[d] "A half year" shall mean a period of six calendar months from 1st January to 30th June or from 1st July to 31st December of a year."

[Annexure-B of Amendment Settlement for Assignment of Duties of Head Cashier Category-II dated 31/12/2010]

18.12 **PROVISION FOR SENIORITY FOR EX-SERVICEMEN RECRUITED IN BANK AS WORKMEN ::**

18.12.1 In terms of Government guidelines, the benefit of weightage to defence service for the purpose of appointment on permanent basis against special allowance carrying posts within the cadre or for promotion from one cadre to a higher cadre is available to the re-employed ex-servicemen at the time of first available opportunity only. Also, this benefit may be availed by the re-employed ex-servicemen for the purpose of temporary appointment to an allowance carrying post or officiating post and afterwards for regular promotion to the next higher cadre from the post to which he was initially re-employed.

18.12.2 In view of the above, once an employee has availed of the benefit of weightage to defence services for entrustment on permanent basis to a Special Allowance carrying post, he can not avail the benefit again for entrustment on a permanent basis to a post carrying a higher special allowance.

[CO:PD:KCP:6/28/1442 dt. 06.05.1999]

18.13 **SPECIAL PAY OF HEAD CASHIER CATEGORY-II ::**

18.13.1 "Head Cashier Category –II shall be paid Special Pay or Rs.1,280/- with effect from 01/11/2012 as per provisions under 10th Bipartite Settlement dated 25/05/2015.

18.14 The principles of paragraph 529 of Sastry Award will be applicable for sanction of special pay positions under this settlement and 'the Bank' shall have the right to supersede a senior employee in terms of the principles laid down under the paragraph. . [Text of Para 529 of Sastry Award is reproduced at Para-7 above]

18.15 The draft letter to be issued to workman on regular assignment of duties of Head Cashier Category-II is given as Annexure-A, draft letter to be issued to workmen on temporary assignment is given as Annexure-B, extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984' is given at Annexure-C, draft of letter to be given by a workmen accepting the offer of assignment of duties of Head Cashier Category-II on regular basis is given at Annexure-D and draft of letter to be given by a workmen accepting the offer of assignment of duties of Head Cashier Category-II on temporary basis is given at Annexure-E.

18.16 Wherever duties attracting special pay are to be offered, either on regular or on temporary basis, to the identified clerical staff it should be offered in writing, as per prescribed draft at Annexure-A and B respectively, the period to signify his/her acceptance of the offer, shall be -3- working days.

18.17 Conditional acceptance of an offer of duties attracting payment of special pay either on regular or on temporary basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall be done only in Annexure-D and E respectively. Acceptance of offer in any other form shall constitute refusal of the offer.

18.18 Check-list for Assignment of Duties of Head Cashier Category-II is given at Annexure-F.

18.17 Draft of Circular inviting applications for the post of Head Cashier Category-II is given at Annexure-G.

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ANNEXURE-A

Draft of the letter to be issued to a workman when duties attracting special pay of Head Cashier Category II are entrusted to him on regular basis

No.:_____ **Date :_____**

Mr./ Ms. _____
C/o Bank of Baroda
_____ branch
_____

Dear Sir/Madam,

[1] You are hereby advised that in addition to your duties/ functions of your cadre, you are required to perform duties of **Head Cashier Category II**, with effect from _____ (date) until further instructions, at _____ branch.

[2] You will be paid special pay of Rs.1,280/- per month for the period you are required to perform the aforesaid duties.

[3] Please signify your acceptance of this offer in the proforma attached herewith within three days of receipt of this letter failing which it will be presumed that you have refused to accept this offer with consequential results. Please also note that acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer.

[4] In case this offer is refused, please note that no such offer will be made to you in future for a period of two years from the date of this offer. Thereafter, your case would be considered only on a written request received from you.

Yours faithfully,

Branch Head

1. Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984.
2. Proforma for acceptance.

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ANNEXURE-B

Draft of the letter to be issued to a workman when duties attracting special pay of Head Cashier Category II are entrusted to him on temporary basis

No.:_____ **Date :_____**

Mr./ Ms. _____
C/o Bank of Baroda
_____ branch
_____

Dear Sir/Madam,

You are hereby advised that in addition to your duties/ functions of your cadre, you are required to perform duties of **Head Cashier Category II**, with effect from _____ (date) until further instructions, at _____ branch.

You will be paid special pay of Rs.1,280/- per month for the period you are required to perform the aforesaid duties.

Please signify your acceptance of this offer in the proforma attached herewith immediately on receipt of this letter failing which it will be presumed that you have refused to accept this offer with consequential results. Please also note that acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer.

In case this offer is refused, please note that no such offer will be made to you in future for a period of two years from the date of this offer. Thereafter, your case would be considered only on a written request received from you.

Yours faithfully,

Branch Head

1. Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984, dated 18th April, 1984.
2. Proforma for acceptance.

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ANNEXURE-C

'Extract of ineligibility clauses of 'the Settlement on Other Issues [Amendment] 1984'

7.0 **CONDITIONS FOR INELIGIBILITY FOR RECEIPT OF SPECIAL PAY PAYABLE ON THE BASIS OF SENIORITY**

7.1 A workmen who is transferred at his own request and forgoes/undertakes not to claim special pay for a specified period, in terms of the Bank's administrative rules, shall not be considered for assignment of duties carrying special payfor that period, provided however, if such a workman is the only otherwise eligible workman for the post, there being no other eligible workman, in that event he would be considered for sanction of the allowance, provided he is willing.

7.2 [a] Once a workman refuses to accept offer of assignment of duties attracting special allowance on regular basis, he shall be ineligible for receipt of such special allowance on regular as well as on temporary basis for a period of two (2) years from the date of such offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

7.2 [b] When a workman refuses to accept offer of assignment of duties attracting special allowance on temporary basis on three occasions, he shall be ineligible for receipt of such special allowance on regular as well as on temporary basis for a period of two (2) years from the date of the third offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

7.2 [c] Refusal to accept the offer of assignment of duties of Assistant Head Cashier/Head Cashier Category 'E', 'C', 'A' and Teller 'A' or 'B' would make that workman ineligible for receipt of that 'pay' [allowance] and also all other higher categories of Head Cashier 'pay' [allowance] in terms of clause 7.2[a] and 7.2[b] of the above settlement for a period of two years.

7.3 In a situation where all otherwise eligible workmen are within their respective period of ineligibility, then, notwithstanding 7.1 and 7.2 above, one whose period of ineligibility expires first would be considered for the sanction of the allowance, provided he is willing.

7.4 Conditional acceptance of an offer of duties attracting payment of special allowance either on temporary or on regular basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall be done only in proforma 'A' and 'b' respectively attached hereto. Acceptance of offer in any other form shall constitute refusal of the offer.

7.5 Clause 7.1, 7.2, 7.3 and 7.4 above shall be applicable in cases where workmen have opted for and have been given reversion from any post carrying a special allowance.

7.6 The principles of paragraph 529 of Sastry Award shall be applicable for sanction of special allowance and 'the Bank' shall have the right to supersede a senior employee in terms of the principle laid down under that paragraph.

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ANNEXURE-D

Draft of the letter to be given by a workman accepting the offer of assignment of duties of Head Cashier Category II attracting special pay.

The Branch Manager
Bank of Baroda
_____ branch

Dear Sir,

I refer to your letter No. _____ dated _____ assigning me the duties of _____ with effect from _____ at _____ branch.

I hereby accept the above offer made by the Bank.

Yours faithfully,

(Signature)_____
Name_____

Date :_____

Place :_____

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ANNEXURE-E

Draft of the letter to be given by a workman accepting the offer of assignment of duties of Head Cashier Category II attracting special pay. (Temporary assignment)

The Branch Manager
Bank of Baroda
_____ branch

Dear Sir,

I refer to your letter No. _____ dated _____ assigning me the duties of _____ on temporary basis with effect from _____ at _____ branch.

I hereby accept the above offer made by the Bank.

Yours faithfully,

(Signature)_____
Name_____

Date :_____

Place :_____

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ANNEXURE-F

FORMAT OF CIRCULAR

Ref.No._____ Date :: _____

CIRCULAR TO ALL BRANCHES/OFFICES IN _____REGION
[Issued by HRM Department]

Madam/Dear Sir,

Re :: **Filling-in vacancy of Head Cashier Category-II. In Category-A Branches/in Category-B branches (for each circular either for Cat A or Cat B)**

We invite applications from the confirmed willing and eligible Clerical Staff [SWO-A & SWO-B] posted at branches/offices for filling up the vacancy of Head Cashier Category-II at following Branch which has arisen/likely to arise from the date & reason of occurrence of vacancy mentioned against their name ::-

Name of Branch	Date of arising/ likely to arise of the vacancy	Reason of vacancy [Transfer/Voluntary Retirement/ Resignation/Termination/ Superannuation/ Sabbatical Leave/Death/Reversion]

The willing and eligible Clerical Staff [SWO-A & SWO-B] are advised to submit their applications in the enclosed format. Applications should be submitted in the prescribed format as enclosed. Please note that the applications submitted other than in the enclosed prescribed proforma shall not be entertained.

ELIGIBILITY [As on date of occurrence of vacancy] :

All confirmed Clerical Staff [SWO 'A' & SWO 'B'] except following :

Transferred at own request and under debarment period of -2- years;

Refused the offer of assignment of duties attracting special pay on regular basis and under debarment period of -2- years;

Refused the offer of assignment of duties attracting special pay on temporary basis on three occasions and under debarment period of -2- years;

Workman who has opted for and granted reversion *[after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same]* from special pay carrying post and under debarment period of -2- years.

(Cases of above employees will be considered only after debarment period, if he/she makes a written request after that period, for consideration of his/her case in future.)

ASSIGNMENT PROCESS :

From the applications received, a list of candidates would be prepared according to their seniority reckoned as per provisions of the applicable Settlement.

A list of candidates who are found eligible from Cat B Branches would be prepared in the descending order of seniority and offer for assignment of duties of Head Cashier Category-II would be made in accordance with the provisions of the applicable Settlement.

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In case there is no eligible candidate from cat B Branches then the application from Cat A Branches will be considered in terms of guidelines.

This circular has been issued to all branches with a view to speed-up the process of assignment of duty of HC-II. However, the assignment should be made in terms of provisions of applicable Settlement only (only for cat B Branches).

DUTIES OF HEAD CASHIER CATEGORY-II :

Duties of Head Cashier Category-II shall be as enumerated in the Bipartite Settlement as modified from time to time.

AMOUNT OF SPECIAL PAY PAYABLE TO HEAD CASHIER CATEGORY-II :

The Special Pay payable to Head Cashier Category-II would be Rs.1,280/- per month as per 10th Bipartite Settlement.

REFUSAL TO ACCEPT ASSIGNMENT OF DUTIES OF HEAD CASHIER CATEGORY-II AND CONSEQUENCES THEREOF ::

If an employee refuses to accept the offer of assignment of duties of Head Cashier Category-II on regular basis, he shall become ineligible for assignment of duties of special pay on regular as well as on temporary basis for a period of two years from the date of such offer. His case would be considered only after that period if he makes a written request after that period, for consideration of his case in future.

SUBMISSION OF THE APPLICATIONS FOR THE POST OF HEAD CASHIER CATEGORY-II :

The eligible Clerical Staff members[SWO 'A' & SWO 'B'] who are willing to apply for the post of Head Cashier Category-II may submit their online application through HRMS ::-

Last Date for Submission of Online Application	

Please bring the contents of this Circular to the notice of all Clerical Staff posted at your Branch/Office. Simultaneously, a copy of the Circular should be displayed on the Notice Board at the Branch/Office. Also note to send a copy of the Circular by Registered Post-AD to the Clerical staff who is under suspension/leave/unauthorized absence from duty or out of the branch/office on official assignment etc., and keep his/her acknowledgment[proof of "Good Service"] on record.

Yours faithfully,

[ ]

REGIONAL HEAD

Downloaded By MR. NEERAJ KUMAR ANSHU (DM051965)

CHECK LIST – HEAD CASHIER CATEGORY-II

Identification of vacancies of Head Cashier Category-II:

The process should commence:

Three months prior to superannuation of existing HC-II;

Immediately on opening of new Branch

On relieving of existing HC-II on account of Voluntary Retirement/Transfer/ Resignation/ Termination/ Sabbatical leave/Reversion[foregoing of regular special pay of HC-II] OR on death of existing HC-II.

Circular inviting applications be issued as per attached proforma and to be sent to HRMS Team for updation. **The exercise for identification of HC-II should be done through HRMS only.**

Online Applications be verified with actual record and seniority list be prepared

Offer of assignment of duties of HC-II be made and acceptance be obtained as per stipulated formats.

To ensure that the offer letter and acceptance of the same be kept in personal file of concerned employee at Regional Office as well as Branch.

Necessary updation in HRnes system be made.

Procedure for filling vacancies of posts carrying special Pay shall be initiated within -30- days of occurrence of the vacancies and completed within -90- days.

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19.0 SPECIAL ASSISTANT:

19.1 **DUTIES OF SPECIAL ASSISTANTS** :

19.1.1 Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and sub-staff and will include:

[a] Passing independently, manually or online, cash instruments upto Rs.35,000/- and clearing and transfer cheques, vouchers etc. (whether credits or debits) up to and including Rs.1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs, etc.

[b] Accept, verify and post cash/transfer/clearing cheques and other instruments, as the case may be, in appropriate books of accounts/ledgers, either manually or online, and give due acknowledgements.

[c] Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non payment advices, inter branch fate calling advices, bill schedules, demand notices, statements, certificates etc.,

[d] Checking all vouchers, advices, statements, cheques, drafts etc. bills and books of account including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount brokerage calculations and initialling by way of authenticating them for accuracy/correctness;

[e] Checking, manually or online, current, savings and other accounts,

[f] Checking the coding and decoding of telegrams(excluding check symbols or ciphers).

[g] Discharging, endorsing cheques, bills, etc.,

[h] Perform, when required in a computerized set up, system control function, either jointly with an officers or independently, upon specific authorization in this regard;

[i] Briefly explain, the features of Bank's various products and services to custoners, to reply their queries and to refer interested customers to appropriate personnel;

[j] Inspecting godown(only in banks where such work is already being done by workmen).

[k] The purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore are taken by himself or by the clerks placed under him and shall ensure that wherever necessary:

Wherever necessary:

[i] Reminders are sent on time and followed up

[ii] Pass sheets/books are filled up and issued promptly

[iii] Deposits are renewed on due dates or reminders sent to the parties

[iv] Standing instructions are complied with

[v] Bills are accepted and due dates diarised/advised and followed up

[vi] Interest, commissions and service charges are collected

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[vii] Proceeds of bills are received or remitted promptly;

[viii] Confirmation of balance of accounts of the customers and its follow up

[ix] All securities relating to the department/section of which the special assistant is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.

[x] Balances promptly taken, tallied and reported and followed up and also returns submitted;

[xi] Advices and/or duplicate advices/summaries are issued/responded prompltly, whenever called for:

[xii] Checking the proper recording of entires and all relevant particulars in regard to accounts opened under due authorization.

19.1.2 **NOTES ::** In respect of the above special pay carrying post in clerical cadre, Passing and payment of cheques includes verification of signature/thumb impression within his/her powers in terms of Bipartite Settlement, further -

[a] Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.

[b] Checking/verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and/or online.

[c] Passing includes verification of signature and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective book of account / legers / computer sheets and/or online.

[d] Henceforth, selection of staff for being entrusted with special pay carrying posts shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the Bank level.

[BCC:HRM:RKJ:M-111/4270 dated 17.09.2002]

19.2 **IDENTIFICATION OF FUTURE VACANCIES OF SPECIAL ASSISTANTS ::**

19.2.1 There shall be no linkage of identification of Special Assistants against any vacancy of Special Assistant arising on account of:

[a] Internal promotion from clerical to officers' cadre

[b] Death, retirement, voluntary retirement, resignation, reversion/transfer

[c] Foregoing Special Assistant's pay on his/her request

[d] Termination of services of a Special Assistant by way of dismissal, abandonment of service, withdrawal of Special Assistant pay by way of disciplinary action.

[e] Any other reason whatsoever.

19.2.2 The number of posts of Special Assistants in the Bank is frozen at -1700- [one thousand seven hundred].

19.2.3 The number of Special Assistants falling short of -1700- [one thousand seven hundred], the same shall be filled in terms of procedure prescribed here below:-

[Para 2.5 & 2.6 of Amendment Settlement on Special Assistant dt. 03/04/2003]

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[a] Bank carries out an exercise in the month of April every year to assess the number of vacancies of Special Assistants by deducting the number of Special Assistants available as on 31st March of that year from the fixed number, that is -1700- [one thousand seven hundred] and the number of vacancies falling short of the fixed number of 1700 are filled up. *(Corporate Office communicate the allocation of vacancies of Special Assistants to Regions through Head Office, Baroda)*

[b] Vacancies of Special Assistants shall be assigned/filled in within a period of -60- days, i.e. 31st May of the same year. Save any dispute, if the vacancy of Special Assistant is not filled in within -60- days, Special pay shall be payable from 61st day or the date of assignment of duties, whichever is earlier.

[c] All the future vacancies, as far as possible, will be shifted to rural/semi-urban areas in the same Region or in other Regions of the same Zone or in the Regions of geographically contiguous adjoining Zones, as determined by the Bank.

[Para 4.1, 4.2, 4.3 of Amendment Settlement on Special Assistant dt. 03/04/2003]

The word "place/center" wherever shall mean place/places constituting a unit for the purpose of reckoning HRA/CCA, that is all places constituting urban agglomeration will be taken as one unit/place/center and when a Government by way of notification declares several municipalities, corporations, etc. to be part of urban agglomeration, such municipalities, corporations, etc. shall be taken together as one place/center.

[Para 2.11 of Amendment Settlement on Special Assistant dt. 03/04/2003]

19.3 **ELIGIBILITY:**

19.3.1 The employee should have minimum -3- years of service in Clerical cadre [including Universal Teller] in the Bank and is not otherwise ineligible in terms of the following:

19.3.2 An employee who is transferred at his/her own request and forgoes/undertakes not to claim special allowance for specified period, in terms of Bank's administrative rules, shall not be considered for assignment of duties carrying special allowance for the period.

19.4 **INELIGIBLITY:**

NATURE OF CASE	CONDITION FOR ELIGIBILITY
Once the employee refuses to accept offer of assignment of duties of Special Assistant on regular basis, he/she shall be **ineligible for assignment of such duties** on regular as well as on temporary basis for a period of -2- years from the date of such offer.	Such case/s would be considered only after that period, **if the concerned employee makes a written request after that period**, for consideration of his/her case in future.
Cases where employees have opted for and have been given reversion from the special pay carrying post.	
When an employee refuses to accept offer of assignment of duties of Special Assistant on temporary basis on three occasions, he/she shall be ineligible for assignment of such duties on regular as well as temporary basis for a period of -2- years from the date of the third offer.	

19.4.1 Conditional acceptance of an offer of duties of a Special Assistant either on temporary or on regular basis shall be deemed as a refusal to accept the offer. Acceptance of offer other than the prescribed Proforma shall constitute refusal of the offer.

19.4.2 The principles of paragraph 529 of Sastry Award shall be applicable for assignment of duties of Special Assistant and 'the Bank' shall have the right to supersede a senior employee in terms of the principles laid down under that paragraph.

[Para 4 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

19.5 **MODE OF SELECTION FOR ASSIGNMENT OF DUTIES OF SPECIAL ASSISTANT:**

19.5.1 Applications shall be invited from amongst the eligible Clerical staff for filling up the vacancy/ies at the identified centre/s within the administrative Region.

19.5.2 The eligible Clerical staff may apply for more than one identified centre/s in the order of preference.
[Para 4 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

19.6 **REGULAR ASSIGNMENT OF DUTIES OF SPECIAL ASSISTANT:**

19.6.1 **CRITERIA FOR RECKONING SENIORITY:**

[a] Assignment of duties of Special Assistant would be made **on the basis of seniority**.
[b] Length of regular full time service from the date of entry in the Clerical cadre

Following period, if any, must be excluded while calculating Seniority:

[i] Period of temporary/casual employment

[ii] Period for which increment is stopped

[iii] Period for which increment is brought down to lower stage in the scale of pay

[iv] Period for which increment is postponed

While calculating the length of regular full time service additional weightage shall be given as follows:

For Graduation	:	2 years of service shall be added.
For CAIIB – I [JAIIB] CAIB-I [London]	:	1 year of service shall be added.
For CAIIB – II [CAIIB] CAIB – II [London]	:	2 years of service shall be added.

Thus weightage for those who have completed CAIIB-I[JAIIB]/CAIB – I (London) and CAIIB – II[CAIIB]/CAIB – II (London) shall be -3- years of service.

Seniority for the employees of amalgamated/merged Bank shall be reckoned as under ::-

Whether employee of	**ETBL : BOB**	**EBCBL : BOB**	**EBSBL : BOB**	**SGLABL : BOB**
Date of amalgamation	12-05-1988	02-06-1999	18-06-2002	24-06-2004
Regular service rendered in respective Bank prior to the date of amalgamation to be reckoned in Bank of Baroda in the ratio of	1.5 : 1	1.5 : 1	2 : 1	3 : 1

DETERMINATION OF INTER-SE SENIORITY

A. Where two or more employees have equal seniority	One who has entered the cadre/ category as a regular full time employee earlier would be considered senior.
B. Where two or more employees have equal seniority and the date of their entry into the cadre/category as per [a] above is also the same.	The one who has joined '*the Bank*' as a regular full time employee earlier would be considered senior.
C. Where two or more employees have equal seniority and their date of entry into the cadre/category and the date of joining 'the Bank' is also the same as per [A] and [B] above	The one whose date of birth falls earlier would be considered senior.

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[Para 3.2 & 3.3 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

NOTE:

For the purpose of considering seniority, all employees in Clerical cadre in the State or the Administrative Region of the Bank, whichever is smaller, will be considered the unit for the purpose of assignment of duties of Special Assistant on regular basis.

19.7 **PROVISION FOR SENIORITY FOR EX-SERVICEMEN RECRUITED IN BANK AS WORKMEN ::**

19.7.1 In terms of Government guidelines, the benefit of weightage to defence service for the purpose of appointment on permanent basis against special allowance carrying posts within the cadre or for promotion from one cadre to a higher cadre is available to the re-employed ex-servicemen at the time of first available opportunity only. Also, this benefit may be availed by the re-employed ex-servicemen for the purpose of temporary appointment to an allowance carrying post or officiating post and afterwards for regular promotion to the next higher cadre from the post to which he was initially re-employed.

19.7.2 In view of the above, once an employee has availed of the benefit of weightage to defence services for entrustment on permanent basis to a Special Allowance carrying post, he can not avail the benefit again for entrustment on a permanent basis to a post carrying a higher special allowance.

[CO:PD:KCP:6/28/1442 dt. 06.05.1999]

19.8 **PERSONAL INTERVIEW:**

19.8.1 A seniority list shall be prepared for the eligible employees who have applied for each identified centre. The seniority shall be reckoned as mentioned above.

19.8.2 For each identified vacancy of a Special Assistant three (3) senior-most eligible applicants for that vacancy as per the seniority list, shall be called for interview (i.e. in the ratio of 1:3).

19.8.3 The Interview Panel for selection of Special Assistant shall be constituted by the Regional Head. **The Interview Panel shall constitute of two executives not below the rank of SMG/S-IV.**

*The senior-most eligible applicant found **suitable** in interview for each vacancy shall be assigned the duties of Special Assistant.*

[Para 5 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

19.9 **TEMPORARY ASSIGNMENT OF DUTIES OF SPECIAL ASSISTANT:**

The following will be excluded from the purview of relating to temporary assignment of duties of Special Assistant:

[a] Branch Managers, Joint Branch Managers or second officer where there is no Joint Branch Manager in the Branch.

[b] Branches in metropolitan cities and branches in towns/places having more than one branch.

SITUATION	ACTION	STIPULATION
Officer/s in branch (excluding those mentioned at (a) and (b) above) goes/go on leave, deputation or training for a period of -7- days and more but less than three months.	The senior-most eligible Clerk at the branch shall be assigned the duties of Special Assistant on temporary basis for such a period, provided that such assignment shall be restricted to two Clerks at the branch at any given point.	Working as a Special Assistant on temporary basis in this manner would not confer on the employee concerned any right to be made permanent as a Special Assistant merely by virtue of such temporary assignment.
Where a Special Assistant at a branch proceeds on leave,	The next senior-most eligible Clerk at the branch would be assigned	

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SITUATION	ACTION	STIPULATION
deputation or training for a period of -7- days or more but less than three months.	the duties of Special Assistant on temporary basis.	No substitute would be given in the place of such senior Clerk/s who is/are assigned the duties of Special Assistant.
Where an Officer goes on leave, deputation or training for more than three months.	'Bank' would have the right to make suitable arrangement for filling in the post.	

NOTE:

In a situation where all otherwise eligible employees at the branch are within their respective period of ineligibility, then, one whose period of ineligibility expires first would be considered for assignment of duties of Special Assistant on temporary basis provided he/she is willing.

[Para 6 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

19.10 **CASES OF DESCIPLINARY ACTION:**

The candidates (a) who are under suspension; or (b) against whom disciplinary proceedings are pending; or (c) against whom prosecution has been launched in a court of law or sanction for prosecution has been issued, shall fall under the principles of paragraph 529 of Sastry Award till the conclusion of such proceedings.

[Para 7.1 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

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19.11 **DUTIES OF SPECIAL ASSISTANT:**

19.11.1 Special Assistants will be accountable and responsible for running of the department/section under them and their duties will involve looking after and checking the work of other clerk or clerks and substaff and will include :

[i] Passing independently, manually or online, cash instruments upto Rs.35,000/- and clearing and transfer cheques vouchers etc., (whether credits or debits) upto and including Rs.1,50,000/-. Passing will include verification of signatures and scrutiny as to the correctness of endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer print-outs etc.

[ii] Accept, verify and post cash / transfer / clearing cheques and other instruments, as the case may be, in appropriate books of accounts / ledgers, either manually or online, and give due acknowledgements.

[iii] Signing vouchers, cheques, drafts, mail transfers, pay orders, advices such as non payment advices, inter branch fate calling advices, bill schedules, demand notices, statements certificates etc.

[iv] Checking all vouchers, advices, statements, cheques, drafts etc., bills and books of accounts including current savings and other ledgers, cash, postal and revenue stamps, franking machine balances, exchange, discount, brokerage calculations and initialling by way of authenticating them for accuracy/correctness;

[v] Checking, manually or online, current, savings and other accounts,

[vi] Checking the coding and decoding of telegrams(excluding check symbols or cyphers).

[vii] Discharging, endorsing cheques, bills, etc.,

[viii] Perform, when required in a computerised set up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard;

[ix] Briefly explain, the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate personnel;

[x] Inspecting godown (only in banks where such work is already being done by workmen).

19.11.2 For the purpose of efficient and effective functioning of the section or department the special assistant shall ensure that all acts, things and steps necessary therefore are taken by himself or by the clerks placed under him and shall ensure that, wherever necessary :

[a] Reminders are sent on time and followed up

[b] Pass sheets/books are filled up and issued promptly

[c] Deposits are renewed on due dates or reminders sent to the parties

[d] Standing instructions are complied with

[e] Bills are accepted and due dates diarised/advised and followed up

[f] Interest, commissions and service charges are collected

[g] Proceeds of bills are received or remitted promptly

[h] Confirmation of balance of accounts of the customers and its follow up.

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[i] All securities relating to the department/section of which the special assistant is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.

[j] Balances promptly taken, tallied and reported and followed up and also returns submitted;

[k] Advices and/or duplicate advices /summaries are issued /responded promptly, whenever called for;

[l] Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation.

19.12.1 *Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory.*

19.12.2 *Checking/verifying would mean verifying that the instrument / material checked is in order in all respects and also includes verification of signature irrespective of the amount of the instrument and authenticating the same on the instrument / material, initialing the relative entries in the respective books of accounts, manually and/or online.*

19.12.3 *Passing includes verification of signature and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective book of account / legers / computer sheets and/or online.*

[As per 9th Bipartite Settlement]

19.13 **PROBATION PERIOD:**

An employee who is assigned duties of Special Assistant on **regular** basis shall be put on probation of **six months**. If his work during the period of probation is not found satisfactory, he would be liable to be reverted to his original position.

[Para 9.1 of The Settlement for assignment of duties of Special Assistant dt. 16/02/1991]

19.14 **RE-DEPLOYMENT OF SPECIAL ASSISTANTS :**

[1] The existing Special Assistants who have earlier not been re-deployed in rural/semi-urban place/center shall be deployed to any nearest identified rural/semi-urban place[s]/center[s] as per Bank's need within the Region.

[2] The Special Assistants who are identified to be re-deployed may opt to forego the Special Assistant's pay and in such an event the provisions/administrative guidelines relating to debarment period of two (2) years would not be invoked.

[4] Following categories of Special Assistants would be exempted from the purview of re-deployment under this Settlement.
[i] Widows;
[ii] Women employees who are -45- years of age or more;
[iii] Male employees who are -53- years of age or more;
[iv] Physically handicapped employees as per Government guidelines.

However, this exemption will not be applicable for re-deployment within the same place/centre.

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19.15 **RENT REIMBURSEMENT:**

[1] The Special Assistants who are redeployed at Bank's instance from one place/center to another place/center *[other then those assigned and posted as Special Assistants in terms of this Settlement]* and who are required to reside at the place of posting due to redeployment, shall be entitled to rent reimbursement subject to production of rent receipts.

[2] Amount of such rent reimbursement may upto a maximum of 150% of HRA drawn by him immediately prior to his redeployment, subject to recovery of 2.5% of the first stage of the Scale of Pay as provided under the Bipartite Settlement. This facility shall cease on retransfer or change of posting on account of request transfer.

[Para 3.0 of Amendment Settlement on Special Assistant dt. 03/04/2003]

19.16 **PARA 529 OF SASTRY AWARD:**

The principles of paragraph 529 of Sastry Award will be applicable for sanction of special pay positions under this settlement and 'the Bank' shall have the right to supersede a senior employee in terms of the principles laid down under the paragraph. . [Text of Para 529 of Sastry Award is reproduced at Para-7 above]

Downloaded By: Mr. MEHMOOD DANISH (DMC-2965)

PROFORMA "A"

DRAFT OF THE LETTER TO BE ISSUED TO A CLERK WHEN DUTIES ATTRACTING SPECIAL ASSISTANT'S ALLOWANCE ARE ENTRUSTED TO HIM/HER REGULAR BASIS

Shri/Smt./Kum_____
C/o Bank of Baroda
_____Branch
_____

Dear Sir/Madam,

You are hereby advised that in addition to your duties/functions of _____(the present category), you are required to perform duties of Special Assistant with effect from _____(date) until further instructions, at _____Branch.

You will be paid special pay of Rs.1,930/- per month for the period you are required to perform the aforesaid duties.

Please signify your acceptance of this offer in the proforma attached herewith within -3- days of receipt of this letter failing which it will be presumed that you have refused to accept this offer with consequential results. Please also note that in terms of 'the Settlement for assignment of duties of Special Assistant – 1991', acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer.

In case this offer is refused, please note that no such offer will be made to you in future for a period of five years from the date of this offer. Thereafter, your case would be considered only on a written request received from you.

Yours faithfully,

[_____]
BRANCH HEAD

Encl:
Proforma for acceptance.

Downloaded By: Mr. MEHMOOD DARVISH (PM051965)

PROFORMA "B"

DRAFT OF THE LETTER TO BE ISSUED TO A CLERK WHEN DUTIES ATTRACTING SPECIAL ASSISTANT'S ALLOWANCE ARE ENTRUSTED TO HIM/HER ON TEMPORARY BASIS

Shri/Smt./Kum_____
C/o Bank of Baroda
_____Branch
_____

Dear Sir/Madam,

You are hereby advised that in addition to your duties/functions of _____(the present category), you are required to perform duties of Special Assistant immediately until further instructions, at _____Branch.

You will be paid special pay of Rs.1,930/- per month for the period you are required to perform the aforesaid duties.

Please signify your acceptance of this offer in the proforma attached herewith within -3- days of receipt of this letter failing which it will be presumed that you have refused to accept this offer with consequential results. Please also note that in terms of 'the Settlement for assignment of duties of Special Assistant – 1991', acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer.

Yours faithfully,

[_____]
BRANCH HEAD

Encl:
Proforma for acceptance.

Downloaded By: Mr. MEHMOOD DARVISH (DM051965)

PROFORMA "C"

DRAFT OF THE LETTER TO BE GIVEN BY A CLERK ACCEPTING THE OFFER OF ASSIGNMENT OF DUTIES OF ATTRACTING SPECIAL ASSISTANT'S ALLOWANCE.

To,

_____
Bank of Baroda,
_____Branch

Dear Sir,

I refer to your letter No_____ dated _____ assigning me duties of Special Assistant with effect from _____ at _____ Branch.

I hereby accept the above offer made by the Bank.

Yours faithfully,

(Signature)

Name:
E.C. No.:

Date:

Place:

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

ASSIGNMENT OF DUTIES OF SPECIAL ALLOWANCE CARRYING POST OF SPECIAL ASSISSTANT
INTERVIEWER'S ASSESSMENT

Name of Applicant			
EC No.			
Designation			
Branch			
FACTORS			
1	Appearance	Consider the general impression created by dress, grooming health	
2	Conversational Ability	Consider ability to express himself, method and manner of speech	
3	Mental Alertness	Consider mental alertness, reacting time, quickness in grasping the point	
4	Likeableness	Consider likeableness as reflected in manner, voice, bearing attitude etc.	
5	Poise & Maturity	Consider poise, stability, maturity, bearing sense of balance	
6	Ability to understand	Consider judgement as expressed in answer to questions, ability to do the right thing in the right perspective/proportion and	
7	Enthusiasm	Consider enthusiasm, interest in obtaining job	
8	Background	Consider background, manner, poise upbringing	
9	Job Knowledge	Consider academic background and previous experience in relation to the position concerned	
10	Potentiality	Consider ability to advance & shoulder greater responsibilities	
TOTAL:_____ Out of 100			

1. In connection with each factor considered on a scale as follows:

A	Excellent	9 to 10 Marks
B (I)	Very Good	7 to 8 Marks
B (II)	Good	5 to 6 Marks
C	Fair	3 to 4 Marks
D	Below Marks	1 to 2 Marks

2. Consider only one trait or quality at a time. Do not let your judgement oncerning one trait influence your judgement of the other traits.
3. Please rate as many items as possible, but at least five.
4. Please mention below your special remarks or comments, if any.

Date : _____
Time : _____
Place : _____

_____
SIGNATURE OF INTERVIEWER

Downloaded By: M. MEHMOOD (EM51965)

CHECK LIST – SPECIAL ASSISTANT

Identification of vacancies of Special Assistant as per vacancies allotted by Corporate Office & communicated by Head Office.

Circular inviting applications be issued as per attached proforma.

Applications be verified with actual record and seniority list be prepared.

Constitute the Interview Panel and obtain approval of Regional Head.

The senior-most eligible applicants for that vacancy as per the seniority list, shall be called for interview in the ratio of 1:3.

Prepare Interview Rating Sheet as per format and ensure smooth conduct of interviews.

Offer of assignment of duties of Special Assistant be issued to the senior-most candidate who is found suitable in interview, against identified vacancies and acceptance be obtained as per stipulated formats.

To ensure that the offer letter and acceptance of the same be kept in personal file of concerned employee at Regional Office as well as Branch.

Necessary updation in HRnes system be made.

To ensure that the performance of Special Assistant is monitored by branch and confirmation letter is issued as per prescribed format, if the performance is found satisfactory.

****

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

DRAFT

APPLICATION FOR THE POST OF SPECIAL ASSISTANT

To,

_____,
_____Region,
Bank of Baroda,
_____.

Respected Sir,

Re: Application for the post of Special Assistant

In response to Circular No. _____ dated _____, I submit my application for the assignment of duties of Special Assistant. I furnish hereunder the following particulars for your kind consideration.

1	Full Name (Surname first)				
2	E.C.No.				
3	Present Branch				
4	Date of Birth				
5	Date of Joining				
6	Date of Promotion to Clerical Cadre [If promoted from Sub-Staff Cadre]				
7	Designation				
8	Have you sought reversion*[after accepting the offer of assignment of special pay carrying duty on regular basis opt to forego the same]* in past from Special Pay carrying post?	YES / NO			
	If yes, specify the name of Special Pay & date of reversion	Special Pay Post		Date	
9	If any regular Special Pay offer of Special Assistant was refused in past ?	YES / NO		Date	
10	If any temporary Special Pay offer of Special Assistant was refused on –03- occasions	YES / NO		Date	
11	Details of Leave on Loss of Pay/Absence without Pay having consequential effect of postponement of future increments	Total Nos. of Days during Service			
12	If transferred to present branch/office on request, please mention the date of your reporting in the Branch/Office/ Region.	Place from where transferred			
		Date of reporting to present Branch/Office/ Region			
13	Disciplinary Action taken, if any.	YES / NO			

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	If yes, what penalty imposed ? If yes, please mention exact text of penalty imposed.				
	If Stoppage/Reduction of Increments	Number of Increments			
		Date From		To	
	If Special allowance withdrawn	YES / NO			
		Date From		To	
14	Whether employee of : (*Please strike out which is not applicable)*	**ETBL** Yes/No	**EBCBL** Yes/No	**EBSBL** Yes/No	**ESGLABL** Yes/No
	Date of amalgamation	12-05-1988	02-06-1999	18-06-2002	24-06-2004

I undertake that the information submitted above is true and correct.

Place : _____.
Date : _____.
_____

(Signature of the Applicant)

NAME:_____
EC No._____
BRANCH: _____

(FOR BRANCH / OFFICE USE ONLY)

All the above particulars have been verified by us with records/personal file and are found correct.

We recommend.

Date : _____.

Place : _____.

._____.
BRANCH / OFFICE HEAD

NAME:_____
EC No._____

****

Downloaded By: Mr. MEHMOOD DANISH .(DM05965)

FORMAT OF CIRCULAR

Ref.No._____ Date :: _____

CIRCULAR TO ALL BRANCHES/OFFICES IN _____CENTER
[Issued by HRM Department]

Madam/Dear Sir,

Re :: **Posting of Special Assistant at _____ branch/Office.**

It has been decided to post Special Assistant at _____ branch/office,

We, therefore, invite applications from the willing and eligible confirmed Clerical Staff attached to the branches/offices at the _____ Center. Applications should be submitted in the prescribed format as enclosed. Please note that the applications submitted other than in the enclosed prescribed proforma shall not be entertained.

ELIGIBILITY ::

The employee should have minimum -3- years of service in Clerical cadre in the Bank and is not otherwise ineligible in terms of the following:

An employee who is transferred at his/her own request and forgoes/undertakes not to claim special allowance for specified period, in terms of Bank's administrative rules, shall not be considered for assignment of duties carrying special allowance for the period.

INELIGIBLITY:

NATURE OF CASE	CONDITION FOR ELIGIBILITY
Once the employee refuses to accept offer of assignment of duties of Special Assistant on regular basis, he/she shall be **ineligible for assignment of such duties** on regular as well as on temporary basis for a period of -2- years from the date of such offer.	Such case/s would be considered only after that period, **if the concerned employee makes a written request after that period**, for consideration of his/her case in future.
Cases where employees have opted for and have been given reversion from the special pay carrying post.	
When an employee refuses to accept offer of assignment of duties of Special Assistant on temporary basis on three occasions, he/she shall be ineligible for assignment of such duties on regular as well as temporary basis for a period of -2- years from the date of the third offer.	

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ASSIGNMENT PROCESS :

A seniority list shall be prepared for the eligible employees who have applied for each identified centre. The seniority shall be reckoned as per applicable Settlement.

For each identified vacancy of a Special Assistant three (3) senior-most eligible applicants for that vacancy as per the seniority list, shall be called for interview (i.e. in the ratio of 1:3).

The selected candidate shall be eligible for offer for assignment of duties of Special Assistant**.**

DUTIES OF HEAD SPECIAL ASSISTANT:

Duties of Special Assistant shall be as enumerated in the Bipartite Settlement as modified from time to time.

AMOUNT OF SPECIAL PAY PAYABLE TO SPECIAL ASSISTANT :

The Special Pay payable to Special Assistant would be Rs.1,180/- per month as per 9th Bipartite Settlement.

REFUSAL TO ACCEPT ASSIGNMENT OF DUTIES OF SPECIAL ASSISTANT AND CONSEQUENCES THEREOF ::

If an employee refuses to accept the offer of assignment of duties of Special Assistant on regular basis, he/she shall become ineligible for assignment of duties of special pay on regular as well as on temporary basis for a period of two years from the date of such offer. His/Her case would be considered only after that period if he makes a written request after the period, for consideration of his/her case in future.

SUBMISSION OF THE APPLICATIONS FOR THE POST OF SPECIAL ASSISTANAT :

The eligible Clerical Staff members who are willing to apply for the post of Special Assistant may submit their application as per enclosed format to the respective Branch/Office. The details of time-line are as under ::-

By applicant to Branch	
By Branch to Regional Office	

Please bring the contents of this Circular to the notice of all Clerical Staff posted at your Branch/Office. Simultaneously, a copy of the Circular should be displayed on the Notice Board at the Branch/Office. Also note to send a copy of the Circular by Registered Post-AD to the Clerical staff who is under suspension/leave/unauthorized absence from duty or out of the branch/office on official assignment etc., and keep his/her acknowledgment[proof of "Good Service"] on record.

Yours faithfully,
[ ]
REGIONAL HEAD

Encl : Prescribed format to be used for submitting application for Special Assistant.

Downloaded by Mr. MEHMOOD KANISH (DM05196)

20.0 **UNIVERSAL TELLER ::**

20.1 **CRITERIA FOR ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER:**

20.1.1 Vacancy of Universal Teller is purely **need based** and prior approval of Corporate Office is required to be obtained by submitting desired information in stipulated format ***(Annexure A)*** for any assignment of Universal Teller.

20.1.2 ***Region should seek prior authority from Corporate Office in enclosed format through Zonal Office before any assignment of Universal Teller is made.***

[Letter No. BCC:HRM:HR-A:103/M-12/218 Dt. 06/01/2011]

20.1.3 **In any case, Universal Teller should not be posted at Administrative Offices and Branches where no cash transactions are taking place or functionalities of Universal Teller cannot be optimally utilized.**

20.2 **SELECTION OF UNIVERSAL TELLER:**

20.2.1 Applications shall be invited from confirmed eligible Single Window Operator A, Single Window Operator B or Head Cashier Category II posted at the place/centre or Region, whichever is smaller, where the vacancies of Universal Teller is identified. This may also include likely future vacancies for one year.

[Para 3.2 of Settlement on Universal Teller Dt. 03/04/2003]

20.2.2 "Place/centre" shall mean place/places constituting a unit for the purpose of reckoning HRA/CCA, i.e. all places constituting urban agglomeration will be taken as one unit/place/centre and when a government by way of notification declares several municipalities, corporations, etc. to be part of urban agglomeration, such municipalities, corporations, etc. shall be taken as one place/centre.

[Para 2.4 of Settlement on Universal Teller Dt. 03/04/2003]

20.3 **ELIGIBILITY CRITERIA FOR UNIVERSAL TELLER:**

20.3.1 All confirmed Single Window Operator A, Single Window Operator B and Head Cashier Category II shall be eligible to apply.

20.3.2 The Single Window Operator – A, Single Window Operator – B or Head Cashier Category II who have foregone special pay and given undertaking for specific period not to claim any special pay duties on account of request transfer shall be **eligible to apply**.

[a] Such staff members shall be **considered for assignment of duties of Universal Teller after the period of the undertaking is over**.

[b] However, if above staff member is the only otherwise eligible workman for the post, and there being no other eligible workman, in that event **he would be considered for assignment of duties of Universal Teller, even during debarment period.**

[Para 4.1, 4.2 & 5.1 of Settlement on Universal Teller Dt. 03/04/2003]
[Para 3.3 of Amendment Settlement on Universal Teller Dt. 31/12/2010]

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20.4 **INELIGIBLITY FOR APPLYING AND/OR ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER:**

20.4.1 Once a Single Window Operator – A, Single Window Operator – B or Head Cashier Category II refuses to accept offer of assignment of duties of Universal Teller on regular basis, he shall be **ineligible to apply and also for assignment of duties of Universal Teller** on regular as well as on temporary basis for a period of two years from the date of such offer. His case would be considered only after that period, **if he makes a written request after that period**, for consideration of his case in future.

20.4.2 The Single Window Operator – A, Single Window Operator – B or Head Cashier Category II who are under suspension, against whom disciplinary proceeding is pending, or against whom prosecution has been launched in a court of law or sanction for prosecution has been issued, shall be ineligible for assignment of duties of Universal Teller.

[Para 5.1 of Settlement on Universal Teller Dt. 03/04/2003]

20.5 **CRITERIA FOR RECKONING SENIORITY:**

20.5.1 Assignment of duties of Universal Teller would be made on the basis of Suitability-cum-Seniority.

20.5.2 Seniority shall mean length of regular full time service from the date of entry in clerical cadre.

20.5.3 **Following period, if any, must be excluded while calculating Seniority:**
Period of temporary/casual employment
Period for which increment is stopped
Period for which increment is brought down to lower stage in the scale of pay
Period for which increment is postponed

20.5.4 While calculating the length of regular full time service additional weightage shall be given as follows:

For Graduation	:	2 years of service shall be added.
For CAIIB – I (JAIIB)/ CAIB –I (London)	:	1 year of service shall be added.
For CAIIB – II (CAIIB)/ CAIB – II (London)	:	2 years of service shall be added.

Thus weightage for those who have completed CAIIB/JAIIB/CAIB – I (London) and CAIIB – II/CAIB – II (London) shall be -3- years of service.

[Para 6.1 of Settlement on Universal Teller Dt. 03/04/2003]

20.6 **DETERMINATION OF INTER-SE SENIORITY**

A. Where two or more employees have equal seniority	One who has entered the cadre/ category as a regular full time employee earlier would be considered senior.
B. Where two or more employees have equal seniority and the date of their entry into the cadre/category as per [A] above is also the same.	The one who has joined '*the Bank*' as a regular full time employee earlier would be considered senior.
C. Where two or more employees have equal seniority and their date of entry into the cadre/category and the date of joining 'the Bank' is also the same as per [A] and [B] above.	The one whose date of birth falls earlier would be considered senior.

[Para 6.2 of Settlement on Universal Teller Dt. 03/04/2003]

Downloaded By: Mr. MEHMOOD DANISH (DM0515...)

20.7 **PROVISION FOR SENIORITY FOR EX-SERVICEMEN RECRUITED IN BANK AS WORKMEN ::**

20.7.1 In terms of Government guidelines, the benefit of weightage to defence service for the purpose of appointment on permanent basis against special allowance carrying posts within the cadre or for promotion from one cadre to a higher cadre is available to the re-employed ex-servicemen at the time of first available opportunity only. Also, this benefit may be availed by the re-employed ex-servicemen for the purpose of temporary appointment to an allowance carrying post or officiating post and afterwards for regular promotion to the next higher cadre from the post to which he was initially re-employed.

20.7.2 In view of the above, once an employee has availed of the benefit of weightage to defence services for entrustment on permanent basis to a Special Allowance carrying post, he can not avail the benefit again for entrustment on a permanent basis to a post carrying a higher special allowance.

[CO:PD:KCP:6/28/1442 dt. 06.05.1999]

20.8 **PERSONAL INTERVIEW:**

20.8.1 The senior-most amongst the eligible applications in the ratio of 1:4 (-4- applicants for each identified post) shall be called for interview.

20.8.2 The suitability of eligible candidates shall be assessed by way of interview, to be conducted by a Panel consisting following:

Regional Head – Panel head
One Chief Manager – Panel Member
One Senior Manager – Panel Member

Constitution of the Interview Panel shall be approved by Zonal Head.

20.8.3 The Interview Panel shall take into consideration the following factors:

[a] Knowledge relating to all functions of Clerical duties;
[b] Experience in various departments/functions;
[c] Communication skill;
[d] Adequate knowledge of computer functioning;
[e] Amiable personality;
[f] Customer-centric approach.

[Para 3.3 & 3.4 of Settlement on Universal Teller Dt. 03/04/2003]

NOTE ::

For the purpose of determining the suitability :The candidate needs to secure a minimum average 40% marks. In the remarks, Column, no qualifying statement should be made except suitability of the candidate. Whenever, the candidate secures 40% or more marks, the remarks maybe entered as "Found Suitable" and if the marks secured is less than 40%, the candidates may be considered as "Not Suitable" and remarks may be made accordingly.

[BCC/HRM/PKG/M-111/5288 Dt. 07/07/2003]

Downloaded By: MR. MEHMOOD DANISH .(DMS1900)

20.9 **REGULAR ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER:**

20.9.1 A list of candidates who are found suitable in interview will be drawn in descending order of seniority and assignment of duties of Universal Teller will be made to the senior-most candidate onwards against the identified vacancies.

20.9.2 A waiting list shall be maintained of the remaining suitable candidates, which shall be valid for a period of one year from the date of first assignment. The next exercise should be so initiated that the fresh list is available before expiry of first list.

20.9.3 The offer for assignment of duties of Universal Teller by the Bank and the acceptance by the workman shall be done only as per **Annexure "B"** and **Annexure "C"**. Acceptance of offer in any other form shall constitute refusal of offer.

[Para 3.5, 3.6 & 12.3 of Settlement on Universal Teller Dt. 03/04/2003]

20.10 **TEMPORARY ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER:**

20.10.1 **Only for the period of Leave/Training/Deputation of regular Universal Teller, the Branch Manager shall assign the duties of Universal Teller on temporary basis to the senior-most wait-listed eligible Clerical staff posted at branch by way of office order as per Annexure "D". In the event no such wait-listed candidate is available at the branch, the Branch Manager shall assign the duty to the senior most eligible clerical staff.**

20.10.2 In a situation where all otherwise eligible Single Window Operator A, Single Window Operator B or Head Cashier Category II are within their respective period of ineligibility, one whose period of ineligibility expires first would be considered.

NOTE:

The temporary assignment of Universal Teller is to be made by way of Office Order only (as per Annexure D). Since, it is an Office Order, refusal of the same shall amount to wilful disobedience of lawful and reasonable orders of the Management which will attract disciplinary action against the erring employee as per rules.

[Para 10 of Settlement on Universal Teller Dt. 03/04/2003]
[BCC:HRM:PKG:M-111/5288 dt. 07/07/2003]

20.11 **AMOUNT OF SPECIAL PAY PAYABLE TO UNIVERSAL TELLER:**

Special Pay payable to Universal Teller will be Rs.1,930/- per month w.e.f. 01/11/2012 and the same shall attract all attendant allowances/benefits as applicable to any Special Pay as per the Industry level Bipartite Settlements.

[Para 2.2(b) Amendment Settlement on Universal Teller Dt. 31/12/2010]

Downloaded By Mr. MUHMOOD DARISH .(DM51365)

20.12 **DUTIES OF UNIVERSAL TELLER:**

20.12.1 The duties of Universal Teller in general shall include:

[a] Receive cheques/ withdrawal forms/ demand drafts/ bankers cheques, process, verify that the instrument is correctly drawn, verify customer account details, operational instructions and correctness of endorsements;

[b] Verify customer's signature/thumb impression*, post transactions in branch computer system and authenticate/independently pass and make payment of cheques/ withdrawal forms/ demand drafts/ bankers cheques up to and including Rs.35000/-;

[c] Receive and post Cash and whenever necessary, stamp, sign and issue counter slips/ acknowledgements up to and including Rs. 40,000/-;

[d] Accept cash from Head Cashier, maintain and manage records, tally cash and hand over remaining cash to Head Cashier and generation of relevant/required reports;

[e] Update pass books;

[f] Accept instruments for transfer, give due acknowledgements, process, post and authenticate/pass independently up to and including Rs.1,50,000/-;

[g] Prepare, print and issue remittance instruments i.e. DD/MT/BC and relative advices wherever required, paste protective tapes and punch values where applicable and sign them independently up to and including Rs.25,000/-;

For DD/MT/BC beyond Rs.25,000/- the Universal teller will be required to print and only sign as second signatory.

[h] Accept instruments for clearing/collection and give due acknowledgments;

[i] To briefly explain the features of Bank's various products and services to customers, to reply their queries and to refer interested customers to appropriate specialized sales personnel.

[Annexure-A Amendment Settlement on Universal Teller Dt. 31/12/2010]

**** Procedural Guidelines regarding Verifying Customer's Thumb Impression**:*

For withdrawals, the illiterate person should come to the branch personally and affix his/her thumb impression in presence of an Officer/Universal Teller (upto his/her passing powers)

Universal Teller will verify the identity of the person through photograph from the system/photo on the passbook and signature/thumb impression on the instruments upto his/her passing powers.

Whichever thumb is used for affixing the thumb impression, the Officer in-charge/Universal Teller in whose presence the thumb impression is affixed on cash withdrawal should note below the impression "LTI/RTI of Shri/Smt. _____ put in my presence" and authenticate the same by putting hi/her signature

[Cir. No. HO:BR:103/120 dt. 07/06/2011]

Downloaded By Mr. MEHMOOD DANISH (DM05159)

20.13 **PROBATION:**

20.13.1 The Single Window Operator A, Single Window Operator B or Head Cashier Category II who is assigned the duties of Universal Teller shall be on probation for a period of -6- (six) months and they would be confirmed as Universal Teller on satisfactory completion of the probation period. (Proforma "E")

20.3.2 For writing report on work and conduct of the Universal Teller during the probation period, the Branch Head should utilise the proforma enclosed as Annexure "E".

20.3.3 By no means, the period of probation should go unobserved/ un-assessed. The Branch Manager should closely monitor the performance or employee working as the Universal Teller. As and when, any deficiency in the performance is observed, it should be communicated in writing to the employee to make him aware of his area of neglect. This shall be also indicative to the employee to improve upon his performance. However, it is incumbent that, it has to be communicated in writing at least -30- days before the expiry of the probation period.

20.13.4 Any case of non-confirmation of a Single Window Operator A, Single Window Operator B or Head Cashier Category II as Universal Teller shall be communicated in writing before expiry of the probation period by the Branch Head.

20.13.5 Such Single Window Operator A, Single Window Operator B or Head Cashier Category II may represent/appeal to the Regional Head against his non-confirmation within -7- days from the date of communication.

20.13.6 The Regional Head would consider such cases normally within -7- days and pass necessary order in writing. The decision of the Regional Head in such matter shall be final and binding.

20.13.7 Such Universal Teller who has made an appeal against non-confirmation shall be deemed to be on extended probation period till the appeal is disposed off by the Regional Head.

[Para 8 & 9 of Settlement on Universal Teller Dt. 03/04/2003]

20.14 **COMPETENT AUTORITY:**

Assignment	Regional Head
Confirmation*	Branch Head
Temporary Assignment	Branch Head

[*] The Branch Manager/Head shall assess the performance of the Universal Teller during the period of probation and any deficiency in performance should be communicated in writing to the concerned Universal Teller at least -30- days before the expiry of the probation period.

[Para 9 of Settlement on Universal Teller Dt. 03/04/2003]

NOTE ::

As could be observed from the proforma of confirmation report, the five factors which are critical to the effective job performance are to be assessed on four point scale i.e. A, B, C, D. All these five factors are related to the core functioning of Universal Teller. It is necessary that proper standards are applied while deciding on the confirmation of Universal Teller. Clerical Staff securing two or more "D" shall not be considered for confirmation as Universal Teller. For the purpose of assessment of performance, the four point scale, A, B, C and D would connote as under:

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A – Outstanding	*One who is pro-active & delivers expected results efficiently and has potential to surpass them.*
B – Good	*One who delivers results at expected level*
C – Satisfactory	*One who delivers the results, which may be accepted but needs supervision and improvement.*
D – Poor	*One who does not deliver satisfactory results and needs continuous prodding and supervision.*

[BCC:HRM:PKG:M-111/5288 dt. 07/07/2003]

20.16 **CLARIFICATIONS ::**

20.16.1 The regular assignments should be made by the Regional Authority only and under no circumstances it can be delegated down the line. Only, in the eventuality of Regional Manager being on long leave, Dy. Regional Manager can make assignment of duties of Universal Teller with the concurrence of the Regional Manager.

20.16.2 If the work and conduct of the employee is found to be satisfactory during the probation period, he is to be confirmed as Universal Teller. The Branch Manager shall be Competent Authority for confirmation as Universal Teller.

20.16.3 If the work and conduct of the employee is not found to be satisfactory during the probation period, he is not to be confirmed as Universal Teller and a letter of non-confirmation should be served upon the employee.

20.16.4 It is also essential that the employee is informed of the decision taken on his appeal. It is incumbent upon the Regional Manager that the reasons for arriving at the decisions are recorded on the appeal in an unambiguous manner. Also, the Regional Head should invariably convey to the employee of consideration/non-consideration of the appeal in the prescribed proforma.

(Letter to all RMs/ZMs – BCC:HRM:PKG:M-111/5288 dated 07.07.2003)

20.17 The principles contained in para 529 of Sastry Award shall be applicable to assignment of duties of Universal Teller to any suitable candidate forming part of the list and the Bank shall have the right to supersede a senior employee in terms of the principle laid down in Para 529 [Text of Para 529 of Sastry Award is reproduced at Para-7 above].

20.18 Save as otherwise provided in this Settlement, all the general provisions of the industry-wise Bipartite Settlements relating to payment of special pay shall apply to payment of special pay of Universal Teller.

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ANNEXURE "A"

Format for requisition of Universal Teller functionality

[a] Data submitted for the period ending on _____.
[b] Data does not include the data in respect of Extension Counter attached to branch.

Branch Name :: _____ Date of Opening :: _____

Branch Alpha						
Branch Address						
Telephone/Fax Nos.						
Name of Branch Head						
Designation						
Region				Zone		
Branch Category	Metro	Urban		Semi-Urban	Rural	
Location	Residential	Yes / No				
	Residential cum Market	Yes / No				
	Market	Yes / No				
	Industrial	Yes / No				
	Others [Specify]					
Whether Branch having On-Site ATM		Yes / No				
If yes, average number of hits per day						
Whether Center having City Back Office / Service Branch		Yes / No				

Volume of Business [As of _____]

Segment	Total Nos of A/cs	Of which Active	Total O/s in Lacs
Demand Deposits			
Savings Bank			
Term Deposits			
Total Deposits			
Total Advances			

Break-up of Advances

Limit	Nos. of A/cs.	Nos. of Avg Vouchers
A/cs having limit upto ` 25 Lacs		
A/cs having limit > ` 25 Lacs < 10 Crs		
A/cs having limit > ` 10 Crs		

NOTE :: Nos of active accounts can be estimated taking into account Dormant, Non-Operative and accounts in which operations do not take place regularly [i.e. no operations in last six months]

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Number of Transactions per day
[On any single day of the month]

Particulars	On any Peak Day of the month [Other than Interest Application date]		On any Average Day of the month	
	Credit	Debit	Credit	Debit
Demand Deposits				
Savings Bank				
Time Deposits				
Advances				
IBTA/HODD				
MT/TT				
Other G/L Accounts				
P/L Accounts				
Others				
Total				

Bifurcation of Transactions [On any Peak Day]

Particulars	Cash Receipts		Cash Payments		Transfers	
	Total	Up to Rs.40,000	Total	Up to Rs.35,000	Total	Up to Rs.1,50,000
Demand Deposits						
Savings Bank						
Advances						
Others						
Total						

Bifurcation of Transactions [On any Average Day]

Particulars	Cash Receipts		Cash Payments		Transfers	
	Total	Up to Rs.40,000	Total	Up to Rs.35,000	Total	Up to Rs.1,50,000
Demand Deposits						
Savings Bank						
Advances						
Others						
Total						

Number of Transactions in Clearing

Particulars	On any Peak Day of the month		On any Average Day of the month	
	Credit	Debit	Credit	Debit
Demand Deposits				
Savings Bank				
Time Deposits				
Advances				
Others				
Total				

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Branch Premises Status

Premises Status	Leased / Owned
If Leased, whether Lease Executed	Yes / No
If executed valid upto date[dd-mm-yyyy]	
Lease already expired in [mm-yyyy]	
Nos. floors [if more than one]	
Area in Sq.Ft.	

Staff

Deployment of Staff in Branch	Officers	Clerks	Sub-staff
Front Office ::-			
Working on Cash Counters			
Working on Counters other than Cash			
Officers			
Back Office			
Total Staff			

Front Office means activities being performed by the Staff having direct interactions with the customers.

Full List of permanent Staff Posted at Branch

Sr.	Name of Staff	E.C.No.	Designation	Department
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Place :: _____

Date :: _____ ._____.

.==========

[For Regional Office Use]

We have verified the above proposal and found the same correct. We recommend for posting of _____ Universal Teller[s].

Place :: _____

Date :: _____ ._____.

Signature of Regional Head

Downloaded By: Mr. MEHMOOD DARVESH (D/0851965)

ANNEXURE "B"

DRAFT OF THE LETTER TO BE ISSUED TO A CLERK WHEN DUTIES OF UNIVERSAL TELLER ARE ASSIGNED

Shri/Smt./Kum_____
C/o Bank of Baroda
_____Branch
_____

Dear Sir/Madam,

[1] You are hereby advised that in addition to your basic duties/functions of your cadre, you are required to perform duties of Universal Teller with effect from _____(date) until further instructions, at _____Branch.

[2] Your duties as Universal Teller would be as per provisions for Settlement on Universal Teller in force.

[3] You will be paid adhoc special pay of Rs.1,930/- per month for the period you are required to perform the aforesaid duties. The adhoc Special Pay shall attract all attendant allowances/benefits as per Industry level Bipartite Settlements. However, in case the Special Pay for Universal Teller is arrived at Industry level Bipartite Settlement, the same will be made applicable from the date of such Bipartite Settlement.

[4] You will be on probation for a period of -6- months.

[5] Please signify your acceptance of this offer in the proforma attached herewith within -3- days of receipt of this letter failing which it will be presumed that you have refused to accept this offer with consequential results. Please also note that in terms of the Settlement on Universal Teller – 2003, acceptance of this offer in a form other than the one attached herewith shall be deemed to be a refusal of this offer.

[6] In case this offer is refused, please note that no such offer will be made to you in future for a period of two years from the date of this offer. Thereafter, your case would be considered only on a written request received from you.

Yours faithfully,

(_____)
REGIONAL HEAD

Downloaded By: Mr. MEHMOOD DANISH . (M051965)

ANNEXURE "C"

DRAFT OF THE LETTER TO BE GIVEN BY A CLERK ACCEPTING THE OFFER OF ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER

To,

_____
Bank of Baroda,
_____Branch

Dear Sir,

I refer to your letter No_____ dated _____ assigning me duties of Universal Teller with effect from _____ at _____ Branch.

I hereby accept the above offer made by the Bank.

Yours faithfully,

(Signature)

Name:
E.C. No.:

Date:

Place:

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE "D"

DRAFT OF OFFICE ORDER TO BE ISSUED TO A CLERK WHEN DUTIES OF UNIVERSAL TELLER ARE ASSIGNED ON TEMPORARY BASIS

Shri/Smt./Kum_____
C/o Bank of Baroda
_____Branch
_____

Dear Sir/Madam,

[1] You are hereby advised that in addition to your basic duties/functions of your cadre, you are required to perform duties of Universal Teller immediately with effect from _____(date) until further instructions.

[2] Your duties as Universal Teller would be as per provisions of Settlement on Universal Teller in force.

[3] You will be paid adhoc special pay of Rs.1,930/- per month for the period you are required to perform the aforesaid duties. The adhoc Special Pay shall attract all attendant allowances/benefits as per Industry level Bipartite Settlements. However, in case the Special Pay for Universal Teller is arrived at Industry level Bipartite Settlement, the same will be made applicable from the date of such Bipartite Settlement.

Yours faithfully,

(_____)
BRANCH HEAD

Received on _____(Date)

Signature of employee: _____

Name of employee: (_____)

EC No.: _____

Downloaded By: Mr. MEHMOOD ANJUM (DM051965)

Ref._____ Date:_____

CIRCULAR TO ALL THE BRANCHES/OFFICES IN_____CENTRE
ISSUED BY HRM DEPARTMENT

Madam/Dear Sir,

Re: Assignment of duties of Universal Teller at_____Branch

1. It has been decided to assign duties of Universal Teller at _____ branch located at _____Center, in terms of provisions of Settlement on Universal Teller in force. Please note that center shall mean all places constituting urban agglomeration as defined in the said settlement.

2. We, therefore, invite applications from the willing and eligible Single Window Operator – A, Single Window Operator – B and Head Cashier Category II attached to the branches/offices at _____Center. Applications should be submitted in the prescribed format as enclosed. Please note that the applications submitted other than in the prescribed proforma shall not be entertained.

3. **ELIGIBILITY CRITERIA FOR UNIVERSAL TELLER:**

All confirmed Single Window Operator A, Single Window Operator B and Head Cashier Category II shall be eligible to apply.

The Single Window Operator – A, Single Window Operator – B or Head Cashier Category II who have foregone special pay and given undertaking for specific period not to claim any special pay duties on account of request transfer shall be **eligible to apply**.

Such staff members shall be **considered for assignment of duties of Universal Teller after the period of the undertaking is over**.

However, if above staff member is the only otherwise eligible workman for the post, and there being no other eligible workman, in that event **he would be considered for assignment of duties of Universal Teller, even during debarment period.**

4. **INELIGIBLITY FOR APPLYING AND/OR ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER:**

Once a Single Window Operator – A, Single Window Operator – B or Head Cashier Category II refuses to accept offer of assignment of duties of Universal Teller on regular basis, he shall be **ineligible to apply and also for assignment of duties of Universal Teller** on regular as well as on temporary basis for a period of two years from the date of such offer. His case would be considered only after that period, **if he makes a written request after that period**, for consideration of his case in future.

The Single Window Operator – A, Single Window Operator – B or Head Cashier Category II who are under suspension, against whom disciplinary proceeding is pending, or against whom prosecution has been launched in a court of law or sanction for prosecution has been issued, shall be ineligible for assignment of duties of Universal Teller.

However such clerical staff will be eligible to apply but shall not be assigned the duties of Universal Teller if any of the situations mentioned herein continue.

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5. **SELECTION PROCESS :**

(i) From the applications received, a list of candidates would be prepared according to their seniority reckoned as per the said Settlement.

(ii) The senior most amongst the eligible applicants in the ratio of 1 : 4 (-04- applicants for each identified post) shall be called for the interview and shall be interviewed by a Panel constituted for the purpose. The Suitability of candidate shall be determined on the basis of the interview and other relevant factors incorporated in the provisions of the said Settlement.

(iii) A list of candidates who are found suitable during the interview process would be prepared in the descending order of seniority and assignment of duties of Universal Teller would be made in accordance with the provisions of the said Settlement.

6. **PROBATION PERIOD :**

The Single Window Operator – A, Single Window Operator – B or Head Cashier Category II, who is assigned duties of Universal Teller shall remain on probation for a period of six months. Only if the work and conduct of the employee is found satisfactory, he/she shall be confirmed as Universal Teller.

7. **DUTIES OF UNIVERSAL TELLER :**

Duties of Universal Teller shall be as enumerated in the said Settlement and updated as per Amendment Settlement on Universal Teller 2006/2010.

8. **PARA 529 OF SASTRY AWARD :**

It would be open to Regional Authority to apply the principle enunciated in Para-529 of Sastry Award to any suitable candidate forming part of the list and take a considered view for not assigning the duties to any candidate, if so warranted.

9. **AMOUNT OF ADHOC SPECIAL PAY PAYABLE TO UNIVERSAL TELLER :**

The adhoc Special Pay payable to Universal Teller would be Rs.1,180/- per month.

10. **REFUSAL TO ACCEPT ASSIGNMENT OF DUTIES OF UNIVERSAL TELLER AND CONSEQUENCES THEREOF:**

Consequent upon identification and assignment of duties of Universal Teller, if an employee refuses to accept the offer of assignment of duties of Universal Teller on regular basis, he shall become ineligible to apply and also for assignment of duties of Universal Teller on regular as well as on temporary basis for a period of two years from the date of such offer. His case would be considered only after that period if he makes a written request after the period, for consideration of his case in future.

11. **SUBMISSION OF THE APPLICATIONS FOR THE POST OF UNIVERSAL TELLER:**

[i] **The eligible Single Window Operator – A, Single Window Operator – B or Head Cashier Category II who are willing to apply for the posts of Universal Teller may submit their application as per enclosed format to the respective Branch/Office latest by _____(Date).** Applications received after the stipulated date shall not be entertained; and

[ii] The Branch Head/Officer-in-Charge are requested to forward the application forms duly verified in all respects, in one lot, so as to **reach Regional Office on or before _____(Date).**

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12. Please bring the contents of this Circular to the attention of all concerned at your Branch/Office. Simultaneously, a copy of the Circular should be displayed on the Notice Board at the Branch/Office. Also note to send a copy of the Circular to the Single Window Operator – A, Single Window Operator – B or Head Cashier Category II who is under suspension/leave or out of the branch/office on official assignment etc., during the above period.

Yours faithfully,

[_____]
REGIONAL HEAD

Encl : Prescribed format to be used for submitting application for Universal Teller.

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

Application Form for the post of Universal Teller

The Regional Head,
Bank of Baroda,
_____Region,
Regional Office,
_____.

Dear Sir,

Re : ***Application for the post of Universal Teller.***

I refer to your Circular No._____ dated _____ and submit the following particulars with a request to consideration of my candidature for selection of Universal Teller.

1	Full Name in Block Letter (Surname First)	
2	E.C.Number	
3	Present Designation	
4	Present Branch	
5	Date of Birth	
6	Date of Joining	
7	Date of promotion to Clerical Cadre (if applicable)	
8	Educational Qualifications	
9	Computer/IT related qualifications and experience.	
10	CAIIB Qualifications	
11	Whether Disciplinary Action initiated in the past? If so, give details including the penalty imposed and date.	
12	Details of Absence/Leave Without Pay. Please give details of the period and the number of days on loss of pay.	
13	Whether : Presently Under suspension Charge-sheeted and disciplinary proceeding pending. Any prosecution is pending in any Court of Law.	**Details** **Yes / No** **Yes / No** **Yes / No**

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	(***Please strike out which is not applicable)***	(***In case the answer is "Yes" to any of the above, please give details)***			
14	Branches where worked indicating experience of various department. (*only the functions handled for more than -6- months be mentioned)*	**Sl.No. Branch Dept. Period**			
15	Whether presently under debarment period for assignment of Special Pay on account of : Request transfer Refusal of special pay duties Reversion from special pay duties (*Please strike out which is not applicable)*	**Details** **Date** **Yes / No** **Yes / No** **Yes / No** (*In case the answer is "Yes", please give details with date)*			
16	Whether employee of : (*Please strike out which is not applicable)*	**ETBL** Yes/No	**EBCBL** Yes/No	**EBSBL** Yes/No	**ESGLABL** Yes/No
	Date of amalgamation	12-05-1988	02-06-1999	18-06-2002	24-06-2004

I hereby confirm that the above information furnished by me is correct. In case of any of the above information is found to be not true, the Bank shall have the full right to cancel my candidature at any stage of selection process and also to cancel assignment of duties of Universal Teller, if assigned, with consequential cessation of adhoc special pay.

Place : Ahmedabad
Date : _____ _____

Signature of employee

Full Name :

For Office Use

VERIFICATION BY BRANCH MANAGER

Name of Branch : _____

We certify that the above details submitted by Mr./Ms._____ are in order and found to be correct.

We recommend that his/her candidature may be considered for selection of Universal Teller.

Signature of Branch Manager

(Name of Branch Manager)

Date : _____

VERIFICATION BY REGIONAL OFFICE

We have verified the eligibility of the above candidate and find him/her eligible for selection of Universal Teller.

Signature of Senior/Manager(HRM)

Name :

Downloaded By: Mr. MEHMOOD DAIYSH (LM051965)

CHECK LIST – UNIVERSAL TELLER

Identification of vacancies of Universal Teller only after prior approval of Corporate Office by submitting information in requisition form (as per format) through Zonal Office.

Circular inviting applications be issued as per attached proforma.

Applications be verified with actual record and seniority list be prepared.

Constitute the Interview Panel and obtain approval of Zonal Head.

The senior-most amongst the eligible applications in the ratio of 1:4 shall be called for interview.

Prepare Interview Rating Sheet as per format and ensure smooth conduct of interviews.

Offer of assignment of duties of Universal Teller be issued to the senior-most candidate who is found suitable in interview, against identified vacancies and acceptance be obtained as per stipulated formats.

To ensure that the offer letter and acceptance of the same be kept in personal file of concerned employee at Regional Office as well as Branch.

Necessary updation in HRnes system be made.

To ensure that the performance of Universal Teller is monitored by branch and confirmation letter is issued as per prescribed format, if the performance is found satisfactory.

In case of non-confirmation, ensure necessary communication be issued to the concerned Universal Teller as per rules and ensure disposing off appeal, if any, submitted by him.

****

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INTERVIEW RATING SHEET

Name _____ **E.C.No** _____ **BRANCH** _____ **REGION** _____	***Average Marks Obtained*** ***Remarks, if any***	**REPORT** *(Strike off which is not applicable)* **SUITABLE** **NOT SUITABLE** _____ **(_____)** Panel Head Date : _____

Sr.	Assessment Factors *(Critical Attributes)*	Sub-Factors	Weightage	Marks Scored		
				Panel Head	Panel Member	Panel Member
1	**KNOWLEDGE** *(related to all functions of clerical duties)*	**Product Knowledge** *(Retail, Savings Schemes, Govt.Business, Demat, Deposit Schemes etc.)*	10			
		Knowledge about services *(a/c opening operation, closing, clearing, IBC, OBC, Bills, Service Charges, Cash Management etc.)*	10			
		Other Clerical Duties *(Banking operations of ledger, Cash-Book, Payment of cheques etc.)*	5			
2	**COMPUTER KNOWLEDGE**	**CBS (Finacle)**	5			
		Computer Security *(basic operation for maintaining database security)*	4			
		Data Backup *(knowledge to take data copies of operational continuity)*	2			
		Problem Solving *(day today working problems related to computer)*	2			
		Desktop Tools *(MS Office, Internet, E-mail)*	2			
3	**EXPERIENCE** *(In terms of application of effective learning related & functional skills)*	**Cash Department** *(payment & receipt)*	4			
		SB/Current	4			
		Remittances/Security Instruments *(DD/MT/TT etc)*	4			
		Other related experience *(please specify)*	3			
4	**COMMUNICATION SKILLS**	**Clarity of expression**	4			
		Flow of information/language *(sequential expression of ideas in language understood to others)*	4			

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Sr.	Assessment Factors *(Critical Attributes)*	Sub-Factors	Weightage	Marks Scored		
				Panel Head	Panel Member	Panel Member
		Understanding other's view points *(ability to appreciate other's viewpoints with an intention to facilitate him)*	4			
		Precision & accuracy of information (providing that piece of knowledge to others which is desired or expected by him)	3			
5	**PERSONALITY**	**Cheerfulness** *(physical expression of internal well being/ happiness)*	3			
		Presentability *(upkeep, mannerisms & etiquette)*	3			
		Temperament *(mental attitude which facilitates positive things)*	3			
		Patience*(ability to wait for the sequence of events/ calmness)*	3			
		Forthrightness *(straight forwardness/ assertiveness with politeness)*	3			
6	**APPROACH** *(Customer Centric)*	**Initiative** *(self effort to begin something or to act)*	3			
		Proactiveness *(to think before hand, anticipate & prepare in advance)*	3			
		Facilitation *(to supplement someone's effort to achieve)*	3			
		Responsiveness *(sensitiveness, ability to react/ respond within the expected time)*	3			
		Relationship Approach *(an approach for continuity in relationship for common benefit)*	3			
		TOTAL SCORE	**100**			

_____	_____	_____
[_____]	**[_____]**	**[_____]**
SENIOR MANAGER	**CHIEF MANAGER**	**REGIONAL HEAD**
Panel Member	Panel Member	Panel Head
Date : _____	Date : _____	Date : _____

Downloaded By: Mr. MEHTA OM DANISH (DM051965)

CONFIRMATION REPORT

[Due on 6 months of assignment of duties of UT]

U N I V E R S A L T E L L E R

Name :	***Grade obtained*** **Outstanding [A]** **Good [B]** **Satisfactory [C]** **Poor [D]**	**REPORT** *[strike off which is not applicable]* **CONFIRMED** **NOT CONFIRMED** SIGNATURE : _____ Name : _____ Branch Manager Date : _____
E.C.No.		
Branch		
Date of assignment of duties of UT		
Due date of confirmation		

ON THE JOB PERFORMANCE

ASSESSMENT FACTORS	**Grade** *[to be awarded as A,B,C,D]*	**Remarks**
Customer Service *[Approach shown in handling customer queries & in rendering prompt service] [Feedback of customers whether positive or negative/complaints should be taken into account while commenting]*		
Initiative & Problem solving attitude *[Readiness to shoulder responsibilities & solve customers' problems]*		
Flexibility *[Readiness to adjust to variations in allocation of jobs as per the branch needs]*		
Responsibility *[Cleanliness & accuracy in completion of allocated work, sincerity in operation]*		
Discipline, Attendance & Punctuality *[Timeliness at workplace, record of attendance & discipline]*		
Any other remark *[It can be any significant achievement or any adverse findings regarding his work & conduct]*		

Note : *All the above are critical for effective job performance. Any two or more score of "D" would make a person ineligible for confirmation as Universal Teller.*

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TO BE ISSUED ON BRANCH LETTER HEAD

Draft of the letter to be issued to Universal Teller for Confirming him as "Universal Teller"

No. _____ Date : _____

Shri/Smt/Kum._____
E.C.No. _____
Desig : _____
Bank of Baroda,
_____ branch,
_____.

Dear Sir,

Re :: Assignment of duties of Universal Teller.

Please refer to our letter No. _____ dated _____ advising you that in addition to your basic duties/functions of your cadre, you are required to perform additional duties of Universal Teller w.e.f. _____ until further instructions, at _____ branch.

During the period of probation, your performance has been found to be satisfactory and hence you would continue to work as Universal Teller as already advised.

It should be noted that all the relevant provisions of All India Bipartite Settlements relating to assignment and performance of duties attracting special allowance/pay shall continue to be applicable.

We wish you all the best.

Yours faithfully,

[_____]
BRANCH HEAD

c.c. : **Regional Manager, _____Region....**For information.

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ANNEXURE V

Draft the letter to be issued to Universal Teller for Non-confirming him as "Universal Teller"

No._____ Date:_____

Shri/Smt./Kum._____
EC No._____
Bank of Baroda
_____ branch

Madam/Dear Sir,

Re : Assignment of duties of Universal Teller – Non confirmation

Please refer to our letter No._____ dated_____ advising you that in addition to your basic duties/functions of your cadre; you were required to perform additional duties of Universal Teller w.e.f._____ until further instructions.

We have also advised you vide the above mentioned letter that you will be on probation for a period of 6 months and confirmation is subject to satisfactory work and conduct.

During the period of probation you have been advised verbally on few occasions to improve upon your work and conduct. You were also advised in writing your area of deficiencies. Despite of having been advised verbally and in writing, no improvement is observed in your work and conduct. Hence, you have not been found fit for confirmation as Universal Teller.

In case, you are desirous of representing/ appealing to Regional Manager, you may do as through proper channel, within -7- days of receipt of this letter. You shall continue to be on extended probation till the appeal is disposed off.

However, in case no representation/ appeal is received within the stipulated period, it will be presumed that you do not intend to do so. In that eventuality, you are not required to perform the duties of Universal Teller and shall cease to draw the adhoc special pay/allowance.

Yours faithfully

[_____]
BRANCH HEAD

c.c.: Regional Manager _____ Region - For information

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ANNEXURE VI

Draft of the letter to be issued to Universal Teller who has submitted representation/ appeal against his non-confirmation.

No._____ Date:_____

Shri/Smt./Kum._____
EC No._____
Bank of Baroda
_____ branch

Madam/Dear Sir,

Re :: **Assignment of duties of Universal Teller – Your representation/ appeal against non-confirmation**

We refer to your representation/ appeal dated _____ against non-Confirmation as 'Universal Teller'.

We have carefully examined the contents of your appeal.

We now write to advise you that:

Your appeal does not merit favourable consideration. You shall therefore, cease to perform the duties of 'Universal Teller' and shall not be paid adhoc Special Allowance/pay from the date of receipt of this letter.

(b) Taking in view all the facts and circumstances, we are advising branch head to confirm you as 'Universal Teller'.

Yours faithfully

[_____]
REGIONAL HEAD

c.c.: Branch Manager _____ Branch - For necessary action

Note: Prepare a letter afresh incorporating either of (a) OR (b) above as applicable. Please do not make use of the photocopy any of the Drafts while issuing letter as prescribed.

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17.0 GENERAL PROVISIONS REGARDING SPECIAL PAY:

17.1 **IN RESPECT OF ASSIGNMENT OF DUTIES CARRYING SPECIAL PAY UNDER SETTLEMENT DATED 18 APRIL 1984 ::**

17.1.1 Criteria for reckoning seniority for the purpose of assignment of duties attracting special pay payable on the basis of seniority.

17.1.2 "Seniority" shall mean length of regular full time service from the date of entry in the cadre provided that:

(a) In the clerical cadre while calculating the length of regular full time service additional weightage shall be given as follows:

For Graduation - 2 years of service shall be added.

For JAIIB/CAIB I (London) - 1 year of service shall be added.

For CAIIB/CAIB II (London) - 2 years of service shall be added.

Thus weightage for those who have completed CAIIB I/CAIB (London) and CAIIB II/CAIB II (London) shall be 3 years of service.
(JAIIB/ CAIIB Nomenclature of CAIIB Part-I and CAIIB Part-II has been changed, respectively - Ref.: Circular No.HO:BR:92/153 dated 07.06.2000)

(b) In the subordinate cadre length of regular full time service shall be reckoned from the date or appointment/conversion etc., in the subordinate cadre in the category of peon or with combined designation or peon. Conversion shall mean conversion as peon or with combined designation of peon, from the following categories in the subordinate cadre:

Watchman, Hamal, Sweeper, Farrash and like categories.

(c) Regular full time service shall mean actual service which shall include all kinds of leave and any period of probation but shall exclude period of temporary/ casual employment for any period for which increment is either stopped or postponed or brought down to lower stage in the scale of the pay in which case the period shall be as that equal to the period for which the stage has been lowered. [Number of days of Unauthorised absence be excluded while calculating regular full time service]
(Ref:Clause 9.1 of "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001" dated 18/03/2001.)

(d) 'Branch wise seniority" shall mean seniority reckoned in terms of para (a)/ (b) above amongst confirmed full time eligible workmen working in a branch/office.

(e) 'City wise seniority' shall mean seniority reckoned in terms of para (a)/ (b) above amongst confirmed full time eligible workmen working in all the branches/office in a city/town/place irrespective of the number of administrative regions of 'The Bank in a city/town/place.

(f) 'Basic pay' shall mean the basic salary in the scale excluding any pay of whatever nature.

(g) 'A half year' shall mean a period of six calendar months from 1st January to 30th June or from 1st July to 31st December of a year.

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17.3 **INTER-SE-SENIORITY** :

17.4 **Inter-se seniority shall be determined on the following basis:**

(a) Where two or more workmen have equal seniority, one who entered the cadre/category as a regular full time workmen earlier would be considered senior.

(b) Where two or more workmen have equal seniority and the date of their entry into the cadre/category as per (i) above is also the same, the one who has joined 'the Bank' as a regular full-time workmen earlier would be considered senior.

(c) Where two or more workmen have equal seniority and their date of entry in to cadre/category and the date of joining 'the Bank' is also the same as per (i) and (ii) above, the one whose date of birth falls earlier would be considered senior.

(d) Notwithstanding the above provisions, determination of seniority of ex- servicemen/ SC/ ST workmen shall be governed in accordance with guidelines/ directives etc., if any, issued by IBA under the advice/directives of the Government of India, Reserve Bank of India from time to time.

17.5 **TIME LIMIT FOR ASSIGNMENT OF DUTIES ATTRACTING SPECIAL PAY** : Procedure for filling vacancies of posts carrying Special Pay (Allowances) that are required to be filled in terms of this Settlement shall be initiated within -30- days of occurrence of the vacancies and completed within -90-days.
(Clause 9.4 of "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001" dated 18/03/2001.)

17.6 **TIME LIMIT FOR ACCEPTANCE OF OFFER OF ASSIGNMENT OF DUTIES ATTRACTING SPECIAL PAY :** Wherever duties attracting Special Pay are to be offered to the identified clerical staff in writing, as per prescribed draft, the period to signify his acceptance of the offer, shall be three[-03-] working days.
(Clause 9.3 of "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001" dated 18/03/2001.)

17.7 **Clarification :** In terms of the provisions of the Settlement on "other issues', the assignment of duties carrying Special Pay payable on city-wise seniority should be made on city- wise seniority notwithstanding the fact that the city has more than one Region. It would not be correct to consider the Region-wise seniority of employees for assignment of above-mentioned duties of special pay in places where the town/city has branches falling under the jurisdiction of more than one Region. However this would not be applicable in case of assignment of duties of Special Assistant, which is to be made on Region/State, whichever is smaller, basis.

17.8 **CONDITIONS FOR INELIGIBILITY FOR RECEIPT OF SPECIAL PAY PAYABLE ON THE BASIS OF SENIORITY:**
[i] A workman who is transferred at his own request and forgoes/undertakes not to claim special pay for a specified period in terms of the Bank's administrative rules, shall not be considered for assignment of duties carrying special pays for that period, provided, however, if such a workman is the only otherwise eligible workman for the post, there being no other eligible workman, in that event he would be considered for sanction of the pay. However, Award staff member will not be required to forgo/undertake not to claim Special Allowance on request transfer within the same city.

[ii] Once a workman refuses to accept offer of assignment of duties attracting special pay on regular basis, he shall be ineligible of receipt of such special pay on regular as well as on temporary basis for a period of TWO years from the date of such offer. His case would be considered only after that period, if he makes a written request after that period, for consideration of his case in future.
(Clause 9.2 of "Settlement to Modify Criteria For Selection to Posts Carrying Special Allowance-2001 dated 18.03.2001 and letter No. CO:PD:KCP:M-12/2015 dated 11/05/2001)

[iii] When a workman refuses to accept offer of assignment of duties attracting special pay on temporary basis on three occasions, he shall be ineligible for receipt of such special pay on regular as well as on temporary basis for a period of two years from the date of the third offer. His case would be considered only after that period, if he makes a written request after that period, for consideration of his case in future.

EXAMPLE

If Mr.A is Head Cashier Category-II at a branch situated in "X" city/town/place. He is transferred to a branch situated in "Y" city/town/place on 12/05/2011 at his request by foregoing his special pay of Head Cashier Category-II, drawn by him at "X" place. Accordingly, he shall have to submit written request on completion of -02- years debartment period on 12-05-2013 to consider his candidature for assignment of special pay duties [temporary or permanent whatever the case may be] for the vacancies arising in future [i.e. vacancies arising on or after 12-05-2013]. Accordingly, Mr.A, after submission of his request, has to apply for vacancies arising on or after 12-05-2013 and his case will be considered in terms of eligibility criteria and seniority criteria applicable to the post he has applied for, subject to ineligibility clause, prevailing at relevant time. Please note that there is no automatic restoration of special pay on completion of debarment period.

[iv] In a situation where all otherwise eligible workmen are within their respective period of ineligibility then, not withstanding (i),(ii) & (iii) above one whose period of ineligibility expires first would be considered for the sanction of the pay provided he is willing.

[v] Conditional acceptance of an offer of duties attracting payment of special pay either on temporary or on regular basis shall be deemed as a refusal to accept the offer. For this purpose offer by the Bank and acceptance by the workman shall be done only in specified proforma. Acceptance of offer in any other form shall constitute refusal of the offer

[vi] Sub-para [i] to [v] above shall be applicable in cases where workmen have opted for and have been given reversion from any post carrying a special pay.

[vii] The Principal of paragraph 529 of Sastry Award shall be applicable for sanction of special pay and 'The Bank' shall have the right to supersede a senior employee in terms of the principle laid down under that paragraph.

18.0 CLARIFICATIONS ON SPECIAL PAY :

[a] Daftary pay in the lead Bank cells can be released if the lead bank cell is functioning from a different premises and is independent of the branch. In such cases, for temporary assignment of duties seniority amongst the staff of lead Bank Cell should not be combined with the staff of the branch but it should be treated separately, being a separate unit. (For regular Daftary it would be as per the city/ center seniority.)

(Cir. No.CO:BR:82/6 dt. 12.01.1990)

[b] A workman who is assigned the duties carrying special allowance on temporary basis in leave vacancy of a permanent incumbent will not be entitled to pro-rata special allowance on the day(s) he avails casual leave.

(Cir. No.CO:BR:80/82 dt. 02.06.1988)

[c] Cash Peons may accompany transit of cash from the bank to an office outside or vice versa, if unaccompanied by a watchman/armed guard. This would mean that in the absence of a watchman/armed guard, a Cash Peon can be asked to accompany the cash in transit entrusted to the bank's cashier and not himself transit cash.

(Cir. No.CO:PD:BOM/5/3/269 dt. 25.01.1992)

[d] The operation of the Fax machine is simple and requires no skill. As such, no special allowance is warranted to be paid to the operator. Duties connected with it may be entrusted to clerical staff.

(Cir. No.CO:PD:BOM/5/3/269 dt. 25.01.1992)

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(e) The subordinate staff employees who are using vacuum cleaners will not be eligible for special allowance for performance of such work.

(Cir. No.CO:BR:79/79 dt. 16.05.1987)

[f] As regards the interpretation of clause 7.5 of Settlement dated 18/04/1984 on Other Issues, it has been decided that if an employee who has opted and been given reversion from any post carrying special allowance shall not be considered ::-

for assignment of duties carrying any special allowance either on regular or on temporary basis for a period of 2 years; and

for assignment of duties carrying special allowance for which he sought reversion either on regular or on temporary basis for a period of 2 years.

from the date of such reversion subject to the condition laid down in clause 7.3 of the said Settlement. His case for assignment of duties carrying special allowance for which he sought reversion would be considered only after expiry of the period of two years from the date of such reversion if he makes a written request after that period for consideration of his case in future.

Please note that the aforesaid clarification would take effect prospectively and no past cases would be re-opened.

(Cir. No. CO:PD:BOM:4/10/2967 dt. 12.12.1992)

[g] Employee deputed to RRBs would not be eligible for any special allowance unless they were eligible for such special allowance prior to their deputation or unless there is a scheme for payment of such allowance in the RRBs themselves.

19.0 REVERSION OF AN EMPLOYEE FROM OFFICER'S TO CLERICAL CADRE ::

In cases where an Officer is reverted to clerical cadre, and posted to the place from where he was promoted, he may not be treated on par with workman who has been transferred at his request. On such postings, he would not automatically receive special allowance, if any, he was drawing prior to his promotion to Officers' cadre.

However, he would take his position in the seniority list for payment of special allowance in the vacancies occurring subsequent to his reporting for duty after reversion.

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CHAPTER-3: DEARNESS ALLOWANCE

1.	GENERAL
2.	CLARIFICATIONS
3.	ILLUSTRATION

1.0 GENERAL

1.1 In substitution of Clause 7 of Bipartite Settlement dated 27th April 2010 with effect from 1st November 2012, the dearness allowance shall be payable as per the following rates:-

1.1.1 Clerical & Subordinate Staff 0.10% of 'pay'

NOTE : Dearness allowance in the above manner shall be paid for every rise or fall of 4 points over 4440 points in the quarterly average of the All India Average Working Class Consumer Price Index [General] Base 1960=100.

1.2 It is clarified that there shall be no ceiling on Dearness Allowance.

1.3 Dearness Allowance shall be calculated and paid on Basic Pay, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any, payable under Bi-partite Settlement dated 25th May, 2015 in respect of both Clerical and Subordinate staff.

1.4 For the purpose of calculating Dearness Allowance, "quarter" shall mean the period of 3 months ending last day of March, June, September & December of a year.

1.5 For the purpose of calculating the Dearness Allowance for any particular month, the quarterly average for the last quarter for which the final index figures are available on the 15th day of that month should be taken. Thus, if the Dearness Allowance for the month of January is to be calculated, the quarterly average for the last quarter [Oct-Dec] for which final index figures are available on 15th January should be taken.

[Para 25 of BPS dated 12/10/1970 and Notes (b) & (c) under Para 5 of BPS dated 10/04/1989]

1.6 Block of 4 Points of All India Average Working Class Consumer Price Index is known as Slab.

1.7 All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.

2.0 CLARIFICATIONS:

2.1 Dearness allowance is payable on complete steps of 4 points each.

2.1.1 The settlement provides for change in DA for 4 points rise or fall. The purpose of this provision is to ensure that DA is reduced only when there is a fall of full 4 points, as DA increase is given when there is rise of full 4 points. This is an equitable provision and ensures least fluctuation in the DA.

2.1.2 Conversion factor for calculating DA is derived by multiplying the parts of basic pay with relevant percentage of DA for each slab payable on the respective parts of basic pay.

2.1.3 Settlement provides that pay for the purpose of DA shall include officiating Pay, if any. The reference to officiating allowance in the settlement is officiating Pay payable, which is in terms of the first Bi-partite settlement as amended from time to time.

(IBA let No. PD/Cir/76/90/937 dated 16/08/1989)

2.2 Dearness Allowance on Permanent Personal Pay (PPP) shall be calculated and paid separately at the rate applicable to that stage of Basic Pay, which was reckoned for PPP as per Computerisation Settlement dated 31.10.1992.

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3.0 ILLUSTRATION:

Mr. "X", a clerk was drawing a Basic Pay of Rs.1300/- at the 7th Stage in the Clerical Scale of Pay as on 21/09/1992 as per 5th Bi-partite Settlement. The Permanent Personal Pay (PPP) in his case would be equivalent to the "next increment due", that is Rs.100/-, being the next increment due at the 7th Stage of Scale of Pay with effect from 01/05/2010. On account of revision of salary under 10th Bipartite Settlement, the PPP Basic payable to him Rs.980/- pm, being the next increment due at the 7th Stage of Clerical Scale of Pay.

For the month of December-2018, DA payable on Permanent Personal Pay (PPP) of Rs.980/- would be 60.70% of PPP Basic.

(Based on Circular No.HO:BR:87/120 dated 13.05.1995 & HO:BR:87/124 dated 18.05.1995)

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CHAPTER 4: HOUSE RENT ALLOWANCE

PROJECT AREA COMPENSATORY ALLOWANCE

1.	HOUSE RENT ALLOWANCE
2.	PROJECT AREA COMPENSATORY ALLOWANCE
3.	CLARIFICATIONS

1.0 HOUSE RENT ALLOWANCE:

1.1 In substitution of Clause 9 of the Bipartite Settlement dated 27th April 2010 , with effect from 1st November, 2012 the House Rent Allowance payable shall be as under:

	Area	Rate as percentage of Pay [No Minimum/ No Maximum]
(i)	Places with population of more than 45 lakhs and Project Area Centres in Group 'A'	10.00 %
(ii)	Places with population of more than 12 lakhs and above including State of Goa and Project Area Centres in Group 'B'	9.00%
(iii)	Other places not covered in (i) and (ii) above	7.50%

(Para 9 of 10th BPS dated 25th May 2015)

1.2 **Note:**

1.2.1 Where quarters are provided, HRA shall not be payable and the rent to be recovered shall be 0.3% of the first stage of the Scales of Pay.

1.3.1 "Place" for the purpose of payment of House Rent Allowance would mean all places constituting an urban agglomeration taken as one unit and when a Government by notification declares several municipalities, corporations, etc. to be part of urban agglomeration, such municipalities, corporations, etc. shall be taken as one place."

(Minutes of discussion between IBA and AIBEA & NCBE dated 15/16.04.1980)

1.3.2 'Pay' for the purpose of HRA shall mean Basic Pay, Stagnation Increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any.

(Clause 6(2) of BPS dated 27.03.2000)

1.3.3 Permanent Personal Pay (PPP) would also be reckoned as 'Pay" for payment of HRA.

(Settlement dated 31.10.1992)

1.4 For the purpose of HRA, the latest available official figure of the All-India Census shall be taken into account. [On receipt of advice from Corporate/Head Office]

(Clause 8.4 of BPS dated 19.10.1966)

1.5 HRA will be payable where "Goa allowance" is paid.

1.6 All other existing provisions relating to House Rent Allowance shall remain unchanged.

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1.7 **CLARIFICATIONS ::**

[a] **FACTS IN BRIEF ::** Whether HRA is payable to an award staff, if the spouse who is an Officer of the Bank, is provided with Bank's accommodation.

ADVICE :: An award staff employee whose spouse has been provided with residence by the Bank may be paid HRA in terms of the provisions of BPS. This is applicable w. e. f. 01/11/1987.

(Cir No. HO: 82/423/dt.27.11.1990)

[b] On temporary transfer at the request of employee, he shall be paid allowances payable at the place of regular posting by the parent/ base Branch.

[c] Where a workman is on leave without pay, he will not be entitled to draw house rent allowance during the period of such leave. However the workman will be entitled to draw house rent allowance as applicable, when he is on leave of any other kind.

(Clause 6.23 of Desai Award)

[d] Where an accommodation has been provided by the Bank, the recovery of full rent should be made irrespective of the fact that the employee in a particular month was on half pay or on loss of pay.

(Cir No. HO: BR: 82/6 dt. 12.01.1990)

2.0 PROJECT AREA COMPENSATORY ALLOWANCE ::

2.1 In partial modification of Clause 28 of the Bipartite Settlement dated 27th April 2010 w.e.f. 1st November, 2012, workmen in project areas shall be paid a Project Area Compensatory Allowance as under :-

(Clause 27 of 10th BPS dated 25.05.2015)

Project Area Centre	Clerical Staff	Subordinate Staff
Group – A	Rs.250/- p.m.	Rs.200/- p.m.
Group – B	Rs.200/- p.m.	Rs.175/- p.m.

2.1.1 List of places which fall under Project Areas - Group "A" and Group "B" are given below.

Sr	Places under Project Area Group-A	Places under Project Area Group-B
1	Jamshedpur	Nangal Township
2	Bokaro	Talwara
3	Rourkela	Khetri
4	Bhilai	Nagarjunsagar
5	Durgapur	Neyveli
6	Burnpur [West Bengal]	Bhopal Heavy Electricals (M.P)
7	Durg (Madya Pradesh)	Ankleshwar [Gujarat]
8	Vishakhapatnam (Andhra Pradesh)	Cambay [Gujarat]
9	Any other place/s agreed to be treated as project area - group 'A' by the parties to the Bipartite Settlement.	Mandi (Himachal Pradesh)
10		Ranchi [Jharkhand]
11		Pophali (Maharashtra)
12		Kargal (Karnataka)
13		Pochampadu (Andhra Pradesh)
14		Sileru (Andhra Pradesh)
15		Ramachandrapuram
16		Rawat Bhata
17		Jeypore (Orissa)
18		Jagdalpur (Madhya Pradesh)

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19		Pandoh (Himachal Pradesh)
20		Idukki (Kerala)
21		Kalamaru
22		Farakka Barrage
		Any other places agreed to be treated as project area - Group 'B' by the parties to the Bipartite Settlement.

(Cir No.HO:79/385/dt.16.10.87)

2.2 If at a centre where both, City Compensatory Allowance and Project Area Allowance are payable, only higher of the two shall be paid.

(Clause 9 of BPS dated 05.01.1987 - Cir.NO.HO:83/237 dated 16.07.1991)

2.3.1 HRA in project areas is paid on the basis that residential accommodation is not available in those areas. Accordingly, House Rent Allowance in these areas shall be payable until such time a bank is in a position to offer residential accommodation.

(Clause 8.3 of BPS dated 19.10.1966)

2.3.2 As and when the Bank offers residential accommodation to an Award Staff employee, HRA being granted in such areas shall be stopped irrespective of employee's non-acceptance of such offer. However, rent would be recovered at the rate of 0.3% of the first stage of the scale of pay from those who occupy Bank's residential accommodation.

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CHAPTER 5: SPECIAL ALLOWANCE & OTHER ALLOWANCES

A.	SPECIAL ALLOWANCE
B.	OTHER ALLOWANCES
1.	GENERAL
2.	WASHING ALLOWANCE
3.	CYCLE ALLOWANCE
4.	HILL & FUEL ALLOWANCE
5.	SPECIAL AREA ALLOWANCE
6.	SPLIT DUTY ALLOWANCE
7.	WATER SCARCITY ALLOWANCE:
8.	PARADIP PORT-TOWN ALLOWANCE
9.	DEPUTATION ALLOWANCE
10.	TRANSPORTATION ALLOWANCE
11.	OFFICIATING PAY
12.	OVERTIME ALLOWANCE

1.0 SPECIAL ALLOWANCE

1.1 With effect from 1st November, 2012, workmen employees shall be paid Special Allowance at 7.75% of the Basic pay with applicable DA thereon.

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

2.0 OTHER ALLOWANCES

2.1 **GENERAL ::**

[a] "Other Allowances" are distinct from "Special Pay" in as much as special pay are paid for performance of duties involving higher responsibilities/ skills over and above the employee's normal and routine duties, where as "Other Allowances" are given to compensate the employees, inconvenience or hardship or any extra expense incurred by them at a particular place. For instance, Hill & Fuel allowance is given because the cost of essential items is higher at a hill station than in the plains.

[b] "Other allowances" do not rank for calculation of P.F, Pension & Gratuity.

2.2 **WASHING ALLOWANCE:**

2.2.1 In supersession of Clause 25 of Bipartite Settlement dated 27.04.2010 with effect from **1st June 2015** washing allowance shall be payable at Rs.150/- per month where the washing of livery is not arranged by the Bank. (10th Bipartite Settlement)

2.2.2 IBA has clarified that the quantum of washing allowance stipulated in the Bipartite Settlement is irrespective of the number of uniform/sets supplied and therefore, there is no case of enhancing the washing allowance for supplying additional set of uniform.

[Letter No. HO/HRM/OSR/103/73/236 dt. 14/02/2011]

2.2.3 Sub-staff performing outdoor duties on regular basis are being provided one additional set (i.e. 4th Set of Summer Uniform). It has now been decided to pay proportionate Washing Allowance of Rs.50/- to Sub-staff members who are provided with 4th set of Summer Uniform for performing outdoor duties on regular basis. The above payment to eligible staff members will be effective from 01/03/2016.

(BCC:HRM:HR-A:108/2430 dated 14/03/2016)

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2.3 **No Washing Allowance will be payable ::**

(i) Where washing arrangements are made by the Bank;
(ii) For the period of leave where such leave exceeds 30 days;
(iii) When the leave of more than 30 days spreads over -2- months (pro-rata allowance would be payable)

(Cir. No. HO: 78/381 dt. 10.10.1986)

2.4 All members of the sub-staff who are supplied with uniform shall wear them while on duty and in clean condition and not wearing such uniform while on duty shall constitute a minor misconduct.

(Clause VII (ii) & (iii) of BPS dated 17.09.1984 and Clause 7(p) of BPS dated 10.04.2002)

2.5 No additional or separate washing allowance is payable in respect of woollen uniform provided to sub staff member.

3.0 CYCLE ALLOWANCE:

3.1 In supersession of Clause 26 of Bipartite Settlement dated 27th April 2010, w.e.f 1st November 2012, Cycle Allowance is payable to the members of the subordinate staff, who are required to use a cycle on regular assignment for outdoor duties, at Rs.100/- p.m. at all centers.

(Para 25 of Bipartite Settlement dated 25/05/2015)

3.2 Cycle allowance would NOT be paid to a member of the subordinate staff entitled to cycle allowance for the period of leave, where such leave exceeds -30 days.

(Clause VII 2 of IV BPS dated 17.09.84)

3.3 No cycle allowance would be payable if the leave of more than -30- days spreads over -02- months. However, pro-rata allowance be paid for the number of days employee attended the Office during these two months.

(Cir.No.HO:78/381 dated 10/10/1986)

4.0 HILL AND FUEL ALLOWANCE:

4.1 In partial modification of Clause 12 of Bipartite Settlement dated 27th April 2010, the Hill and Fual Allowance shall be payable at the following rates with effect from 1st November 2012.

(Clause 12 of 10th BPS dated 25.05.2015)

a. At places situated at a height of 3000 meters and above	8% of pay [Max. Rs.1500/- p.m.]
b. At places situated at a height of and over 1500 meters but below 3000 meters.	4% of pay [Max. Rs.600/- p.m.]
c. At places situated at a height of over 1000 meters but less than 1500 meters and Mercara Town.	3% of pay [Max. Rs.500/- p.m.]

Note : All other existing provisions shall remain unchanged.

4.2 At places which have a height of not less than 750 meters and which are surrounded and accessible only through hill with height of 1000 meters and above, the hill and fuel allowance shall be paid as is payable at places situated at a height of 1000 meters and above but less than 1500 meters.

4.3 **Protection of Hill & Fuel Allowance paid to certain employees up to March, 1989 ::**

4.3.1 Hill and Fuel Allowance paid at any place not covered by (a), (b), (c) of Para 4.1 and Para 4.2 above in terms of existing provisions, decisions, orders, Bank level/ local settlement or practices shall cease to be payable with effect from the 10.04.1989 (i.e. the date of the Bipartite Settlement) irrespective of the reason or name by which it was being paid.

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4.3.2 The employees at such places presently in receipts of such allowance, however, shall continue to draw the allowance as was drawn by them with their March 1989 salary by way of a Fixed Personal Allowance so long as they are posted at that place as workmen employee.

(Clause 15 of BPS dated 10.04.1989)

4.3.3 The Fixed Personal Allowance payable to employee who were drawing Hill and Fuel allowance at center/s not included in the Fifth Bipartite Settlement dated 10/04/1989, cited above, should be equivalent to the Hill and Fuel allowance actually drawn by them in March 1989. The protection is given to such employees till they remain posted at the same Branch in the same cadre.

4.3.4 Fixed Personal allowance equivalent to the quantum of hill and fuel allowance will not be payable to any such employee who is posted at that Branch on or after 10th April, 1989.

4.4 For the purpose of determining the height, the highest point as published by the Survey of India is to be taken as the height of the place.

4.5 "Place" for the purpose of calculation of Hill and Fuel Allowance will be the same as pay for the purpose of calculation of HRA i.e. Basic pay, Special Pay, if any, and Officiating Pay, if any.

4.6 An employee on deputation to a place where Hill and Fuel Allowance is payable will not be eligible for such allowance irrespective of the period of deputation.

4.7 In respect of places where both, Special Area Allowance and Hill and Fuel Allowance are payable, it should be ensured that at such places only higher of the two allowance is paid.

(Cir.No.HO:84/93 dated 10.04.92)

4.8 For payment of Hill and Fuel Allowance at centres, the height of which is 750 meters and above, but below 1000 meters and above, the certificate about their height and such location may be obtained from the survey of India Office.

(IBA Let. PD/Cir./76/90/937 dated 16.08.1989)

5.0 **SPECIAL AREA ALLOWANCE:**

5.1 In partial modification of Clause 29 of Bipartite Settlement dated 27.04.2010 in view of revision in 'Pay Scale' w.e.f 01.11.2012 the Pay referred to under Column(3) and (4) of Schedule VI of BPS dated 27/04/2010 shall be read as Rs.24,000/- instead of Rs.14,700/- the rates, other details remain unchanged.

(clause 28 of 10th BPS dated 25.05.2015)

5.2 The Special Area Allowance (SAA) shall with effect from 1st November, 2007 be payable at places specified in column 2 of the Schedule-VI of 9th BPS dated 27/04/2010 as per the quantum indicated in column 3 thereof against each such place, subject to the following conditions : [**Schedule IV is appended at the end of chapter]**

[i] The allowance shall be payable as stipulated only till such time as there is no direction to the contrary from the Government and thereafter subject to such directions as applicable to Officer in nationalised Banks from time to time. Such directions shall also apply to workmen staff; the change in quantum of allowance/rates however, shall be negotiated and settled between the parties on the basis of the existing pattern.

[ii] If at any of the places mentioned in column 2 of the Schedule-VI hereto, Hill and Fuel allowance is payable in terms of clause 12 of the Memorandum of Settlement dated 27th April, 2010 [9th BPS] then at such places only the higher of the two allowances shall be payable.

[iii] Provided further that if such higher of the two allowance is less than the aggregate of Special Area Allowance and Hill & Fuel Allowance drawn by a workman on 31.12.1989 then such difference shall be protected and paid as an adjusting allowance on month to month basis.

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[iv] The adjusting allowance referred to above shall cease to be payable to an employee when he ceases to draw special area allowance and/or hill and fuel allowance consequent on his transfer or posting elsewhere or stoppage of payment of the said allowance/s at that place.

(Circular No. HO: RM:94/03 dated 21.05.2002)

6.0 **SPLIT DUTY ALLOWANCE:**

6.1 In partial modification of Clause 27 of the Bipartite Settlement dated 27.04.2010 w.e.f. 1st November, 2012, Split Duty Allowance shall be payable at all centres at Rs.150/- p.m. to full time workmen at branches where business hours are split with a minimum of 2 hours at all centres.

(Clause 26 of 10th BPS dated 25.05.2015)

6.2 The following categories of workmen are not entitled to split duty allowance ::-

(a) Watch and Ward Staff;
(b) Sweepers;
(c) Workmen who reside in premises of the Branch;
(d) Workmen whose hours of work apart from normal lunch recess are not split;
(e) Drivers.

6.3 Split Duty Allowance is payable to full time workmen at branches where business hours are split with a minimum of 2 hours at all centres.

6.4 Where the business hours of a Branch are not split the Bank is free to split the duty hours of (a) Watch and Ward staff and (b) Sweepers without payment of split duty allowance. In case of drivers where the duty hours are split, they shall be eligible for payment of split duty allowance.

6.5 Workmen who at their own request were transferred after 19-10-66 to Branches where business hours are split shall not be entitled to split duty allowance.

6.6 Split duty should not be confused with staggering. In case of staggering of working hours a workman is required to attend Office earlier or later than the normal hours of work fixed for other workmen.

6.7 It is clarified that the Bank will be liberty to fix at their discretion the actual timings of work, provided the maximum numbers of hours of work applicable are being observed. It is agreed that any change made by the Bank in the actual timings of work of any workman for staggering purpose as also any change in weekly holiday of any workman consequent upon a change made by the Bank in the weekly holiday of the sufficient advance intimation of such change in actual timings of work will however be given to workmen.

6.8 It is confirmed and clarified that provisions stated above relating to staggering of working hours and split duty allowance will continue to apply to drivers also.

7.0 **WATER SCARCITY ALLOWANCE:**

7.1 Water Scarcity Allowance is payable at the following rates:

Category of Staff	Rate of Water Scarcity Allowance
Clerical Staff	Rs.10/- p.m.
Subordinate Staff	Rs.8/- p.m.

7.2 Water Scarcity Allowance is payable in areas in which water scarcity allowance is paid by the central or State Government to their employees.

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7.3 The period of payment of this allowance will be the same as in the case of Government employees. Workmen not covered above will be paid Water Scarcity Allowance at the following places for period from April-July each year ::-

[a] **In Punjab & Haryana :** Sonepat, Bhatinda, Rohtak, Hissar, Kaithal.

[b] **In Rajasthan :** Jaisalmer, Marwar, Degana, Makrana, Lachhamangarh, Nawalgarh, Sawai Madhopur and Jhunjhunu.

[c] **In Gujarat :** Gandhidham, Surendranagar, Dhrangadhara

[d] **In Andhra Pradesh :** Guntakal, Adoni and Cuddapah.

Note::

Continuance or otherwise of this allowance at the above mentioned places will be subject to review on basis of water supply situation.

8.0 **PARADIP PORT TOWN ALLOWANCE ::**

8.1 Employees posted and working in Branches situated in Paradeep Port Town shall be paid 'Paradeep Port Town Allowance (which is another allowance) at 5 % of the revised basic pay w.e.f. 1.11.1999.

(Clause 29 of BPS dated 27/3/2000)

8.2 The payment of Paradeep Port Town allowance is not linked with the provision of staff quarters or recovery of House Rent. The existing provision should continue in this regard subject to the stipulation that House Rent Recovery shall not exceed 2.5 % of the first stage of scale of pay.

(Cir.No.CO:BR:82/6 dt. 12/01/1990)

9.1 **DEPUTATION ALLOWANCE:**

9.2 With effect from 24-01-2012, deputation allowances payable to workmen employees will be as under:

[a] 4% of Basic Pay with a maximum of Rs.600/- p.m. if deputed to an organisation for deputation at the same station.

[b] 7.75% of Basic Pay with a maximum of Rs.1,150/- p.m. for deputation at an outstation center.

[Letter No. BCC:HRM:HR-A:104/1925 dt. 17/02/2012]

10.0 **TRANSPORT ALLOWANCE ::**

10.1 In partial modification of Clause 10 of the Bipartite Settlement, dated 27th April 2010 with effect from 1st November 2012 ::-

CLERICAL & SUBORDINATE STAFF :

Upto 15th Stage of the scale of Pay	Rs. 425 per month
16th stage of the scale of Pay and above	Rs.470 per month

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10.2 Provided that a sub-staff drawing transport allowance at Rs.470/- per month on being promoted to clerical cadre is fitted at a stage lower than 16th stage he shall continue to be paid the same Transport Allowance of Rs.470/- per month.

10.3 All **permanent part time employees** including those on probation and drawing scale wages shall be paid Transport Allowance on **pro rata** basis as under :-

Upto 15 years of service	Pro-rata @ Rs.425/- per month
Above 15 years of service	Pro-rata @ Rs.470/- per month

10.4 This provision by itself will not preclude the payment of any existing allowance of this nature paid as a result of Government guidelines/bank level settlements.

11.0 **OFFICIATING PAY ::**

11.1 In partial modification of paragraph III (f) of Bipartite Settlement dated 8th November 1973, if a workman other than subordinate staff officiates in a post in higher cadre either for a continuous period of 7 days or more or an aggregate of 7 days in a calendar month, he shall be paid with effect from 1st June 2005 officiating pay at the rates laid down in Clauses 9.11 (a)(i) or 9.11(a)(ii) of the Bipartite Settlement dated 19th October 1966. (Para 29 of 8BPS dated 2nd June 2005)

12.0 **OVERTIME ALLOWANCE ::**

Payment of Overtime Allowance: The overtime allowance paid to the employees for the overtime work performed uptill the date of this settlement (10 B.P.S) shall not be recalculated on account of this settlement.

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SCHEDULE – VI

[Para 28 of 10th Bipartite Settlement dated 25/05/2015]

SPECIAL AREA ALLOWANCE FOR WORKMEN w.e.f. 1st November, 2012

Column-1	Column-2	Column-3	
Sr.No.	AREA	ALLOWANCE Rs.	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
1	**Mizoram** [a] Throughout Lunglei Distt. Excluding areas beyond 25 Kms from Lunglei town of Mizoram Throughout Aizwal Distt. of Mizoram	2,000/- 1,600/- 1,200/-	2,600/- 2,100/- 1,500/-
2	**Nagaland**	1,600/-	2,100/-
3	**Andaman & Nicobar Islands** [a] North & Middle Andaman, Little Andaman, Nicobar & Narconum Islands. [b] South Andaman [including Port Blair]	2,000/- 1,600/-	2,600/- 2,100/-
4	**Sikkim**	2,000/-	2,600/-
5	**Lakshdweep Islands**	2,000/-	2,600/-
6	**Assam**	320/-	400/-
7	**Meghalaya**	320/-	400/-
8	**Tripura** [a] Difficult areas of Tripura [b] Throughout Tripura except difficult areas.	1,600/- 1,200/-	2,100/- 1,500/-
9	**Manipur**	1,200/-	1,500/-
10	**Arunachal Pradesh** [a] Difficult areas of Arunachal Pradesh [b] Throughout Arunachal Pradesh other than difficult areas	2,000/- 1,600/-	2,600/- 2,100/-
11	**Jammu & Kashmir** **[1] Kathua District :** Niabat Bani, Lohi, Malhar & Machhodi **[2] Udhampur District ::-** [a] Dudu Basantgarh, Lander Bhamag Illaqa other than those included in Part 2[b] hereunder [b] Areas upto Goel from Kamban Side and areas upto Arnas from Keasi side in Tehsil Mohre	2,000/- 2,000/- 1,600/- 2,000/-	2,600/- 2,600/- 2,100/- 2,600/-

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Column-1	Column-2	Column-3	
Sr.No.	A R E A	A L L O W A N C E Rs.	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
	[3] Doda District : Illaquas of Padder and Niabat Nowgram in Kashmir Tehsil.	2,000/-	2,000/-
	[4] Leh District : All places in the District		
	[5] Baramulla District ::-	2,000/-	2,600/-
	[a] Entire Gurez-Nirabat, Tangdar sub-division and Keran Illaqua.	1,600/-	2,100/-
	[b] Matchill	1,200/-	1,500/-
	[6] Poonch and Rajouri Districts : Areas in Poonch and Rajouri District excluding the towns of Poonch and Rajouri and Sunderbani and other urban areas in the two Districts.	1,200/-	1,500/-
	[7] Areas not including in [1] to [6] above, but which are within the distance of 8 Kms. from the Line of Actual Control or at places which may be declared as qualifying for border allowance from time to time by the State Government for their own staff.		
12	**<u>Himachal Pradesh</u>**		
	[1] Chamba District ::-		
	[a] Pangi Tehsil, Bharmour Tehsil, Panchayats : Badgaun, Bajol, Deol, Kugti, Nayagam and Tundah, Villages : Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	2,000/-	2,600/-
	[b] Bharmour Tehsil, excluding Panchayats and Villages included in [a] above.	1,600/-	2,100/-
	[c] Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town [including Banikhet proper]	1,200/-	1,500/-
	[2] Kinnaur District ::-		
	[a] Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/20 Area compraising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi Pooh Sib-Division, excluding the Panchayat Areas specified above.	2,000/-	2,600/-
	[b] Entire District other than Areas included in [a] above.	1,600/-	2,100/-
	[3] Kulu District ::-		

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Column-1	Column-2	Column-3	
Sr.No.	AREA	ALLOWANCE Rs.	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
	[a] 15/20 area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga.	2,000/-	2,600/-
	[b] Outer-Saraj [excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil] and entire Distt. excluding outer Seraj area and Pargana of Panrabis but including villages Jagat-Khana and Burrow of Tehsil Nirmand].	1,200/-	1,500/-
	[4] Lahaul and Spiti District : Entire area of Lahaul and Spiti	2,000/-	2,600/-
	[5] Shimla District ::-	2,000/-	2,600/-
	[a] 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chadi-Branda.	1,600/-	2,100/-
	[b] Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	1,200/-	1,500/-
	[c] Chopal Tehsil and Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, Deothi Gram Panchayat of Taklesh Area Pargana Barabis, Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur tehsil, Simla Town and its Suburbs [Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu]	1,600/-	2,100/-
	[6] Kangra District ::-	1,200/-	1,500/-
	[a] Areas of Bara Bhangal and Chhota Bhangal		
	[b] Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town – Women's ITI, Dari, Mechanical Workshop, Ramnagar, Child Welfare and Town and Country Planning Offices, Sakoh, CRSF Office at lower Sakoh, Kangra Milk Supply Scheme, Dugiar, HRTC Workshop, Sadher, Zonal Malaria Office, Dari, Forest Corporation Office, Shamnagar, Tea Factory, Dari, I.P.H. Sub-Division, Dan, Settlement Office, Shamnagar, Hinwa Project, Shamnagar.		
	Palampur Town of Kangra District including HPKVV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – H.P. Krishi Vishwavidhalaya Campus, Cattle Development Office/ Jersey Farm, Banuri, Sericulture Office/ Indo-		

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Column-1	Column-2	Column-3	
Sr.No.	A R E A	A L L O W A N C E Rs.	
		Pay below Rs.24,000/-	Pay above Rs.24,000/-
	German Agriculture Workshop/ HPPWD Division, Bundla, Electrical Sub-Division, Lohna, D.P. Division, Lohna, D.P.O. Corporation, Bundla, Electrical HESEE Division, Ghuggar.	1,200/-	1,500/-
	[7] Mandi District : Chhuhar Valley of Jogindernagar Tehsil, Panchayats in thunag tehsil of Bagraa, Chatri, Chhotdhar, Garagushain, Gatroo, Garyas, Janjehli, Jaryar, Johar, Kalhani, Kalwan, Kholanai, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Panchayats of Dharampur Block – Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil – Balidhar, Bagra, Gopalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, Sarahan and Teban, Panchayats of Sundernagar Tehsil – Bohi, Batwara, Dhanyara, Paura-Kothi, Seri and Shoja.	1,200/-	1,500/-
	[8] Simaur District : Panchayats of Bani, Bakhali [Pachhand Tehsil], Bharog Bheneri [Paonta Tehsil], Birla [Nahar Tehsil], Dibber [Pachhad Tehsil] and Thana Kasoga [Nahar Tehsil] and Thansgin Tract.	1,200/-	1,500/-
	[9] Solan District : Mangal Panchayat	320/-	400/-
	[10] Remaining areas of Himachal Pradesh not included in [1] to [9] above.		
13	**Uttar Pradesh :** Areas under Chamoli, Pithoragarh and Uttar Kashi Districts.	2,000/-	2,600/-
14	**Uttaranchal :** Areas under Rudraprayag and Champavat Districts.	1,600/-	2,100/-

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CHAPTER 6: HALTING ALLOWANCE

1.0 HALTING ALLOWANCE ::

1.1 In modification of clause 24 of the Bipartite Settlement dated 27th April 2010 , with effect from 1st June 2015, halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters :

CADRE	[A] Places with population of 12 lakhs and above and States of Goa	[B] Places with population of 5 lakhs and above, State Capitals/Capitals of Union Territories not covered in (A)	[C] Other Places
Clerical Staff	Rs.700/- per diem	Rs. 600/- per diem	Rs.450/- per diem
Subordinate Staff	Rs.500/- per diem	Rs.400/- per diem	Rs.250/- per diem

(Para 23 of 10th Bipartite Settlement dated 25/05/2015)

1.2 For the purpose of payment of halting allowance a 'day' shall mean each period of 24 hours or part thereof, reckoned from the time the employee leaves his head- quarters, provided his absence from head-quarters, on duty covers at least one night.

(Clause 6.84(2) of Desai Award)

1.3 Halting allowance is payable to a workman in addition to the admissible travelling expenses.

1.4 Halting allowance shall not be payable in the following circumstance:

[i] Where an employee is required to travel within the municipal limits of the particular place/area in which the Branch/ Office is located. For this purpose 'municipal' limits will include municipal corporation, cantonment or panchayat limits.

[ii] Where an employee is required to travel outside the municipal limits, but within five kilometers of his head-quarters (i.e. the Branch/ Office where he is presently working.)

[iii] Where there are more than one municipal/panchayat limit within a metropolitan centre, and an employee is required to travel outside the municipal limit of his headquarters but within the urban agglomeration of metropolitan area.

[iv] Where employee is on temporary transfer at other than his place of posting, he shall not be eligible for halting allowance.

ILLUSTRATION

Delhi comprises of New Delhi, Old Delhi, Delhi Shahdra, Delhi cantonment and Loni. Though New Delhi and Delhi are different municipal areas, no halting allowance/batta will be payable for travel from New Delhi to old Delhi or vice- versa as it is one place.

(Clause 3.2 A(iii) of BPS dt. 19.10.1966)

2.0 **Where the work entrusted to a workman is such that it does not involve night stay and enables him to return to his headquarters on the same day, he shall be entitled to ::-**

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2.1.1 **CLERICAL STAFF ::**

A single first class fare to and fro for himself and Batta at one-half (1/2) the rate of halting allowance applicable to him.

2.1.2 **SUBORDINATE STAFF ::**

A single second class fare to and fro for himself and Batta at one-half (1/2) the rate of the halting allowance applicable to him.

2.1.3 Provided, however, that where the period between the time when a workman commences work on that day and the time at which he returns to his headquarters from outstation duty, exceeds his normal working hours, plus the recess interval, the concerned workman shall be entitled to the full halting allowance as applicable to him. However, in such cases, the concerned workman shall not be entitled to any overtime allowance.

(Clause 9.13 BPS dated 19.10.1966)

2.2 Provided further that the drivers required to drive the vehicles on outstation duty shall be paid overtime wages for the period of actual driving beyond normal working hours in addition to Batta/Halting Allowance at the rates payable to them.

(Clause II(h) BPS dated 8.11.1973) and (Clause III(h) BPS dated 8.11.1973)

2.3 If a workman is temporarily transferred to a nearby place, where Batta is payable, and the Bank has asked him to return to his place every day, he will be entitled to travelling expenses as per entitlement under the rules in addition to Batta.

3.0 CLARIFICATIONS ::

3.1 In terms of para 6.84 of the Desai Award, Halting Allowance is intended to cover the ordinary daily expenses incurred by an employee when he is absent from headquarters on duty. If the relieving clerk is posted at 'base' Branch (which is to be treated as his headquarters) and from there is deputed to different Branches in the neighbourhood as relieving clerk, he would be eligible for halting allowance as per rules, whenever he is away from the 'base' Branch (i.e. headquarters) and not when he is working at the 'base' Branch itself.

3.2 Halting allowance should not be paid when an employee who is sent on temporary posting proceeds on Privilege Leave. Halting allowance may be paid for the period of Casual Leave if the employee does not leave of his temporary posting.

3.3 If an employee while on outstation duty falls sick it may be specified that he should return to the headquarters within the stipulated period. In the event of his not reporting to the headquarters within the stipulated period, he will not be entitled to halting allowance. However, where sick leave is granted without any such stipulation and where the employee is required to stay at the place of outstation duty on the advice of the doctor, he would be entitled to halting allowance.

3.4 If lodging & boarding facilities are provided by the Bank, the members of award staff shall be entitled for applicable halting allowance at one fourth rate [1/4].

3.5 If lodging facility is provided by the Bank, the members of award staff shall be entitled for applicable halting allowance at two third rate [2/3].

3.6 An employee who is on outstation duty should return to his headquarter within the stipulated period. In the event of his/her not reporting to headquarter within the stipulated period, he/she will not be entitled to halting allowance.

4.0 HALTING ALLOWANCE TO DEFENCE REPRESENTATIVE ::

4.1 If the representative defending the employee is an employee of the same Bank at an outstation Branch within the same state, he shall be relieved on special leave (on full pay and allowance) to represent the employee and be paid one return fare. The class of fare to which he will be entitled would be the same as while travelling on duty. In case of any adjournment at the instance of the Bank/Enquiry Officer, he/she may be asked to resume duty, and if so, will be paid fare for the consequential journey. He shall also be paid full halting allowance for period he stays at the place of enquiry for defending the employee as also for the days of journey/s, which are under taken at Bank's cost.

Explanation :

'State' for the purpose, shall mean the area which constitutes a political State.

[Para 12[d] of MOS on DA Procedure for Workmen dated 10/04/2002]

CHAPTER 7: CITY COMPENSATORY ALLOWANCE

1.0 GENERAL:

Clause 8 of the Bipartite Settlement dated 2nd June 2005 stands superceded and accordingly no City Compensatory Allowance shall be payable w.e.f. 1st November, 2007.

2.0 GOA ALLOWANCE:

Employee posted in the state of Goa and were drawing Goa Allowance shall be eligible to Goa Allowance.

(Clause 6 of BPS dated 10.04.1989)

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CHAPTER 8: COMPUTERISATION & MECHANISATION

1.0 SETTLEMENT ON COMPUTERISATION ::_(Applicable to employees of Bank of Baroda & Erstwhile Traders Bank Limited (ETBL) employees only)

1.1 All members of award staff who are workmen and in Bank's permanent service as on 21/09/1992 will get an amount equal to one additional next increment in the scale of pay in two phases as under :-

PHASE – I :: A Temporary Adjustment Allowance [TAA] equivalent to 50% of the next increment due and will not rank for any DA, HRA, CCA, etc., as the case may be and will be a fixed amount. It will also not rank for PF, Gratuity, Bonus, etc. It will be paid for a period of two years from 21/09/1992. [i.e. from 21/09/1992 to 20/09/1994]

PHASE – II :: Temporary Adjustment Allowance [TAA] under Phase-I will be increased by balance 50% of the said increment after two years from 21/09/1992 [the date referred to under Phase-I] and the amount will be given as Permanent Personal Pay [PPP]. Permanent Personal Allowance [PPA] shall be equivalent to 100% of next increment due with all the attendant benefits such as DA, HRA, CCA, etc., as the case may be. It will also rank for PF, Bonus and Gratuity.

[Para 10.1 of Settlement of Computerisation dated 31/10/1992]

1.2 DA payable on Permanent Personal Pay[PPP] will attract same DA pattern as per Fifth Bipartite Settlement and shall stand amended/modified by any other subsequent Bipartite Settlement.

[Para 10.5 of Settlement of Computerisation dated 31/10/1992]

1.3 '*The Bank*' agrees for payment of Permanent Personal Pay [PPP] with effect from 1st September 1994 to those permanent award staff members who are workmen and joined Bank's service between 22nd September, 1992 and 31st October 1993 [both days inclusive].

1.4 The amount of PPP shall be equivalent to 100% of the next increment immediately due after their date of joining with all attendant benefits such as DA, HRA, CCA etc. It will also rank for PF, Bonus and Gratuity and the same shall stand amended/ modified by any subsequent Bipartite Settlement.

[Para 10.3 of Settlement of Computerisation dated 31/10/1992]

1.5 A subordinate staff who was in subordinate staff cadre drawing PPP is promoted to Clerical Cadre, the said employee will continue to draw PPP [DA, HRA, etc. also] which was fixed in sub-staff cadre only and cannot be re-fixed consequent to his promotion to Clerical Cadre.

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CHAPTER 9: HOURS OF WORK AND OVERTIME

1.	HOURS OF WORK
2.	BUSINESS HOURS
	Duty Hours of Watch & Ward Staff and Watchman-cum-Peon
	HOLIDAYS
4.	OVERTIME WORK
5.	RATES AND OTHER CRITERIA FOR PAYMENT FOR OVERTIME
6.	ADMINISTRATION AND PROCEDURE FOR OVERTIME WORK
7.	MODE OF OVERTIME PAYMENT:
8.	IMPORTANT NOTE
9.	ANNEXURES(A & B)

1.0 HOURS OF WORK

1.1 The actual hours of work of full-time workmen every day, exclusive of recess period shall be as given below:

		Week days (excluding 2nd and 4th Saturdays) (Ref:HO:BR:107/122 dated 22.08.2015 (hours per day)
(a)	Workmen other than members of the Subordinate Staff .(excluding Category (b) below).	6.1/2
(b)	Godown - keepers engaged solely for that work other than those required to remain in attendance at the Bank during Office hours	8
(c)	Members of the subordinate staff other than Drivers and Watch and Ward Staff	7
(d)	Drivers	7.1/2
(e)	Watch and Ward Staff	8

(Clause 14.2 and 14.3(c) of BPS 19.10.1966)

2.0 BUSINESS HOURS:

It is the Management's prerogative to introduce extended business hours, shift system in branches and -7- day banking modules depending upon the business potential, the needs and aspirations of the customers etc. without affecting the total working hours of the employees, subject to statutory provisions of Shops and Establishments Act, wherever applicable.

(Clause 14.3 (b) - BPS dated 19/10/66)

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3.0 DUTY HOURS OF WATCH & WARD STAFF AND WATCHMAN-CUM-PEON:

3.1 The duty hours of Watch & Ward Staff are -8- hours per day.

3.2 For a Watchman-cum-peon the hours of work will be those of a peon, on the days he is required to work as a peon (i.e. -7- hours on week days except 2nd and 4th Saturday.)

3.3 On the days Watchman-cum-peon is required to work as a watchman, his hours of work will be those of a watchman (i.e. -8- hours in a day).

3.4 Whenever a Watchman-cum-Peon is required to work as a Peon for a part of the day (and for the remaining part of that day as a Watchman), his hours of work will be those of Peon.

(Clause 14.3 (c) BPS dated 19.10.1966)

3.5 Watch & ward staff and employees manning installations which require round-the-clock maintenance and surveillance on duty, on days of agitation / strike action, are exempt from participating in such action.

(Para 37 of 8th BPS dated 20-Jun-2005)

3.6 The Watch & Ward Staff are entitled to a weekly off which may be given to them, on a day convenient to the Bank. It is not obligatory on the part of the Management to give the Watch & Ward Staff such weekly off on Sundays or Holidays.

(Clause 14.13(a)BPS dated 19.10.1966)

3.7 With Effect From 01.01.1998, the member of Watch and Ward staff shall be given as many number of Holidays in a year as there are public Holidays as declared by the respective State Governments/ Union Territories under the Negotiable Instruments Act, 1881, in that year.

3.8 It is reiterated that members of the Watch and Ward staff will be given above Holidays on days convenient to the Bank.

(Clause 14.13(b) BPS dated 19.10.1966 and Clause 9(i) and (ii) of BPS dated 28.11.1997)

3.9 A watchman-cum-peon, will be entitled to any intervening holidays during the period for which he works as a peon.

(Clause 14.13(c) BPS dated 19.10.1966)

3.10 All staff members are entitled to a recess for lunch which shall not be less than half an hour and not more than one hour on week days subject, however, to the requirements of any statutory provisions like the Shops and Establishments Act, wherever applicable.

(Clause 14.4 BPS dated 19.10.1966)

3.11 It is discretion of the Bank Management to fix the actual timing for work, provided the maximum number of hours of work fixed under the Bipartite Settlements are observed. Any change made by the Bank in the actual timings for work of any workman, for staggering purposes, as also any change in the Weekly holiday of a workman consequent upon a change made by the Bank in the weekly holiday of a Branch/office (Clause XI (I) BPS 17.9.84), will not require a notice of change under Section "9-A" of the Industrial Disputes Act, 1947. Sufficient advance intimation of such change in actual timings for work will, however, be given to the Workman concerned.

(Clause 14.5 BPS dated 19.10.1966)

3.12 Part-time workmen, workmen engaged in domestic service, gardeners and sweepers (both full-time and part-time) are not covered under the provisions relating to the hours of work.

(Clause 14.12 BPS dated 19.10.1966)

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4.0 HOLIDAYS ::

Every second and fourth Saturday of the month will be a holiday and other Saturdays will be full working days.

(Ref: HO:BR:107/122 dated 22.08.2015)

5.0 OVERTIME WORK :

5.1 The Management can require a workman, without his consent, to work beyond the normal hours of work prescribed for him, subject, however, that such overtime work cannot exceed 175 hours in any calendar year.

(Clause 14.6 BPS dated 19.10.1966)

5.2 However, the number of hours that a workman may be required to work overtime in a Day/Week/Quarter should not be in contravention of any provision of the Shops and Establishments Act in force at the relevant period, or against any provision of any local enactment.

5.3 As far as possible, prior intimation for overtime work will be given to the workman concerned before overtime work is to begin.

(Clause 14.6 BPS dated 19.10.1966)

5.4 Subject to the provisions of the Bipartite Settlement dated 19.10.1966 and the local Shops and Establishments Act, it is for the Management to decide whether any workman should work overtime on any particular day, for any type of work and for the period thereof. The workmen have no vested right to 'Overtime'.

5.5 Refusal to work overtime as and when required by the Management would render the workmen concerned liable to disciplinary action.

5.6 Overtime work is related to the period of work and not to the nature of work. In other words, work of every kind is required to be completed within the normal working hours. It cannot be contended that a particular type of work is to be performed on overtime basis and not during normal working hours.

5.7 Overtime is to be paid on the actual performance of the work and not on a contract basis.

5.8 The Overtime Allowance paid to the employees for the overtime work performed uptill the date of 9th BPS i.e. 27/04/2010, shall not be recalculated on account of 9th BPS.

6.0 RATES AND OTHER CRITERIA FOR PAYMENT FOR OVERTIME :

6.1 Overtime work shall be paid at the rates mentioned below:

	Weekdays (excluding Holiday) % of hourly emoluments
First two quarter hours of overtime work	@100
Next four quarter hours of overtime work	@170
Next four quarter hours of overtime work	@200
Rest of the overtime work	@200
First four quarter hours of overtime work	@150
Next four quarter hours of overtime work	@200
Rest of the overtime work	@200

(Clause 14.14 BPS dated 19.10.1966)

6.2 For work done on Sundays or any other weekly off day and Holidays to which he/she may be entitled, a workman (including a peon who is asked to work as a Watchman on such day) will be paid for the entire period of work at 200% of his hourly emoluments, unless any such day happens to be a working day for him.

(Clause 11(1) of BPS dated 17.9.84)

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6.3 For the purpose of calculation of overtime, "emoluments" would mean and include aggregate of basic pay, special pay (if any), officiating pay (if any), dearness allowance and, in the case of workmen who were in service as on 31.7.1970, city compensatory allowance(if any) payable to him as per the conditions applicable prior to IV BPS, i.e. prior to 01-07-83.

6.4 For the purpose of the amount payable for overtime work, no allowance other than those mentioned in para 5.3 above, should be taken into account. City compensatory allowance shall not be taken into account for the purpose of calculation of overtime in the case of workman who joined the service of the Bank on or after 1.9.1970.

6.5 Work done for less than one full quarter of an hour beyond the normal working hours, shall be deemed to be work done for quarter of an hour.

(Clause 14.16 (a) of BPS dated 19.10.1966)

6.6 For the purpose of calculating the amount payable for overtime work, every month shall be deemed to consist of 150 working hours so that the monthly emoluments payable per hour will be deemed to be $1/150^{th}$ of the monthly emoluments, for all the workmen.

(Clause 14.16(c) of BPS dated 19.10.1966)

6.7 For the first one-quarter of an hour of overtime work (hereinafter called the cushioning period) on any working day, there shall be no payment for the workmen other than members of the subordinate staff. If, however, the overtime work extends beyond the cushioning period, overtime payment shall be made for the whole period of overtime work including the cushioning period. There will be no such cushioning period for work done on Sundays and Holidays. There will be no such cushioning period for members of the subordinate staff.

(Clause 14.10 of BPS dated 19.10.1966)

ILLUSTRATIONS:

'B' a clerk, whose normal working hours end at 6:00 P.M. is required to work upto 6:15 P.M. on a particular day. He will not be entitled to receive payment for the 15 minutes he worked beyond his normal working hours. However, if 'B' is required to work upto 6:30 P.M. he would become entitled to receive payment for overtime work done for half an hour by him, beyond his normal working hours.

'B' a clerk whose normal working hours end at 6:00 P.M. is required to work upto 7:10 P.M. on a particular day. He would be entitled to receive payment for overtime work done by him for one and a quarter hour, since the last -10- minutes of the work done by him on overtime, will be considered as a quarter of an hour.

6.8 A workman who is guilty of any mistake which has resulted in his doing overtime work will not be entitled to receive overtime payment for such overtime work. Before, however, a workman is held not to be so entitled, he must be given an opportunity at a suitable time to explain his lapse and to show cause why he should not be considered to be disentitled to receive such overtime payment (please see draft at Annexure "A").

(Clause 14.17 of BPS dated 19.10.1966)

6.9 In cases where the workmen are required to work beyond their normal working hours, on account of any mistakes committed by them, a remark should be made in their muster-roll indicating that they were required to sit late on account of their mistakes. This remark should be made by the Branch Manager, Accountant or any officer authorised for the purpose. A letter, as per Annexure "A" should be issued to the concerned workman in the morning of the next working day.

6.10 In case a SWO-A, SWO-B, Universal Teller, Special Assistant, Head Cashier is not in a position to balance the cash on any particular day on account of his own mistake on that particular day, he may be required to sit late in order to tally the cash. No overtime payment would be payable in such a case, since the person concerned was required to work beyond his normal working hours on account of his own mistake.

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6.11 Normally, the total period of work including overtime shall not, on any day, exceed, in the case of workmen other than members of the subordinate staff, 8.1/2 hours, and in the case of the members of the subordinate staff, 9 hours, excluding the period of recess.

6.12 However, in special circumstances or in any emergency, of which a responsible officer of the Bank is the sole judge, a workman may be required to work beyond the said 8 ½ hours subject to the ceiling of number of hours of work per day prescribed under the provisions of the Shops and Establishment Act applicable to the Branch/office.

(Clause 14.8 of BPS dated 19.10.1966)

6.13 Where a workman has been entrusted with outstation duty (not involving night stay at such place) he shall not be entitled to any overtime allowance in spite of the fact that the "spread-over" of his work (i.e. the period between the time when he commences the work and the time at which he returns to his headquarters) exceeds his normal working hours including the normal lunch recess. He will however, be entitled to full halting allowance as applicable.

(Proviso to Clause 9.13 read with Clause 14.18 BPS dated 19.10.1966)

6.14 Drivers required to drive the vehicles on outstation duty shall be paid Overtime Wages for the period of actual driving beyond normal working hours in addition to batta/halting allowance at the rates payable to them.

(Clause III(h) of BPS dated 8.11.1973)

6.15 The provisions regarding overtime payment are not applicable to the part-time workmen, workmen engaged in domestic service, gardeners and sweepers (both part-timers and full-timers).

(Clause 14.12 of BPS dated 19.10.1966)

6.16 Any Bank Holiday, declared under the Negotiable Instruments Act, 1881, for the purpose of the Bank's half yearly and yearly closing of accounts, will be treated as normal working days for the workmen.

(Clause 14.9 of BPS dated 19.10.1966)

6.17 In case of work done on a day declared as holiday at a very late stage or when the holiday is changed at the last moment no overtime would be payable. Overtime would, however, be payable only if the notification is issued in advance and the Employees are required to work after receipt of the intimation of change.

6.18 No overtime would be paid to Watch & Ward Staff for working on holidays declared by state govt. under NI Act., as they are not entitled to the same.

(IBA advice: HO:77/297 dated 17.8.85)

6.19 No overtime is payable to a workman in case he appears at the written test/ interview for promotion/selection, attending training outside his normal hours of work.

7.0 **ADMINISTRATION AND PROCEDURE FOR OVERTIME WORK :**

7.1 Regional Heads are authorized to sanction overtime after obtaining authority from Zonal Office/ BCC.

7.2 After obtaining authority from Regional Head, Branch Managers/Accountants, for the purpose of regulating overtime, should ensure that:

[1] the entire work load of the Branch is properly and evenly distributed amongst the Employees;

[2] the decision to require the workmen to work overtime is taken by the Manager/Accountant judiciously; and that as far as possible, prior notice is given to the workmen who are required to work overtime;

[3] that the work so distributed is properly supervised;

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[4] for the work, which can be conveniently completed on the following day, the workmen should not be required to work overtime;

[5] the Accountant or an officer remains present in the Branch/office to supervise overtime work;

[6] constant efforts are made to see that, as far as possible, the work of the Branch is completed during the normal working hours, without resorting to overtime and that, in his context, the Branch Manager and the Accountant should consider feasibility of staggering of working hours for some workmen subject to the provisions relating to working hours (opening and closing time) contained in the relative shops and establishments act;

[8] the overtime work done by the workmen has to be authorised by a Competent/ Authorised officer and to ensure that it is marked in themuster-roll correctly;

[9] every day, well before the closing of normal working hours, the Branch Manager/ Accountant should take stock of unfinished pending work and there upon decide whether there is any need to assign overtime work. If need be, after obtaining authority of Regional Head they should decide as to the period of overtime work to be done and the names of the workmen, who would be required to do such overtime work. These details should be entered in a register and authenticated by the Manager/ Accountant. The signature of the workman concerned should also be obtained in the register;

[10] before overtime payment is actually made, the calculations should be properly checked by an officer that the overtime has been calculated on the basis of actual overtime work done as per overtime register and not merely on the basis of the time marked by the workman in the Muster Roll. At least 20% of the overtime calculations at random, should be checked again by another officer, who should certify correctness thereof.

[11] a statement as per proforma in Annexure "B" is sent regularly to the respective Regional Authority furnishing there in the details of overtime work done by and overtime payment made to the workman during every month.

8.0 **SUPERVISION OF OVERTIME WORK:**

8.1 For effective control of overtime work, supervision of actual work done by the workman staff needs considerable toning up. The supervisory staff at Branches and departmental heads at large offices should take upon themselves the responsibility of proper supervision and ensure that the staff working under them are not allowed to exceed annual limit under B.P.S or any lower limit fixed by the management from time to time after taking all relevant factors into consideration. Administrative guidelines received from time to time from higher authorities, in respect of control, supervision, etc., on overtime work should be adhered to.

9.0 **MODE OF OVERTIME PAYMENT:**

Payment of overtime should be made separately in account of the concerned employee, on or before the tenth of the succeeding month (or before the stipulated date, if any). Signature of the Employees concerned should be obtained in token of their having received the payment in case the payment is made.

10.0 IMPORTANT NOTE:

10.1 The Branch/Office Managers/Accountants should bear in mind that any sanction of overtime has to be made by them only after they have received specific instructions from their higher authorities to do so and that too they must keep in mind that hours of overtime work to be taken from the award staff concerned should not exceed the overtime limit set by the higher authority for particular period.

10.2 It is also necessary to note that whenever any staff member marks overtime in the muster roll without specific authority of the Branch Manager/Accountant a remark to the effect that the noting of overtime in the muster roll was without the prior permission of the higher authority and also a letter to that effect should also be issued to the staff member concerned.

ANNEXURE "A"

DRAFT OF THE LETTER TO BE GIVEN TO AN EMPLOYEE REQUIRED TO WORK BEYOND HIS NORMAL WORKING HOURS, ON ACCOUNT OF ANY MISTAKE COMMITTED BY HIM.

Mr._____,
E.C.No. _____,
Designation :: _____
C/o. Bank of Baroda,
_____ Branch.

Madam/Dear Sir,

Re :: **Working beyond normal working hours**

On _____, you have worked up to _____, i.e. beyond your normal working hours. You have accordingly marked the time in your muster roll.

Your sitting beyond normal working hours on_____ was necessitated on account of mistake on your part and therefore, in terms of clause 14.17 of the First Bipartite Settlement, no overtime is payable to you. If you have anything to say in this matter, kindly make your written submission within -48- hours of receipt of this letter.

Yours faithfully,

[Name & Signature]
Branch Head

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE "B"

MONTHLY STATEMENT OF OVERTIME TO BE SENT TO REGIONAL AUTHORITIES

Sr.No	Name of the Employee	Designation and the department in which he/she works	Total hours of overtime work allowed in the month for which the statement is submitted	(1)Name of the Branch... (2)Statement for the month of..... Total No. of hours of overtime work done so far i.e. from 1st January, till the end of month for which the statement is submitted.	Remarks if any
1	2	3	4	5	6

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CHAPTER-10: PART-TIME EMPLOYEES

1.	GENERAL
2.	WAGES OF PART-TIME EMPLOYEES BASED ON HOURS OF WORK (notional FLOOR SPACE AREA):
3.	ANNUAL INCREMENT
4.	ENTITLEMENT OF PART-TIME EMPLOYEES
5.	FIXATION OF PAY OF PART-TIME EMPLOYEES ON ELEVATION TO HIGHER SCALE WAGES
6.	CLARIFICATIONS REGARDING PART-TIME EMPLOYEES DRAWING SCALE WAGES
7.	SETTLEMENT ON ELEVATION OF PERMANENT 'PART-TIME SWEEPERS' (PTS) INTO 'FULL TIME SWEEPER-CUM-PEONS' & PERMANENT 'PART-TIME PEONS' INTO 'FULL-TIME PEONS' DATED 31.12.2013

(In terms of Settlement on elevation of Permanent 'Part-time Sweepers' (PTS) into 'Full Time Sweeper-cum-Peons' & Permanent 'Part-time Peons' into 'Full-time Peons' dated 31.12.2013 all Permanent Part Time Sweepers/ Permanent Part Time Peons on scale wages (1/3, 1/2 and 3/4) posted at any Branch/ Office of the Bank in India) are elevated as Full Time Sweeper-cum-peon/ Full-Time Peon on full scale/ wages. The details of the settlement given on point no. 7)

1.0 GENERAL:

1.1 "Part-time employee" means an employee who does not, or is not required to do, work for the full period for which an employee is ordinarily required to work and who is paid on the basis that he is, or may be, engaged in doing work elsewhere.

(Para 23.15 of Desai Award)

1.2 At present there is no practice of employing part time workmen in non- subordinate staff cadre.

1.3 Engagement of Casual / Temporary persons: No Casual / Temporary persons should be engaged in the Bank as such temporary appointment would also run counter to the recruitment rules laid down by Government of India which clearly stipulates that all public authorities are bound by the law laid down by the Supreme Court keeping in view of the provisions of Article 141 of Constitution. The Umadevi's case is binding on the Government as well as the PSUs in the same way as it is binding on the court.

2.0 WAGES OF PART-TIME EMPLOYEES

BASED ON HOURS OF WORK (notional FLOOR SPACE AREA):

2.1 **Meaning of scale wages :** 'Scale Wages' shall mean Basic Pay, Special Pay/ allowance, House Rent Allowance and other allowances, if any, and Dearness Allowance payable under Bipartite Settlement to full time workmen in subordinate cadre.

(Clause 4.5 of BPS dated 19.10.1966)

2.2 In substitution of Clause of 21 of the Bipartite Settlement dated 2nd June, 2005, with effect from 1st November, 2007, Part Time employees who are members of the subordinate staff on consolidated wages and whose normal working hours per week are upto 3 hours and more then 3 hours but less than 6 hours shall be paid one third scale wages w.e.f. 1st May, 2010. From 1st November 2007 to 30th April, 2010, they shall be paid consolidated wages as under :-

[a] Upto 3 hours :: at Bank's discretion with a minimum of Rs.1030/- p.m.
[b] More than 3 hours but less than 6 hours :: at Bank's discretion with minimum of Rs.1440/- p.m.

2.3 The employees recruited on or after 1st May, 2010 in part-time scale wages shall be at minimum of one third scale wages.

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2.4 Keeping into consideration the provisions of Eighth BPS dated 2nd June 2005 for payment of wages to part time workmen in subordinate cadre, the part time sweeper who are member of the subordinate cadre are to be paid wages based on hours of work, notionally relating to area of floor space required to be actually swept/cleaned by them, w.e.f. 01-Nov-2002 as under :

Area of floor space	Hours per week	Wages per month
Up to 750 sq.ft	Upto 6 hours	Rs. 1050/- p.m. consolidated
751 to 2000 sq.ft.	6 – 13 hours	1/3rd of Scale
2001 to 2600 sq.ft	13 - 19 hours	1/2 of Scale
2601 to 3500 sq.ft	19 - 29 hours	3/4th of Scale
3501 to 5000 sq.ft.	beyond 29 hours	Full Scale

(BCC:HRM:RKJ:P-16 /6764 dated 30-Aug-2005)

Note:
For floor space area exceeding 5000 sq.ft. additional sweeper/s be appointed as per the criteria mentioned above. For this prior sanction is required from Competent Authority.

(Ref: Letter No.CO:PD:KCP:M-98/271 dated 25-01-2000 of General Manager - HRM and CO:PD: KCP:P-16/1344 dated 26.04.2000 of General Manager - HRM, addressed to all Zonal Authorities)

2.5 Part-time Employees not drawing scale wages shall be eligible for only fixed monthly payment made to them by the Bank. They are entitled to consolidated wages only. They are not entitled to any facility/ benefit, etc. Other permanent part-time Employees drawing scale wages shall get only such benefits as are specifically provided hereunder ::-

[1] Permanent part-time employees drawing scale wages shall be eligible for proportionate annual increment in the scale of pay.

[2] Permanent part-time Employees drawing scale wages are eligible for leave, medical aid and uniforms.
[Clause 2(a) of BPS dated 14.04.1989]

[3] Permanent part-time Employees drawing scale wages are eligible for provident fund with effect from 01/09/1978.

[4] Permanent part-time Employees drawing scale wages will be eligible for gratuity. w.e.f. 1-9-1978.

[5] Permanent part-time Employees drawing scale wages shall be eligible for leave fare concession [proportionate distance] and leave encashment on pro-rata basis with effect from 1-4-1989.
[6] Permanent part-time Employees drawing scale wages shall be eligible for reimbursement of hospitalisation expenses on pro-rata basis with effect from 1-11-1999.

[7] Permanent part time employees including those on probation drawing scale wages shall be eligible for payment of transport allowance on pro rata basis w.e.f. 01.11.1999.
(Clause 10 (1) of BPS dated 27.03.2000)

[8] Permanent part time employees drawing scale wages will be entitled to pension subject to provisions of Pension Regulations provided, however, that the minimum pension of Rs.375/- will be proportionately reduced in their case.

(Clause 2 (iv) and 4 of BPS dated 29.10.1993)

[9] With effect from 1st November 2012 for the purpose of calculating amount of Pension in respect of permanent part time employees in scale wages who are covered by the pension scheme , their actual service shall be reckoned for qualifying service and not pro rata. The actual service / qualifying service shall be calculated from

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the date of recruitment/ appointment as permanent part time employee in scale wages or from 1st September 1978 whichever is later.

3.0 ANNUAL INCREMENT:

3.1 Part-time workmen on scale wages who joined Bank's service after 01/04/1966 or who had not completed -1- year of service in the Bank on 01/04/1966 will be given proportionate annual increments on the anniversary day of date of joining.

3.2 Those part time workmen on scale wages, who had completed -1- year of service in the Bank as on 01/04/1966 will be given proportionate annual increments on 1st April every year. However, if any part-time workmen who were in the service of the Bank as on 19 October, 1966 and were already receiving annual increment on the anniversary date of joining service, they shall continue to receive annual increments in that manner.

4.0 ENTITLEMENT OF PART-TIME EMPLOYEES ::

4.1 SPLIT-DUTY ALLOWANCE :: Part-time workmen are not entitled to split duty allowance.

4.2 STAGNATION INCREMENT :: Part-time Employees are eligible for stagnation increment.
(CO:BR:84/21 dated 17.02.1992).

4.3 LEAVE FARE CONCESSION AND LEAVE ENCASHMENT :: Part-time workmen on scale wages are entitled to LFC on pro-rata basis w.e.f. 01/04/1989. LFC entitlement is to be calculated on pro-rata distance and not pro-rata period of time. Leave Encashment will be the same as wages drawn by him i.e. 1/3, 1/2 or 3/4 of full pay and allowances.

(Cir.No.CO:BR:82/6 dated 12.1.1990)

4.4 HOURS OF WORK & OVER TIME: The provisions related to hours of work and overtime are not applicable to part time workmen.

4.5 LEAVE AND MEDICAL AID :: Permanent part time workmen who are on scale wages will be entitled to leave and full medical aid as applicable to full time workmen and ex-gratia medical aid.

4.6 UNIFORM & WASHING ALLOWANCE :: Permanent part-time workmen in subordinate cadre on scale wage shall be supplied with 3 sets of terry-khadi uniforms once in 2 years and one set of woolen uniform once in 3 years. They are also entitled to washing allowance as applicable to full time workmen in subordinate cadre.

4.7 LOANS :: Permanent part-time employees drawing scale wages are eligible for Housing loan, Vehicle loan, Exigencies Loan, Clean Overdraft and Cycle loan as prescribed by rules. No other loans can be sanctioned to them. They are also entitled to Festival Advance.

4.8 MISCELLANEOUS : Subject to the Bank's recruitment rules, preference will be given to permanent part-time Employees drawing scale wages in filling up full time vacancies in the same cadre, other things being equal.
(Clause 18(4) of BPS dated 10.04.1989)

5.0 For the purpose of conversion from part-time/ full-time sweeper to full-time peon, their service in the respective scale would be reckoned on pro-rata basis. For example, -3- years service as 1/3rd scale Sweeper would be reckoned as –1- year full-scale service. Similarly –2- years service as ½ scale Sweeper would be reckoned as –1- year full-scale service.

6.0 If any permanent part-time scale wage employee is required by the Bank to perform full time sub staff work, he shall be paid proportionate full scale wages taking into account the notional full increment/s earned by him in the part-time scale. For example, a one-third scale wage employee, who at the time of being required to perform the duties of a full time sub staff, has put in three years service in one third scale, shall be paid

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proportionate full timescale wage reckoned at the second stage of the scale of pay as he has earned one notional increment in the part time scale. This is based on the principle stipulated in Clause 10 of the Bipartite Settlement dated 08.09.1983.

(Letter to all Zones N.CO:PD:BKS:P-16/197 dated 04.01.2000)

5.0 FIXATION OF PAY OF PART-TIME EMPLOYEES

ON ELEVATION TO HIGHER SCALE WAGES :

5.1 For fitment of part-time Employees consequent on their appointment on full time basis the pro-rata increments earned by them in the course of their part-time service shall be converted (notionally and only for the purposes of fitment) into full increments and their salary fitted from the date of their appointment as full time Employees after taking into account such notionally added increments, the fraction of an increment, the fraction of an increment, if any, being granted to them by advancing the date of their next increment suitable. the advanced date of the increment, will in such cases, become the date of their annual increment in future years.

5.2 When wages of part-time Employees are re fixed from 1/3 to 1/2 or 3/4 or from 1/2 to 3/4 in the wage scales, the pro-rata increments earned by them in the course of their service in the lower proportionate wage scale shall be taken into account for the purpose of fitment in the higher proportionate wage scale together with the benefit of advancing the date of increment where the fraction of increment is involved as in the case of their absorption as full time Employees.

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ILLUSTRATION

The service particulars of Mrs. A are as under:

Scale	Period	Total Years/Months
1/3 scale wages	01/06/1985 to 30/04/1990	4 years 11 months
1/2 scale wages	01/05/1990 to 18/03/1993	2 years 10 months
3/4 scale wages	19/03/1993 to 21/07/1993	4 months.

Fitment of salary of Mrs. A would be done as under:

Four years and 11 months in 1/3rd scale would give Mrs. A the benefit of one 1/3 increment.

Her basic pay in 1/2 scale therefore, would be 1/2 of Rs.835/- and her date of increment would be pre-poned to 01-01-1991.

Two years 10 months service in the 1/2 scale would give Mrs. "A" the benefit of one 1/2 increment (as the date of increment was pre-poned to 1st January, Mrs. "A" earned -3- increments in 1/2 scale wages) Hence, the basic pay fitment would be 3/4th of Rs.1690/- i.e. Rs.1268/- and her date of increment would be pre-poned by 6 months to 19-9-1993.

Four months of service in the 3/4th scale does not give any increment to Mrs. "A" and hence, her salary fitment in the full time scale as on 22-07-1993 would be Rs.1690/- and her date of increment would remain as 22nd July of every year.

(Cir.No.CO:RM:77/10 dated 28.01.1985)

6.0 CLARIFICATIONS REGARDING PART-TIME EMPLOYEES

DRAWING SCALE WAGES ::

[i] The block for leave fare concession should begin from 01/04/1989 or date of joining the service whichever is later.

[ii] Leave fare concession on pro-rata basis to permanent part-time sweepers drawing scale wages would mean pro-rata distance and not pro-rata period of time.

[iii] Leave encashment for part-time sweepers scale wages will be the same as the wages drawn by him, i.e. 1/3, 1/2 or 3/4 of the full pay and allowances for the period the leave is encashed as the case may be.

[iv] Permanent part-time employees drawing scale wages may be allowed encashment of accumulated privilege leave upto a maximum of -240- days on pro-rata basis of the scale wages drawn by them at the time of superannuation.

(Ref. Circular No.HO:BR:92/174 dated 27.06.2000)

[v] Minimum quantum stipulated for CCA, HRA, will apply to part-time Employees in scale wages on pro-rata basis.

(Cir.No:BR:82/6 dated 12.1.1990)

[vi] Besides Basic Pay, City Compensatory Allowance, Special Allowance, and House Rent Allowance, Other Allowances also form part of scale wages, Therefore Special Area Allowance which falls under "Other Allowances" would be payable to part-time Employees on pro-rata basis depending upon the scale of pay i.e. 1/3rd, 1/2 or 3/4th with effect from 10.04.1989

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7.0 SETTLEMENT ON ELEVATION:

OF PERMANENT 'PART-TIME SWEEPERS' (PTS) INTO 'FULL TIME SWEEPER-CUM-PEONS' & PERMANENT 'PART-TIME PEONS' INTO 'FULL-TIME PEONS' DATED 31.12.2013

7.1 In terms of Settlement on elevation of Permanent 'Part-time Sweepers' (PTS) into 'Full Time Sweeper-cum-Peons' & Permanent 'Part-time Peons' into 'Full-time Peons' dated 31.12.2013, all Permanent Part Time Sweepers/ Permanent Part Time Peons on scale wages (1/3, 1/2 and 3/4) posted at any Branch/ Office of the Bank in India who have completed minimum one year of service in Permanent Part time scale wages shall be eligible for elevation as Full Time Sweeper-cum-peon/ Full-Time Peon on full scale/ wages. The above elevation will be effected in a phased manner as under:

Phase-I :: Permanent Part Time Sweepers/Peons on 3/4 scale/wages as on date of this settlement, shall be eligible for elevation as Full Time Sweeper cum peon/Full time Peons on full scale wages w.e.f. 01.01.2014.

Phase-II :: Permanent Part Time Sweepers/Peons on 1/2 scale/wages as on date of this settlement, shall be eligible for elevation as Full Time Sweeper cum peon/Full time peons on full scale wages w.e.f. 01.03.2014.

Phase-III :: Permanent Part Time Sweepers/Peons on 1/3 scale/wages as on date of this settlement, shall be eligible for elevation to Full Time Sweeper cum peon/Full time peons on full scale wages w.e.f. 01.05.2014.

Phase-IV :: Vacancies for Part-time Sweepers/Part time sweeper cum Peon for which recruitment has already been initiated on or before the date of this settlement, such Permanent Part-time Sweepers shall also be elevated on completion of one year from the date of their joining, but will be one month after last phase is over, whichever is later.

7.2 All the Permanent Part Time Sweepers on scale wages (1/3, 1/2 and 3/4) so elevated as Full Time Sweeper-cum-Peon will not only continue to perform the duties of Sweepers as hitherto but will also perform the duties of Peon, i.e. he/she will be required to perform duties of both Sweeper and Peon as assigned by the Bank.

7.3 All the Permanent Part Time Peons on scale wages (1/3, 1/2 and 3/4) so elevated as Full-Time Peon will perform the duties of Peon for full day as assigned by the Bank.

7.4 With the above elevation of Permanent Part Time Sweeper/ Part Time Peons on scale/ wages (1/3, 1/2 and 3/4) to Full Time Sweeper-cum-Peon /Full-Time Peon, excluding where recruitment process has already been initiated on or before this settlement in terms of Para 3.5, no Part time Sweeper/Part time Peon will be further recruited in Branches/Offices.

7.5 The vacancies after the date of settlement, on account of opening of new Branch/Office, retirement of sub-staff members etc. will be filled in by appointing/recruiting Full Time Sweeper-cum-Peon and/or Full time Peons as the case may be irrespective of the floor/carpet area of the said Branch/Office.

7.6 By virtue of this Settlement, the existing notional norms pertaining to floor/carpet area of the Branch/Office for the purpose of requirement of Part time employees will cease to exist.

7.7 The process of conversion of existing Permanent full time Sweepers, Farashes etc. to Peons cadre shall be carried out as per the extant guidelines of the Government of India.

7.8 It is also agreed that all existing Permanent Full time Sweepers shall be given the option to be re-designated as Full time Sweeper cum Peon and shall continue to perform the duties of Sweepers as hitherto but will also perform the duties of Peon, i.e. he/she will be required to perform duties of both Sweeper and Peon as assigned by the Bank. The option once exercised will be irrevocable and to be exercised within one month from the date of such offer.

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7.9 **DEPLOYMENT ON ELEVATION:**

7.9.1 The deployment on elevation shall be carried out in such a manner that there is minimum discomfort to the staff members.

7.9.2 The elevated Full time peons will be deployed to the branches/offices within the same City/District/ Region as per the requirement of the Bank.

7.9.3 Where in a branch on elevation there is more than one Full Time Sweeper cum peon, the junior most elevated Full time sweeper cum peon may be deployed at the nearby branches/offices. The seniority for elevated Full time sweeper cum peon shall be arrived as per the settlement.

7.9.4 The following categories of elevated full time sweeper cum Peon would be exempted from deployment on elevation if the vacancy of full time sweeper cum peon is available thereat:

[a] Widows
[b] Physically handicapped employees as per government guidelines
[c] Women employees who are 52 years of age or more.
[d] Provided there is no other Sweeper in that branch.

7.10 **FITMENT OF SALARY ON ELEVATION:**

7.10.1 Fitment to the elevated Full Time Sweeper cum Peon/Full time Peon shall be undertaken as per paragraph 18(3) of Bipartite Settlement dated 14.04.1989 pertaining to fitment as under:

7.10.2 "For fitment of Part time employees consequent on their appointment on Full Time basis the pro-rata increments earned by them in the course of their Part- time service shall be converted (notionally and only for the purposes of fitment) into full increments and their salary fitted from the date of their appointment as Full Time employees after taking into account such notionally added increments, the fraction of an increment, if any, being granted to them by advancing the date of their next increment suitably. The advanced date of increment will, in such cases, become the date of their annual increment in future years."

7.11 **SENIORITY ON ELEVATION ::**

7.11.1 After elevation from Part time Sweeper to Full time Sweeper cum Peon or from Part time Peon to Full time Peon, the seniority of such elevated Full time Sweeper cum Peon/Full time Peon shall be reckoned from the date of their elevation as Full Time Sweeper cum Peon/Full Time Peons, as the case may be.

7.11.2 In case, the date of elevation as Full time Sweeper cum Peon/Full time Peon is same, then their inter-se seniority shall be based on their date of appointment in Bank's service as Part time Sweeper/Part time Peon on scale/wages (1/3, 1/2 and 3/4).

7.11.3 In case, the date of appointment of Part time Sweeper/Part time Peon on scale wages (1/3, 1/2 and 3/4) in the Bank's service is the same, their inter se seniority after elevation shall be based on their date of birth, the one whose date of birth falls earlier would be considered first.

7.11.4 The seniority of Full time Sweepers re-designated as Full time Sweeper cum Peon for the purpose of assignment of duties attracting special pay shall be reckoned from their date of re-designation.

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7.12 **ASSIGNMENT OF SPECIAL PAY DUTIES ::**

7.12.1 For the purpose of assignment of Special Pay duties, the guidelines of 'Settlement for modifying criteria for Selection of posts carrying Special Allowance 2001' dated 18.03.2001 shall be followed.

7.12.2 Where in a branch there is only one elevated Full time sweeper cum Peon and he/she performs the duties of both Sweeper and peon, besides any other special pay carrying post, he/she would be eligible for payment of said special pay, in case the assignment is made in accordance with the provisions of the said Settlement.

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CHAPTER 11: LEAVE RULES

1.0 GENERAL ::

1.0 GENERAL ::
LEAVE –AWARD STAFF: REF: ANNEXURE-2 : Master Circular

1.1 Leave of all kinds cannot be claimed as a right. When the exigencies of the service so require, discretion to refuse or revoke leave of any description is reserved to authority granting it, and an Employee already on leave may be recalled by that authority when it considers this necessary in the interest of the service. When an Employee is called back from leave, the Bank will pay his/her travelling expenses to and from the place where he/she was spending his/her holiday. The Employee will also be entitled to claim travelling expenses of his/her wife/husband and children provided they have accompanied him/her while going to such place or have gone to such place within a week of his/her going there and have accompanied him/her whist returning from such place or have returned to the place of work within a week of his/her return to that place.

1.2 An Employee who desire to proceed on leave (other than Casual Leave/Sick Leave) should make an application in writing or online through HRnes-Leave Module to the concerned authority not less then -15- days in advance before the date from which the leave is to commence except in urgent or unforeseen circumstances including illness.

1.3 If the leave requested for, is sanctioned, an order showing the date of commencement of the leave and the date on which the Employee will have to resume duty, should be issued to the Employee or it is approved online in HRnes-Leave Module.

1.4 If an Employee after proceeding on leave desires an extension thereof, he/she should make an application in writing to the concerned authorities stating therein the reasons for such extension. Such application should state the full postal and telegraphic address of the Employee and should be made in sufficient time to enable the Bank to consider the application and send him/her a reply before the expiry of the leave originally granted. [Employee should furnish Phone/Mobile Number as also Email ID for communication/ contact purpose].

1.5 If leave is refused or postponed, the reasons for such refusal/postponement should be mentioned in the order of the concerned authority to be conveyed to the concerned Employee. Normally, one or more of the following reason(s) could be there for refusal or postponement of leave ::-

Exigencies of Bank's work;
Shortage of staff;
Large number of Employees already being on leave;
Work requiring immediate attention;
Half yearly/yearly closing;
Want of sufficient notice.
During the business campaign.
During the Inspection/Audit.
Training/Deputation etc.

1.6 Leave shall not be deemed to have been sanctioned unless an order to that effect is passed and communicated to the Employee in writing or approved online in HRnes-Leave Module.

1.7 When the exigencies of work so require, the concerned authority may refuse or revoke leave of any kind. An Employee already on leave may be recalled in the exigencies of Bank's work.

1.8 When an Employee is called back from leave, the Bank shall pay:

[i] His/Her travelling expenses to and from the place where he/she was spending his/her holidays;

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[ii] Travelling expenses of his/her family (wife/husband and children) provided they had accompanied him/her to such place or had gone to such place within a period of one week of his/her going there, as also if they had accompanied him/her while returning from such place or had returned within a period of one week of his/her return from such place.

1.9 An Employee should obtain prior permission for prefixing and/or suffixing Bank holidays, other than Sundays, to any leave.

1.10 An Employee who overstays his/her leave (except under circumstances beyond his/her control for which he/she must tender explanation) shall not be paid his/her pay & allowances for the period he/she overstays and shall further render himself/herself liable to such disciplinary action as the management may think fit to consider.

1.11 The Bank will require an Employee who has availed himself/herself of leave for reasons of health, to produce a medical certificate of fitness before he/she resumes duty even though such leave was not actually granted on a medical certificate.

1.12 An Employee will not be entitled to resume duties before the expiry of the period of leave sanctioned to him/her, unless permitted to do so by the Competent Authority.

1.13 An employee shall, before proceeding on leave, intimate to the competent authority his/her address while on leave and shall keep the authority informed of any change in the address previously furnished. [Employee be asked to submit Telephone/Mobile Number as well as Email ID for communication/contact purpose]

1.14 Leave may not be granted to an Employee under suspension or against whom disciplinary proceedings are pending.

1.15 Privilege Leave and maternity leave are granted on substantive pay. 'Substantive Pay' means the aggregate of Basic Pay, Dearness Allowance, House Rent Allowance, Special Pay and other Allowances, CCA, if any, (but excluding special pay drawn on temporary basis and officiating allowance, if any) which an Employee would have drawn had he/she been on duty.

1.16 Sick Leave is on half substantive pay. As regards procedure to avail of Sick Leave on full substantive pay, see provision under heading 'Sick Leave'.

1.17 "Calendar Year" means the period from 1st January to 31st December of every year.

2.0 CASUAL LEAVE:

2.1 In a calendar year an Employee is entitled to Casual Leave upto a maximum of 12 days subject to the following:

2.1.1 Casual Leave cannot be availed for more than four days (excluding Sundays and Holidays) at a time.

2.1.2 Holidays and weekly-off prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

2.1.3 Casual Leave cannot be granted in combination with any other leave.

2.1.4 During the first calendar year of service a workmen will be entitled to Casual Leave on pro-rata basis at the rate of one day Casual Leave for each completed month or part thereof.

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ILLUSTRATION:

'B' joined the service of the Bank on 01-07-2018 He will be entitled to Casual Leave of six days during the calendar year ending 31-12-2018 (i.e. at the rate of one day for each completed month)

'C' joined the service of the Bank on 26-07-2018. He will also be entitled to Casual Leave of six days during the calendar year ending 31-12-2018 (i.e. at the rate of one day for five completed months and one day for part of the one month.)

2.2 Casual Leave is non-cumulative. Un-availed Casual Leave cannot be carried forward to the next calendar year as Casual Leave. However, such un-availed Casual Leave will be converted into Sick Leave [UCL], which would be over and above the maximum period of Sick Leave but its availment would be subject to the provisions of Sick Leave.

In partial modification to Clause 27 of Bipartite Settlement dated 27/03/2000, Casual Leave converted into Sick Leave [UCL] may also be availed without production of medical certificate for four days at a time once in a year or two days at a time, twice a year.

2.3 Normally, a workman should obtain prior permission for availing Casual Leave. However, when it is not possible to obtain such prior permission, he should inform the concerned authority in writing as soon as possible and if intimation in writing is not possible, he should inform orally by other mode of communication or through any person, about the reasons and probable duration of absence. On resuming duty, the workman should submit a written application for sanction of Casual Leave.

2.4 Casual Leave is granted to meet special or unforeseen circumstances. If a workman takes leave on false grounds or if the Bank is not satisfied with the reasons assigned by the workman for taking such leave, the period of absence may be treated as unauthorized absence on loss of pay, after giving the workman an opportunity to explain his position.

2.5 Holidays (except Sundays and holidays falling on Saturdays) shall not be prefixed/ suffixed to Casual Leave without prior permission of the concerned authority.

2.6 Intervening holidays and weekly off are not to be treated as part of Casual Leave.

2.7 In supersession of Clause 13.22 of Bipartite Settlement dated 19.10.1966, a workman shall be entitled to Casual Leave upto a maximum of -12- days in each calendar year, provided that not more than -04- days may be taken continuously. It is reiterated that holidays and weekly offs prefixing/suffixing or falling within the period of Casual Leave will not be treated as part of Casual Leave.

2.8 A workman may take Casual Leave on grounds of sickness without production of medical certificate, provided the total period of sickness does not exceed four days.

2.9 A workman during the period of Casual Leave is entitled to pay and allowance as if he was on duty.

2.10 For workman, there is no maximum limit for accumulation of unavailed Casual Leave converted into Sick Leave [UCL].

3.0 PRIVILEGE LEAVE:

3.1 A workman will earn Privilege Leave of one day for every eleven days of active service provided that for crediting Privilege Leave from the calendar year 2001 fraction of a day of earned leave, if any, shall be taken as full day. 'Active Service' for this purpose means, the period of service excluding all types of leave, other than Casual Leave, availed during the period for which Privilege Leave is to be calculated.

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ILLUSTRATION

Balance of Privilege Leave to the credit of 'B' was 24 days as on 31/08/2015 i.e. the date of last accrual of his Privilege Leave. The next accrual of Privilege Leave therefore will be on 31/07/2016. 'B' availed the following different kinds of leave other than Casual Leave during the period 01/09/2015 to 31/07/2016 ::-

Sick Leave	-20- days
Privilege Leave	-10- days

The number of days of active service put in by 'B' in the aforesaid period of 11 months will be arrived at as under ::-

Total Number of days in the period of -11- months from 01/09/2015 to 31/07/2016		334 days
Less :: Number of days of Sick Leave availed of	20 Days	30 days
Less :: Number of days of Privilege Leave availed of	10 days	
Number of Days of "Active Service" for the purpose of calculation of Privilege Leave		**304 days**

The Privilege Leave entitlement of 'B' will be calculated by dividing 304 days by 11 as under ::

Privilege Leave entitlement of 'B' will be 28 days (304/11 = 27 days + 1 day rounded off in respect of remaining 7 days)

On 31/07/2016 the position of the Privilege Leave account of 'B' will be as under ::-

Balance of Privilege Leave as on 31/08/2015	24 days
Less :: Privilege Leave availed during -11- months	10 days
Add :: Privilege Leave accrued on 31/07/2016	28 days
Balance of Privilege Leave as on 31/07/2016	**42 days**
The next accrual date of Privilege Leave to 'B' will be on	**30/06/2017**

During the period of 11 months from 01/08/2016 to 30/06/2017, 'B' availed of following different kinds of leave:

Privilege Leave	-41- days
Extraordinary Leave on Loss of Pay	-10- days

The number of days of active service will be arrived at as under:

Total Number of days in the period of -11- months from 01/08/2016 to 30/06/2017		335 days
Less :: Number of days of Privilege Leave availed of	41 Days	51 days
Less :: Number of days of Extraordinary Leave on Loss of Pay availed of	10 days	
Number of Days of "Active Service" for the purpose of calculation of Privilege Leave		**284 days**

The Privilege Leave entitlement of 'B' will now be calculated by dividing 284 days by 11.

Privilege Leave accrual of B therefore, works out to 25 days (284/11 = 25).

The fraction of a day of earned leave is required to be taken as full day

Hence, for balance of 5 days of active service,-1- more P/L will be added.

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On 30.6.80 the position of Privilege Leave account of 'B' will be as under:

Balance of Privilege Leave as on 31/07/2016	42 days
Less :: Privilege Leave availed during -11- months	41 days
Add :: Privilege Leave accrued on 30/06/2017	26 days
Balance of Privilege Leave as on 30/06/2017	**27 days**
The next accrual date of Privilege Leave to 'B' will be on	**31/05/2018**

3.2 CLARIFICATIONS ::

3.2.1 The special leave granted to the Employees for the period of Treatment/Hospitalisation for injuries sustained in the course of duty, cannot be treated as on duty and should be excluded while calculating Privilege Leave.

3.2.2 The Privilege Leave encashed by an Employee will not have any effect on the due date of accrual of Privilege Leave.

3.2.3 For calculation of Privilege Leave, special Casual Leave (and not special leave) granted to an Employee during the calendar year for purposes recognised by the Government need not be deducted from the total period of service during that calendar year.

3.3 A workman may avail Privilege Leave, so earned, only after completion of 11 months of service. Thus, the workman cannot take one day's Privilege Leave after completion of every 11 days of active service. This is for the limited purpose of calculation of leave entitlement.

3.4 Privilege Leave should be applied not less than 15 days before the proposed date of commencement of such leave.

4.0 ACCUMULATION OF PRIVILEGE LEAVE ::

4.1 With effect from 01/06/2015 Privilege Leave can be accumulated upto a maximum of 270 days (Cir.No.BCC:BR:107/308 dated 26th June 2015). If leave applied for by an Employee has been refused, such Employee will be entitled to accumulate leave in excess of the maximum of 270 days prescribed, until such time the Bank is in a position to grant his leave.

ILLUSTRATION

'B' has 240 days of Privilege Leave to his credit as on 01st January 2016. i.e. when his leave account will be credited. Since he has not taken any kind of leave except Casual Leave, therefore, by 31st December, 2015 he will have earned further Privilege Leave of 33 days. On 1st July 2015, he applies for Privilege Leave of 23 days from 01/08/2015 to 23/08/2015. On account of administrative exigencies, the leave applied for by him is refused. On 1st January 2016 his leave account, therefore, will be credited with 33 days, taking total number of Privilege Leave due to him to 273 days. Thus, he is allowed to accumulate leave beyond 270 days.

5.0 NUMBER OF OCCASIONS FOR PRIVILEGE LEAVE IN A CALENDAR YEAR ::

5.1 An employee other than a member of the Executive Committee of a registered trade union of the employees of the Bank shall not be entitled to take Privilege Leave on more than four occasions in a calendar year.

5.2 Where however, the reasons for the request by an employee for leave on more than four occasions in a year are adequate and genuine and it is not administratively inconvenient, such leave may be granted.

5.3 EXCEPTIONS ::

5.3.1 This provision is not applicable to the workmen who are members of the executive committee of a registered trade union of Bank Employees.

5.3.2 Where a workman, while on Privilege Leave is recalled by the management for duty on account of exigencies of the administration, such leave will not be taken into account for determining the number of occasions of availing of Privilege Leave.

5.3.3 Similarly, where a workman has been granted Privilege Leave on grounds of sickness on production of medical certificate, such leave will not be taken into account for determining the number of occasions of availing of Privilege Leave during the year, provided the period of such Privilege Leave availed of is in excess of four days as provided in Para 6.1 below.

5.3.4 In exceptional circumstances the management may, at its own discretion, grant Privilege Leave for more than four occasions in a calendar year.

5.4 Proper care should be taken by the Zonal/Regional/Branch/Office Authority to see that Privilege Leave is not sanctioned to award staff on more than 4 occasions in a calendar year without specific permission of Zonal/ Regional authority.

6.0 PRIVILEGE LEAVE ON MEDICAL GROUNDS ::

6.1 A workman can take Privilege Leave on grounds of sickness on production of medical certificate for a period of more than 4 days at a time.

7.0 CASUAL ABSENCE TO BE TREATED AS PRIVILEGE LEAVE ::

7.1 After exhaustion of Casual Leave, total maximum absence up to three days (either on one occasion or two occasions) be treated as Privilege Leave in appropriate cases, if the employee concern so requests.

7.2 For instance, if any employee remains absent on three occasions for one day each, he may be if he so requests, given two days Privilege Leave on the basis of absence on maximum two occasions.

7.3 In no case such casual absence should be treated as Privilege Leave if it exceeds a period of three days.

8.0 ENCASHMENT OF PRIVILEGE LEAVE ::

8.1 A workman will be entitled to encash accumulated Privilege Leave to his credit at the time of retirement subject to a maximum of 240 days.

8.2 Amount of Privilege Leave encashment is taxable under the Income Tax Act.

8.3 **CLARIFICATIONS ::**

8.3.1 W.E.F. 1/4/2001, a Workman, who resigns from the Bank's service, after complying with Rules/ Regulations governing resignation, shall be eligible for encashment of Privilege Leave to his/her credit as on the date of his/her resignation, to the extent of 50% i.e. half of such leave at his/her credit, subject to maximum of -120- days.

8.3.2 Part-time workmen are eligible for leave encashment as per salary drawn by them. Permanent part-time employees drawing scale wages may be allowed encashment of accumulated Privilege Leave up to a maximum of -240- days on pro-rata basis of the scale wages drawn by them at the time of superannuation.

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8.3.3 If a workman dies while in service, the Bank will pay his heirs salary for the Privilege Leave accrued to him at the time of his death, upto maximum of 240 days, w.e.f. 01/01/1990.

8.3.4 Encashment of one day's P/L for contribution to PM's relief fund is allowed.

8.3.5 In case of retirement/death/resignation/VRS of an Employee the Privilege Leave should be calculated for the broken period up to the date of retirement/death/resignation/VRS.

8.3.6 When LFC is availed in blocks of 2 years, leave encashment may be availed, not exceeding 15 days on either occasion or not exceeding 30 days in any block of 4 years. When LFC is availed under 4 years block encashment of Privilege Leave may also be availed up to a maximum of 30 days.

8.3.7 The Privilege Leave encashed by an Employee will not in any way affect the due date of accrual of Privilege Leave.

8.3.8 Encashment of Privilege Leave will be on substantive pay.

8.3.9 Encashment of P/L will not attract Provident Fund / NPS contribution.

8.3.10 With effect from 30/04/2015, all employees whose services are Compulsorily Retired will also be eligible for encashment of Leave not exceeding 240 days of Privilege Leave the employee had accumulated.

9.0 SICK LEAVE ::

9.1 An Employee shall be granted Sick Leave at the rate of one month for each year of service subject to a maximum of 18 months during his entire service, provided that where an Employee has put in a service of 24 years, he shall be eligible to additional Sick Leave at the rate of one month for each year of service in excess of 24 years, subject to three months of additional Sick Leave.

NOTE :: Sick Leave will be granted on pro-rata basis during the first year of service.

9.2 EXPLANATION ::

9.2.1 Where the request of an Employee for Sick Leave was not granted between the period 1.7.1983 and the date of IV BPS merely on the ground that no Sick Leave was due to him under the previous Settlements, the same shall be granted by the Bank at the request of the Employee in terms of the IV BPS, if it is otherwise in order.

9.2.2 Sick Leave shall be on half-substantive pay, provided that an Employee if he so requests, shall be permitted to avail Sick Leave on full substantive pay up to a maximum of nine months during the entire period of service, such leave on full substantive pay being entered as twice the amount of leave taken, in his Sick Leave account. Additional Sick Leave admissible for service in excess of 24 years shall, also be permitted on request on full substantive pay, such leave on full substantive pay being entered as twice the amount of leave taken, in his Sick Leave account.

9.2.3 Casual Leave not availed of by an Employee in a calendar year shall be converted into Sick Leave on full substantive pay and such Sick Leave in lieu of unavailed Casual Leave shall be over and above the maximum period provided in paras above.

9.2.4 All Sick Leave shall be granted on production of a medical certificate acceptable to the Bank.

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10.0 PRODUCTION OF MEDICAL CERTIFICATE ::

10.1 Sick Leave will be sanctioned on production of medical certificate. If the medical certificate produced by the Employee is not acceptable to the Bank for some reason, the Bank may direct the Employee to appear for medical check up by a medical practitioner of the Bank's choice and to produce medical certificate issued by him. An Employee may be sanctioned Sick Leave if the medical certificate is given by a practitioner of medicine other than Allopathic provided he is a Registered Medical Practitioner (but this should be to the satisfaction of the Bank)

10.2 Casual Leave converted into Sick Leave may also be availed without production of medical certificate for 4 days at a time once in a year or two days at a time, twice a year.

11.0 CLARIFICATIONS ::

11.1 This is to clarify that for calculation of the increased entitlement of Sick Leave for workmen who have put in more than 12 years of service as on 1st July, 1983, service rendered after 1st July, 1983 would be reckoned. Therefore, a workman who has put in more than 12 years of service as on 1st July, 1983, thereafter, his account would be credited by one month of Sick Leave on half pay for every completed year of service after 1st July 83. Thus such a workman will get the full entitlement of 18 months of Sick Leave on half pay. In the case of workmen, total balance of Sick Leave at any point of time would be reduced by the number of days of Sick Leave availed by the workmen.

11.2 The management has a right either to accept the medical certificate produced by the employee or to reject it. While rejecting the medical certificate produced by the employee, it is necessary to ask the employee concerned to go to a doctor or medical officer of the Bank's choice so that he can be medically examined and obtain medical opinion as to whether the medical certificate produced by him/her is genuine or no. Suggested draft of letter to be issued to the employee is given at **Annexure -D & F**.

11.3 While referring such cases to the doctor of the Bank's choice, it is necessary for the Branch Manager to give a brief description as to why the case has been referred. A suggested draft for such letter to the doctor of the Bank's choice is given at **Annexure-E**. This would enable the doctor to examine the Employee concerned properly and give his opinion about medical certificate produced by him as well as for leave requested by him.

11.4 In case, the Bank's doctor opines that the illness for which leave is asked for is in order then he may be sanctioned Sick Leave, as per his entitlement (subject to his Sick Leave balance). If the Bank's doctor opines that the leave asked for the illness as stated by the Employee is not in order then the Bank has a right to reject such Sick Leave application.

11.5 When an Employee returns from the Sick Leave and produces a medical certificate for his absence on grounds of sickness he will have to produce certificate about his fitness to join duty. In case of doubt about the fitness of such Employee, he can also be referred to Bank's doctor to examine whether he is medically fit to join duty or not. This can be done irrespective of the fact whether the medical certificate produced by him mentions about his fitness or not. A suggested draft for such letter to be sent to the Bank's doctor is given at **Annexure-G**.

11.6 Whenever such cases are referred to the Bank's doctor either to get him medically examined for sickness certificate or for getting him examined as to whether he is fit to resume duty, the Branch should pay such charges and it should not be recovered from the Employee concerned.

12.0 SPECIAL SICK LEAVE ::

12.1 With effect from 1st June, 2015, Special Sick Leave upto 30 days may be granted to an employee once during his/her entire period of service for donation of Kidney/Organ.

13.0 MATERNITY LEAVE:

13.1 Clause 30 of Bipartite Settlement dated 27th April, 2010 shall be substituted by the following::

[a] Maternity leave, which shall be on substantive pay, shall be granted to a female employee 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 employee 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 permanent part-time employees are also eligible for grant of leave for adoption of a child.

[iv] The leave shall also be available to biological mother in cases where the child is born through surrogacy.

[v] The leave shall be availed within overall entitlement of 12 months during the entire period of service.

13.2 Maternity leave may be granted even in the case of miscarriage/abortion/MTP upto six month on any one occasion, within the overall period of -12- months' maternity leave.

13.3 There is no restriction regarding number of occasions on which maternity leave may be availed of within the overall limit of 12 months during the entire service period.

14.0 MATERNITY LEAVE DURING PROBATION PERIOD ::

14.1 Maternity leave may be granted during the period of probation. However, in such a case the probation period of the concerned female Employee shall be extended to the extent of maternity leave availed.

15.0 MATERNITY LEAVE IN COMBINATION WITH OTHER KINDS OF LEAVE ::

15.1 The Competent authority may grant leave of any other kind admissible to the Employee in combination with or in continuation of maternity leave, provided that such other leave is required on medical grounds and in support thereof the Employee produces a medical certificate of a medical practitioner acceptable to the Bank.

15.2 An Employee is not entitled to special Casual Leave after maternity leave if the sterilisation operation was done during the maternity leave.

16.0 PATERNITY LEAVE

16.1 With effect from the 1st June 2015, male 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 may be availed upto 15 days before or upto 6 months from the date of delivery of the child.

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17.0 EXTRAORDINARY LEAVE:

17.1 In partial modification of Clause 13.34 of Settlement dated 19th October, 1966, in exceptional circumstances, Extraordinary Leave may be sanctioned [without wages] not exceeding -3- months on any one occasion and upto a maximum of -24- months during the entire period of an employees' service.

17.2 The management may grant Extraordinary Leave to an employee when no ordinary leave is due to him.

17.3 Extraordinary Leave is not automatic but requires sanction of the Competent Authority on merits.

17.4 Except under exceptional circumstances, the duration of Extraordinary Leave shall not exceed -3- months on any one occasion and -24- months during the entire period of service. Branches should refer such cases to the regional authorities.

17.5 For the period of Extraordinary Leave, pay and allowances will not be admissible.

17.6 **Competent Authority to sanction Extraordinary Leave on loss of pay:**

For Award Staff members, the Regional Head is the Competent Authority to sanction Extraordinary Leave on loss of pay.

17.7 **Extraordinary Leave in combination with other kinds of leave ::**

Extraordinary leave may be granted by the competent authority to an Employee in combination with or in continuation of leave of any other kind of leave, except Casual Leave, to which he is entitled. The Regional Head is the Competent Authority for this purpose.

17.8 **POSTPONEMENT OF ANNUAL INCREMENT ::**

[a] The due date of annual increment of an Employee, who is granted extraordinary leave, will be postponed by number of days of such leave.
[b] However, where the Competent Authority is satisfied that such absence was on account of illness or for any other reason beyond the Employee's control, like dreadful diseases or serious accidents involving major surgery/hospitalization, and is of the opinion that the period of extra-ordinary leave may count for increment. That is, such period for which the days of extra-ordinary leave has been condoned by the Competent Authority, the due date of annual increment shall not be postponed.
[c] The General Manager/ Dy. General Manager in-charge of the HRM portfolio is the Competent Authority for condoning the effect of extra-ordinary leave on loss of pay on annual increment in cases of serious ailments suffered by employees for sanction up to a maximum period of 90 days.
[d] Request received from staff members should be forwarded to HRM Dept., Head Office, Baroda with the recommendations of the Regional/Zonal Authorities provided:
[i] Leave record of the employee is good.
[ii] The employee should have intimated his absence with reasons within -15- days of commencement of such absence.
[iii] The employee should have submitted medical certificate of the Bank's Doctor/Civil Surgeon.
[iv] Such condonation of leave on loss of pay would be limited to for a maximum period of –90- days and only once in the entire service of the employee.

NOTE :: In the case of an Employee who is an office-bearer of registered trade union of Bank Employees, due date of his annual increment may be postponed only to the extent of the number of days of extraordinary leave in excess of two months in any incremental year.

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CHAPTER: 12: JOB ROTATION, REDEPLOYMENT, TRANSFER AND JOINING TIME ON TRANSFER

1.	JOB ROTATION
2.	REDEPLOYMENT SETTLEMENT
3.	REDEPLOYMENT OF SPECIAL ASSISTANT
4.	TRANSFERS
5.	GUIDELINES REGARDING REQUEST TRANSFER
6.	COMPENSATION ON TRANSFER

1.0 JOB ROTATION:

1.1 **Objective of Job Rotation ::**Job rotation scheme provides for rotational transfer of clerical staff and subordinate staff from one desk/function to another within the branch/office or from one branch to another(within the same place/city/town) with the objective of ::-

[a] providing the staff members with opportunity to develop their knowledge and skill in various functions and work environment;

[b] to meet the need of the Bank; and

[c] as a measure of preventive vigilance.

1.2 **Coverage ::**No employee is exempted from Job Rotation transfer. The office-bearers of Unions/Association/Welfare Organisation are also covered under job rotation scheme. However, the following category of employees may be considered for suitable posting on job rotation on sympathetic consideration ::

[a] Physically Handicapped Employees

[b] Widows recruited on compassionate grounds

1.3 **Job Rotation within the Branch ::** It is the prime responsibility of the Branch Head to carry out job rotation of clerical and subordinate staff within the Branch.

[a] Job rotation plan of a Branch should be prepared by the Branch Head in consultation with the Joint Manager and the same should synchronize with training nomination for various training programmes for the next one year in accordance with the proposed placement. The training aspect is of importance particularly for manning department with specialized functions, such as Credit, Foreign Exchange, etc.

[b] Clerical staff and the subordinate staff in general may be rotated from one department/function to another, within the branch, after completion of –6- months. However, clerical staff posted at certain departments like credit, foreign exchange, etc, in large branches where getting all round experience takes longer time, the clerical staff posted at such department may be rotated after 12/18 months.

[c] In case there are more than one clerical staff drawing the same category of special Pay, they should also be rotated within the branch. For example, if more than one Special Assistant or SWO "A" & SWO "B" are posted at a branch, they should be rotated every –6- months.

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1.4 **Job Rotation from One Branch to another Branch ::**

[a] Job Rotation of clerical staff who have completed five years of service at a branch/office would be liable to be transferred to another branch/office in the same place/city/town.

[b] "Place/city/town" for this purpose shall mean municipal corporation limits including cantonment area of the place/city/town."

FURTHER, PLACE /PLACES CONSTITUTING A UNIT FOR THE PURPOSE OF RECKONING HRA/CCA UNDER BPS THAT IS ALL PLACES CONSTITUTING URBAN AGGIOMERATION SHALL BE TAKEN AS ONE UNIT/PLACE/CENTRE AND WHEN A GOVERNMENT BY WAY OF NOTIFICATION DECLARES SEVERAL MUNCIPALITIES CORPORATION ETC.TO BE PART OF URBAN AGGROMERATION SUCH MUNICIPALITIES, CORPORATION ETC SHALL BE TAKEN TOGETHER AS ONE PLACE/CENTRE/TOWN.

[c] Full-Time Subordinate staff members who have completed -5- years of service or more in one particular branch of their posting are also to be covered under the Job-rotation and they should be rotated to another branch within the same city/town/place.

(Letter to All Regional/Zonal Heads - CO:PD:BKS:M-126 dated 22.06.2001)

1.5 **CLARIFICATIONS ::**

[a] Part time sweepers on scale wages who have completed -5- years of service or more are to be included.

[b] While rotating the part time sweepers on job-rotation, it should be ensured that he is transferred where there is a vacancy exists in same scale.

[c] A list of employees due for posting at another branch on completion of –5- years of service at a branch/office shall be prepared branch-wise in respect of the each centre/ city/town and employees shall be transferred from this list on the basis of seniority of service reckoned branch- wise, i.e. employee of same category would be transferred from the branch/office on the principle of 'First In – First Out'.

[d] While deciding posting under the job rotation scheme, convenience of physically handicapped/ physically disabled employees and widows recruited on compassionate ground should be given consideration, on merits.

[e] Employees in receipt of special pay on regular basis, as categorized under BPS/Bank-level Settlements shall be so posted that the continuity of special pay is maintained. In other words, it must be ensured that the employees transferred under the job rotation scheme do not stand to lose the special pay on account of job rotation transfer.

[f] Subject to administrative convenience and availability of vacancies, applications already on record from employees for a change in the present posting should be taken into consideration while effecting transfers under the job rotation scheme.

[g] Provided that if there are more than one applicant for a particular branch/office, the employee who applied earlier be given posting at the branch/office.

[h] For maintaining efficient, smooth and prompt customer service and to continue smooth functioning of the branch/office, care should be taken to ensure that not more than 50% of the total strength of the employees at the branch/office are transferred out on any one occasion under the job rotation scheme.

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[i] After reporting at the branch/office of posting under job rotation scheme, if an employee makes a representation on the ground of hardship, it may be considered purely on merits of each case, subject to administrative exigencies.

[j] In a city having more than two branches, it should be ensured that the officer, clerk or sub-staff who is transferred from one branch to another branch under job rotation should not be posted to the same branch in the subsequent exercise of job rotation.

(CO:HRM:KCP:J-1/3380 dated 01.08.2002)

[k] The foregoing guidelines for job rotation of employees are not intended to create or establish any right conferred upon an employee nor does it affect the right of the Management to post/rotate/transfer/redeploy any member of staff in any desk/job/department/branch at any time and the Management's right in such matters remain unaffected.

1.6 **Competent Authority ::**It is the responsibility of the Regional Head to ensure that the postings of employees as per the job rotation scheme are made in terms of the aforesaid guidelines within the stipulated period. The implementation of the job rotation scheme should be properly monitored by the Regional Office and progress made in this regard should be reported to the Zonal Committee every quarter.

2.0 REDEPLOYMENT :: ['Settlement on Redeployment-2006' dated 8th August, 2006]

2.1 The "Settlement for criteria for Redeployment of Award Staff-2001" dated 18.03.2001 is hereby repealed and thus becomes inoperative w.e.f. 08/08/2006.

2.2 'Settlement on Redeployment-2006' dated 8th August, 2006 came in to force with immediate effect i.e. 8th August, 2006.

2.3 The provisions contained in Clause 32 read with Schedule VI of the Eight Bipartite Settlement dated 2nd June, 2005 relating to deployment of staff shall be applicable to the workmen in the Bank, with immediate effect, which are as under :-

[i] A workman in the non-subordinate cadre is liable to be deployed anywhere within a "District", irrespective of the distance involved.

[ii] In cases necessitating deployment outside the District, the workman concerned may be deployed to any branch / office of the Bank situated outside the District upto a distance not exceeding 100 Kms. from his/her present place of posting.

[iii] Bank may identify, based on length of stay at the centre/branch/office, the number of workmen employees, to be redeployed from each centre/branch/office to meet its requirements.

[iv] The period of deployment shall be 2 years in a difficult centre decided by the Bank in accordance with the Government guidelines and 3 years in other centres.

[v] Repatriation to the original centres shall be after serving in the deployed centre for period as in [iv[above. In case it is not administratively possible for the bank to repatriate the employee to his original centre after the above period, the employee may be required to give 3 centres of his/her choice so that he/she can be transferred to any one of the 3 centres opted by him/her.

[vi] Female employees above the age of 55 and male employees above the age of 56 shall be exempted from redeployment. However, if the required and eligible numbers of employees are not available to be deployed in terms of the Settlement, the age norms as above may be suitably relaxed upto the age of 58 years so as to ensure that the required and eligible numbers of employees are deployed to the identified centres.

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[vii] Employees having mentally retarded/spastic children, certified as such by the attending Doctor, may be deployed only at centres where specialized treatment for such children and special facilities for their schooling are available.

[viii] Employees affected by serious ailments requiring specialized treatment, as certified by the attending Doctor, will be deployed only at Centres where medical facilities for treatment of such ailments are available.

[ix] Redeployment of physically handicapped/challenged employees shall be in accordance with the extant Government Guidelines.

[x] A workman in the non-subordinate cadre so long as he serves in the deployed centre shall draw a lump sum amount of Rs.400/- p.m. [not ranking for any other benefit] besides protection of emoluments drawn on the original centre. These shall cease on the employee's repatriation to the original centre.

[**Lump-sum amount has been enhanced from Rs.400/- p.m. to Rs.2,000/- p.m., w.e.f. 1st August, 2016 [not ranking for any other benefit] besides protection of emoluments drawn on the original centre, which would cease on the employee's repatriation to the original centre]**

[Cir No.BCC:BR:108/385 dated 11/08/2016]

[xi] The above lump sum amount is not payable in case of transfers made at the request of the employee.

[xii] In Norh-Eastern States, Bank may decide on the level and extent of deployment having regard to its requirements within the above norms.

[xiii] The above provisions on deployment are without prejudice to the provisions of paragraph 535 and 536 of the Shastry Award relating to transfer of workmen.

2.4 If any doubt or difficulty arises regarding interpretation of any provision of this Settlement, such doubt or difficulty shall be discussed between 'the Bank' and 'the Federation' with a view to resolving it.

2.5 **CLARIFICATIONS ::**

2.5.1 The "Settlement on criteria for Redeployment of Award Staff-2001" dated 18th March, 2001, has been repealed by the "Settlement on Redeployment -2006 " dated 8th August, 2006.

2.5.2 It has been decided to extend/continue financial benefit to the Clerical Staff members who have been redeployed under "Settlement on criteria for Redeployment of Award Staff-2001" dated 18th March, 2001 [since Repealed] and who have been deployed under the provisions of Sastry Award at par with the financial benefit available under the provisions of "Settlement on Redeployment-2006 "dated 8th August, 2006, as under:

[a] The Clerical Staff members who have been deployed under the "Settlement on criteria for Redeployment of Award Staff-2001" dated 18th March, 2001 [since Repealed] and are still continuing at the centre of their deployment, may continue to receive the financial benefit as available under the said Settlement

OR

They may opt for financial benefit as available under "Settlement on Redeployment-2006" dated 8th August, 2006 i.e. payment of lump-sum amount of Rs.400/- per month [**revised to Rs.2,000/- w.e.f. 01/08/2016]** [not ranking for any other benefit] during the period, if serving at the deployed centre, besides protection of emoluments drawn at original centre.

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[**It is to be carefully noted that such deployed Clerical staff members can avail financial benefits only either under the Settlement dated 18th March, 2001 (since Repealed) OR Settlement dated 8th August, 2006.**]

[b] The Clerical, Sub-staff members, who have been transferred under the provisions of Para 535 & 536 of the Sastry Award, will be extended the financial benefit at par with the clerical staff members redeployed under the existing Settlement on Redeployment-2006 dated 8th August, 2006 i.e. payment of lump-sum amount of Rs.400/- per month [**revised to Rs.2,000/- p.m. w.e.f. 01/08/2016]** [not ranking for any other benefit] during the period of service at the deployed centre, besides protection of emoluments drawn at the original centre.

[**Financial benefits, being extended above, shall be extended w.e.f. 1st January, 2008 and no arrears of financial benefit etc., shall be payable for the period prior to 1st January, 2008.**]

[c] It may be carefully noted that the above financial benefits shall not be available to a member of Clerical Staff who is transferred on assignment of duties attracting Special Pay, under the provisions of relevant Settlements, from one place to another, including that on assignment of duties of Head Cashier at Category 'B' Branch, in case of non-receipt of any application [Clause 6.1 of "Settlement to modify criteria for selection of posts carrying special allowances : 2001 dated 18/03/2001]

[Letter No. BCC:HRM:HR-A:M-128/11551 dated 24/12/2007]

2.5.3 It is clarified that "protection of emoluments" referred to in Para 2.3[x] above would be with reference to what the employee had drawn at the original centre as on the date of deployment. The difference in the emoluments is payable as "Adjustment Allowance" which will be a fixed amount during the entire period of the employee's posting at the deployed centre. Such "Adjustment Allowance" shall not rank for any other benefit. The amount of "Adjustment Allowance" will remain fixed so long as he is posted at the deployed centre and will not be adjusted, reduced or increased with the increase/decrease of DA, release of increment, etc. at the deployed centre. Further, such "Adjustment Allowance" shall cease on the employee's repatriation to the original centre or posted to any centre on his request

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ILLUSTRATION

To illustrate, if an employee is posted at a centre with a population more than 45 Lakhs is drawing Basic Pay of Rs.31,540/- p.m. and his total emoluments are Rs.46,108/- p.m. He is deployed to a centre with a population below 2 Lakhs and at the deployed centre his emoluments on the date of deployment is Rs 44,401/- p.m. The difference in the emoluments which will be protected at the deployed centre is Rs.1,707/- in the instant case and the same will be payable as "Adjustment Allowance". The amount of "Adjustment Allowance" will remain frozen so long the said employee remain posted at the deployed centre and will not be adjusted, reduced or increased with the increase/decrease of DA, release of increment, etc. at the deployed centre. However, such "Adjustment Allowance" shall cease on the employee's repatriation to the original centre or posted to any centre on his request.

(BCC:BR:100/42 dated 15-Feb-2008)

3.0 REDEPLOYMENT OF SPECIAL ASSISTANTS ::

[Para 3 of 'Amendment Settlement on Special Assistant-2003 dated 3rd April, 2003]

3.1 The existing Special Assistants who have Earlier not been redeployed in rural/semi-urban place/centre shall be redeployed to any nearest identified rural/semi-urban place(s)/center(s) as per Bank's need within the Region, where they are presently posted.

3.2 The Special Assistants who are identified for redeployment as above may opt to forego the Special Assistant's pay and in such an event the provisions/administrative guidelines relating to debarment period of –2- years would not be invoked.

3.3 Following categories of Special Assistants would be exempted from the purview of redeployment:

[i] Widows;
[ii] Women employees who are –45- years of age or more;
[iii] Male employees who are –53- years of age or more; and
[iv] Physically handicapped employees as per Government guidelines.

However, this exemption will not be applicable for redeployment within the same place/centre.

3.4 The Special Assistants, who are redeployed at Bank's instance from one place/ centre to another place/centre (other than those assigned and posted as Special Assistants in terms of 'Amendment Settlement on Special Assistant-2003 dated 3rd April, 2003) and who are required to reside at the place of posting due to redeployment, shall be entitled to rent reimbursement subject to production of rent receipts, upto a maximum of 150% of HRA drawn by him/her immediately prior to his redeployment, subject to recovery of rent @2.5% of the first stage of scale of pay as provided under Bipartite Settlement. This facility shall cease on retransfer or change of posting on account of request transfer.

3.5 **CLARIFICATION ::** "Place/Centre" for redeployment under this Settlement shall mean place/centre constituting a unit for the purpose of reckoning HRA/CCA, that is places constituting urban agglomeration, will be taken as one unit/place/centre and when a Government by way of notification declare several municipalities, corporations, etc. to be part of urban agglomeration, such municipalities, corporations, etc. shall be taken together as one place/centre.

4.0 RETRANSFER OF SPECIAL ASSISTANTS ::

[Para 5 of 'Amendment Settlement on Special Assistant-2003 dated 3rd April, 2003]

4.1 The Special Assistants, as on 03/04/2003, who are posted outside their previous place/centre of posting as clerks and have completed –3- years of service at that outside place/centre as Special Assistants or will complete –3- years of service as Special Assistant hereafter, shall be eligible for retransfer at Bank's instance, within the Region, to a place/centre where the vacancy of Special Assistant has been identified in the manner given herein below ::-

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[a] Applications shall be invited by 'the Bank' from eligible Special Assistants as mentioned in Para 4.1 above, for retransfer to identified place/centre.

[b] The Special Assistants covered under Para 4.1 above desiring retransfer shall have to indicate in the application not more than –3- places/centers of their choice in the order of preferences, within the prescribed period. A format of the application for retransfer of Special Assistant is appended hereto and marked as **Annexure-A.**

[c] A list of such applicants shall be prepared on the basis of longest stay of outside posting and place-wise/ centre-wise preferences and retransfer of the senior- most applicant will be considered against vacancies of Special Assistants at identified place/centre.

[d] Of the vacancies occurring in a Region, 50% (Fifty percent) of such vacancies occurring in Metro/ Urban centre, may be identified at Metro/Urban centre, only for considering retransfer of Special Assistants, provided if there are nil/ no sufficient application/s received from eligible applicants, the remaining such vacancy(ies) shall also be identified at rural/ semi-urban centre.

[e] For this purpose, Special Assistants, who have been re-deployed from metropolitan/ urban place/ centre to rural/ semi-urban and have completed minimum period of –3- years in rural/ semi-urban place/ centre would be considered.

5.0 TRANSFERS ::

5.1 Transfers of Award staff members from one branch to another within the same place or from one place to another is purely a managerial function.

5.2 PROVISIONS OF SASTRY AWARD ON TRANSFER OF AWARD STAFF MEMBERS FROM ONE PLACE TO ANOTHER ::

[a] Transfers are rendered necessary by the exigencies of administration. The proper view to take is that transfers are normal incidents of the working of a bank and they must be left to the discretion of those who guide the policy of the bank and manage its affairs.

(Paragraph 535 of Sastry Award)

[b] In general the policy should be to limit the transfers to the minimum consistent with banking needs and efficiency. So far as the members of subordinate staff are concerned, there should be no transfers ordinarily and if there are any transfers at all, they should not be beyond the language area of the persons transferred. Even in the case of workmen not belonging to the subordinate staff, as far as possible, there should be no transfer outside the State or the language area in which the employee has been serving except, of course, with his consent. In all cases the number of transfers to which a workman is subject should be strictly limited and normally it should not be more than once a year.

(Paragraph 536 of Sastry Award)

[c] Wherever an activist of a trade union movement, as yet in its formative stage and liable to be crippled easily, is transferred, a suspicion naturally arises that it is inspired by ulterior motives and the consequences thereof may be an industrial dispute. In order that such suspicion may be avoided, as far as possible, the following procedure may be followed ::-

[i] Every registered bank employees' union (i.e. a union registered under the Trade Union Act, 1926 and not any branch/regional/zonal level unit thereof) shall, from time to time, furnish the bank with the names of the President, Vice-President and Secretaries of the Union;

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[ii] Except in very special cases, wherever the transfer of any of the above- mentioned office-bearers is contemplated, at least five clear working days' notice should be put up on the notice boards of the bank of such contemplated action;

[iii] Any representation, written or oral, made by the union shall be considered by the bank;

[iv] If any order of transfer is ultimately made, a record shall be made by the bank of such representations and the bank's reason for regarding them as inadequate; and

[v] The decision will be communicated to the union as well as the employee concerned.
(Paragraph 535 of Sastry Award read with Clause XV of BPS dated 17.09.1984)

[d] On transfer, a workman cannot claim any special concession attached to posts in any particular locality from which he is transferred, e.g. House Rent Allowance, Hill Allowance, etc. Further, in no case shall an employee's basic pay be reduced on transfer.
(Paragraph 537 of Sastry Award)

6.0 CLARIFICATIONS ::

6.1 Office-bearers of the trade unions are not exempted from job rotation, redeployment or transfer in terms of the existing provisions of the Settlements/guidelines of the Bank.

6.2 Office-bearers of SC/ST Welfare Association are not exempted from general transfer policy of the Bank.
(GOI Letter No.1/20/96-SCT(B) dated 04.06.1997)

6.3 Office-bearers of OBC Welfare Association are not exempted from Job-Rotation/ Transfer/ Redeployment etc.

7.0 GUIDELINES REGARDING REQUEST TRANSFER ::

7.1 Any request by an employee for transfer on compassionate ground will be considered sympathetically subject to exigencies and requirements of the Bank, but such request will not be rejected only on the ground that the employee will have to be paid emoluments of a higher area.
(Clause 20.17 of BPS dated 19.10.1966)

7.2 Without prejudice to the right of the Management to transfer any workman at its instance including those workmen who have been transferred at their request, the following general guidelines are laid down for considering the requests for transfer made by workmen staff, including Scheduled Castes/Scheduled Tribes ::-

7.2.1 It is the Management's discretion to consider requests for transfers and it may reject any request without assigning reasons thereof.

7.2.2 Any transfer would be against clear vacancy and provided the Regional Authority under whose jurisdiction the workman is working, is in a position to relieve him and provided the Regional Authority in whose Region the workman requests transfer is in a position to absorb him against a clear vacancy.

7.2.3 No minimum period of service would be necessary for request transfer provided the employee is confirmed in Bank's service. However, a minimum service of –5- years would be necessary for considering requests for Inter-Zonal transfer.

7.2.4 A workman requesting for transfer should agree in writing to forego existing Special Pay/Allowance, if any drawn by him, and undertake not to claim any Special Pay/ allowance at the place of transfer for a period

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of two years from the date of such transfer (A draft of the undertaking to be given is enclosed as **Annexure-B**).

7.2.5 Where there is more than one person requesting for transfer to a particular place, then the requests would be considered according to seniority on the basis of date of joining.

7.2.6 Where there is more than one workman requesting for transfer to a particular place and there are SC/ST workmen also among them, then for the SC/ST workmen, 22½% vacancies at the place would be reserved and the request for such workmen would be considered within the quota according to seniority among them only.

7.2.7 Request for transfer would be considered only if the work and conduct of the applicant is satisfactory

7.2.8 Normally the request transfer would be considered once in the entire service of the workman.

7.2.9 Request for transfer of female employees on the ground of marriage or for joining their spouse and workmen seeking transfer on compassionate and/or compelling ground may be considered out of turn, but subject to vacancy and other administrative exigencies.

7.2.10 As per Government guidelines as well as Bank's extant guidelines, requests of lady staff members are being considered favourably on grounds of marriage and joining spouse upto two occasions. Head Office, therefore, has put in following process ::-

[a] Only application available in HRNes-HRMS shall be considered. All lady staff members should, therefore, ensure that requisite documents as mentioned below are attached while submitting Online Transfer Request using HRNes-HRMS-Transfer Module ::-

[i] **MARRIAGE GROUNDS [Newly married females]**

[a] Marriage Certificate.

[b] Employment Certificate of Spouse mentioning therein his present place of posting.

[ii] **JOINING SPOUSE [In case where husband has moved to another centre]**

[a] Employment Certificate of Spouse mentioning therein his present place of posting.

[b] Concerned recommending authorities should submit their recommendations ONLINE as soon as it is received at their end for smooth conduct of aforesaid exercise.

[c] Sub-staff members may continue to submit their requests in hard copy only.

[d] Applications available in HRNes-HRMS on above grounds shall be processed on quarterly basis. All such requests available in HRNes-HRMS upto the last day of the last month of each quarter shall be placed before the Competent Authority for consideration and decision shall be conveyed to Zonal Office in first week of succeeding quarter. This will also help Zones/Regions to have a better manpower planning.

[e] Please note that mere application of request in HRNes-HRMS does not entitle an employee for favourable decision. Decision shall be taken as per administrative necessities of the Bank.

[Cir.No.HO:BR:109/85 dated 12/05/2017]

7.2.10 Workmen desiring transfer may submit his/her application [Inter-Zonal, Inter-Region and Intra-Region] through online mode using HRNes-HRMS-Transfer Module, duly supported by copies of documents based

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on which the request for transfer has been submitted. The Competent Authorities to consider requests of employees are as under ::-

Transfer from/ to	Competent Authority
Transfer from one Zone to another [Inter-Zonal]	General Manager / Deputy General Manager In charge of HR portfolio.
Transfer from one Region to another Region in the same Zone. [Inter-Region]	Zonal Head of respective Zone
Transfer from one branch/office to another branch/office within the Region. [Intra-Region]	Regional Head of respective Region

7.2.11 It is abundantly made clear that even in cases where requests for transfer of workmen are considered favourably, it does not in any way debar the Management from exercising its right to transfer such workmen at its instance as per the provisions of Awards/Bipartite Settlements.

(Cir.No. CO: BR: 71/357 dated 13.12.1979)

7.2.12 All applications for request for Transfer should be submitted online using the HRnes – Transfer Module.

7.2.13 For the purpose of Inter-Zonal request transfer, Region is taken as one unit. Therefore, on reporting on Inter-Zonal transfer, posting at any branch in the Region, for which application is made, is decided by the concerned Regional Head. Employee can be posted at any Branch/ Office within Region as per administrative requirements.

7.2.14 Request transfer of a female employee on marriage ground immediately after her marriage would be given preference subject to vacancy and would be considered out-of-turn. In all other cases, seniority of the employees is to be followed for consideration of request transfers.

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8.0 TA/DA ON REQUEST TRANSFER ::

8.1 Award Staff members are eligible for TA/DA in respect of first request transfer only. In case of second and subsequent request transfers, TA/DA and transportation charges are not payable. In case of first request transfers of lady employees on the ground of joining their husband who are employed are usually not eligible for TA/DA, since their husband may claim TA/DA from their employers.

8.2 In terms of Bipartite Settlement TA/DA is not admissible for transfer between places falling under the urban agglomeration of a city/town.

9.0 JOINING TIME ON TRANSFER ::

9.1 No joining time shall be admissible when the transfer does not involve a change in the situation of the workmen's office and a joining time of not more than one day (inclusive of holiday or Sunday) is permissible when the new appointment takes place in the same town or station or city urban agglomeration.

(Para 550 Sastry Award)

[a] Subject to the above, joining time shall be granted to an employee to enable him ::-

[i] to join new post to which he is appointed while on duty in his old post; or

[ii] to join a new post on return from leave.

[b] An employee, in respect of joining time, shall be entitled to the pay and allowances of the old or the new post, whichever are less.

[c] Joining time, which shall be allowed to an employee, shall not exceed six days, exclusive of the number of days spent on travelling.

[d] In calculating joining time admissible to an employee, the day on which he is relieved from his old post shall be excluded but public holiday/s following the day of his relief shall be included in his joining time.

[e] An employee who does not join his post within the joining time allowed to him shall be deemed to have committed a breach of discipline.

(Paragraph 551 of Sastry Award)

[f] In case of second and subsequent request transfer of an workman joining time is not eligible.

9.2 Joining time of six days allowable under Para 511 of Sastry Award may be granted either immediately after relieving or within three months after joining the new place of posting.

(Clause 37 of 10th BPS dated 25.05.2015)

9.3 Award staff employees on transfer cannot be allowed to avail joining time in two instalments.

(Cir. No. CO: BR: 95/145 dated 21.04.2003)

9.4 Award Staff members can avail Joining Time along with any other leave.

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10.0 COMPENSATION ON TRANSFER ::

10.1 In supersession of Clause 22 of Bipartite Settlement dated 27th April, 2010, with effect from 1st June, 2015, compensation on transfer, shall be as under ::-

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

BY TRAIN ::

Category of Persons	Non Sub-staff	Sub-staff
For Married Persons	3000 kg	2000 kg
For Unmarried Persons	2000 kg	1150 kg

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

10.2 **COMPENSATION FOR LOSSES DUE TO BREAKAGE OR DAMAGE TO GOODS ON TRANSFER ::**

10.2.1 In modification of Clause 23 of Bipartite Settlement dated 27th April, 2010, with effect from 1st June, 2015, compensation for losses due to breakage or damage to goods on transfer shall be as under ::-

[a] Where an employee produces receipts or a statement of loss in respect of breakages subject to a maximum of ::

Clerical Staff	Rs.1,500/-
Subordinate Staff	Rs.1,000/-

[b] Where no receipts/statement of losses are produced, a lumpsum payment of ::

Clerical Staff	Rs.1,000/-
Subordinate Staff	Rs.750/-

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ANNEXURE-A

APPLICATION FOR RE-TRANSFER OF SPECIAL ASSISTANT

1	a	Name of the Employee		
	b	Employee Code No.		
2	Date of Birth			
3	Date of Joining the Bank			
	a	Initial designation on appointment		
	b	Date of Promotion to Clerical Cadre [Wherever applicable]		
4	a	Present Branch/Office		
	b	Date of reporting		
5	Previous place of posting			
6	If transferred as a Special Assistant from one place to another, please specify following ::-			
	a	Transferred from	_____Branch/Office to _____Branch/Office	
	b	Date of Reporting		
	c	Whether transferred on request	Yes / No	
	d	Whether transferred on Temporary Basis		
7	Places for which transfer sought		a	
			b	
			c	
8	Reasons for seeking Transfer			

Place :: _____

Date :: _____

[_____]
Name & Signature of Employee

==========

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Work and conduct of the employee	
Any disciplinary action is pending/ contemplated against the employee [If any]	
Recommendations	

Place :: _____

Date :: _____

[_____]
BRANCH HEAD
Branch :: _____

ANNEXURE-B

UNDERTAKING
[TO BE OBTAINED ON REQUEST TRANSFER OF AWARD STAFF MEMBERS]

I hereby undertake/ agree ::

[1] To forego special pay/ allowance, if any, drawn by me at the time of transfer by virtue of my appointment or otherwise; and

[2] Not to put up any claim for a period of two years from the date of my transfer for any post carrying special pay/ allowance.

I am also aware that my request transfer is without prejudice to the management's right to transfer me again at the Bank's instance.

Date :: _____

Place :: _____

_____
[Signature of the Employee]

Name	
E.C.No.	
Designation	
Branch/Office	

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CHAPTER 13: LEAVE FARE CONCESSION [LFC]

1.	ELIGIBILITY
2.	PHYSICALLY HANDICAPPED EMPLOYEES
3.	PLACE OF DOMICILE
4.	ENCASHMENT OF PRIVELEGE LEAVE
5.	DEFINITION OF FAMILY
6.	TRAVEL IN TWO UNITS
7.	ADVANCE AGAINST LFC
8.	HUSBAND/ WIFE (GAINFULLY EMPLOYED):
9.	TRAVEL BY TAXI/ PRIVATE CAR :
10.	FARE FOR CHILDREN BELOW 12 YEARS OF AGE :

1.0 ELIGIBILITY:

1.1 In terms of the Bipartite Settlements, full-time permanent workmen are entitled to leave fare concession, as per rules, provided they have completed at least 11 months active service and they proceed on leave of any kind subject to the conditions set out herein below.

(Clause 10.1 of BPS dated 19.10.1966 read with Clause 6(a) of BPS dated 08.09.1983)

1.2 Special leave is given for specific purpose. Therefore LFC cannot be granted while availing special leave.

1.3 A permanent part-time employee drawing scale wages shall be eligible for LFC on pro-rata basis w.e.f. 01.04.1989.

(Clause 18(2)(d) of BPS dated 10.04.1989)

[i] The concept for pro-rata should apply with reference to the scale wages at the time of availment.

[ii] LFC on pro-rata basis to permanent part-time employees drawing scale wages would mean pro-rata distance and not pro-rata period of time.

(Circular No. CO: BR: 82/6 dated 12.01.1990)

1.4 Probationers and temporary employees are not entitled to leave fare concession.

2.0 PERMISSIBLE DISTANCE/DESTINATION FOR AVAILING LFC :

2.1 In modification of Paragraph 19 of Bipartite Settlement dated 27th April, 2010, with effect from 25th May, 2015, Leave Fare Concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following:

[a] For availment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2500 kms. (one way), for the subordinate staff and 2000 kms. (one way) for non subordinate staff.

[b] For availment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5000 kms. (one way) for subordinate staff and 4000 kms. (one way) for non-subordinate staff.

2.2 With the effect from 1st June 2015, the class of fare to which the workman and the members of his family would be entitled, shall be as follows ::

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2.2.1 **SUBORDINATE STAFF ::**

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

2.2.2 **NON-SUBORDINATE STAFF ::**

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

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

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

2.3 An employee and/or members of his family, when availing leave fare concession may undertake travel by any mode of surface transport between places and the employee will be eligible to claim in respect of such journey his actual expenditure or the notional train fare by the entitled class for the admissible distance, whichever is less, within his overall entitlement. For the purpose of this sub-clause, travel by any approved mode of surface transport would mean such travel undertaken through any public transport or transport (including taxi) operated by agencies / tour operators approved by appropriate Government authorities or motorcar owned by the employee with permission of the Bank.

2.4 By exercising an option anytime during a block of 2 years or 4 years, as the case may be, an employee can either undertake travel availing of leave fare concession and claim reimbursement upto his entitlement or to encash the facility for the concerned block. The option so exercised shall be irrevocable for the block concerned. On opting to encash the facility, he will be entitled to receive a lump sum equivalent to notional train fare for the admissible distance (depending on a 2 year or 4 year block) by the entitled class, subject to deduction of admissible tax at source. Leave Fare Concession for travel to place of domicile is not encashable. An employee opting to encash his LFC shall prefer the claim for himself and his family members only once during the block / term in which such encashment is availed of. The facility of encashment of Privilege Leave, while availing of Leave Fare Concession, is also available while encashing the facility of LFC.

2.5 All employees will be given an opportunity to exercise an option within 90 days from 25TH May, 2015 to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.

(Clause 19 of 10th BPS dated 25.05.2015)

2.6 **CLARIFICATION ::**

[i] Clause 19th of 10th BPS dated 25th May, 2015 does not have the provision that an employee encashing the facility of Leave Fare Concession should proceed on leave for a minimum period of one day. Hence, w.e.f. 1st June, 2015, employee may be allowed the facility of encashing of Leave Fare Concession without the requirement of availing leave for this purpose.

[ii] If the LFC block of the employee is -4- years and he now chooses to opt for a -2- year block and employee/family members have not availed of the LFC facility, as per the old block of -4- year, then he may surrender the existing block and the new block of -2- year shall commence from 25th May, 2015. Alternatively, he/family members may avail of the LFC facility under the old block of -4- year and thereafter consequent upon switch over to the -2- year block, the new -2- year block shall commence after the expiry of the original -4- year block. If an employee/family members has/have already availed of the LFC facility under the old -4- year block, the -2- year block shall commence after the expiry of such old block.

To illustrate, if the old -4- year block was from 05-05-2012 to 04/05/2016 and the employee/family members have availed of the LFC, say, in the month of June 2012, then the -2- year block will commence after the expiry of the old block, i.e. from 05/05/2016.

[iii] If the LFC block of the employee is say -2- years and he now opts for a 4 year block and if the employee/family members have not availed of LFC under the old 2 year block, he may either surrender the existing block and the new block of 4 year will commence from 25th May, 2015, or he may avail the LFC facility under the existing 2 year block, in which case the 4 year block will commence after the expiry of such block. An employee who has already availed of the LFC facility on the date of the settlement under the 2 year block shall have his 4 year block commenced after the expiry of the original 2 year block.

To illustrate, if the 2 year block is say from 05/05/2012 to 04/05/2014 and if he has already availed LFC under the block or chooses to avail LFC under the old block and opts for 4 years block under the option scheme, such 4 year block shall commence from 25th May, 2015.

[iv] Employee visiting his place of domicile once in two years block is entitled to full reimbursement without any limit of distance by shortest route for the eligible class of travel for which he is entitled to travel on LFC.

[v] For members of watch and ward staff whose place of domicile is in Pakistan, Bhutan, Nepal, the leave fare concession payable will be the actual return railway fare or steamer fare from his place of work to the place on the India border nearest to the place of his domicile.

[vi] If the place of destination is accessible by train or steamer, the cheapest fare shall be payable, and if it is accessible partly by train or steamer and partly by road, then the cheapest overall fares shall be payable.

[vii] In substitution of Clause 29 of Bipartite Settlement dated 27th April, 2010, w.e.f. 1st June, 2015, where an employee has to travel on duty/LFC between two places he shall be reimbursed actual road mileage cost or at Rs. 6/- per km., whichever is less.

(Clause -29- of 10th BPS dated 25/05/2015)

PROVIDED that, if the place of destination is accessible by train or steamer, the cheapest fare shall be payable.

PROVIDED FURTHER that workmen travelling between Goa, Cochin and Mumbai may travel by rail or road at their option, even if sea route is available, in which case they will be paid at the appropriate rate.

[viii] In case of travel by steamer, under leave fare concession, the clerical staff will be entitled to the lowest cabin class; the subordinate staff will be permitted to travel by the next lower class.

(Cir.No.HO:77/28 dt. 22.01.1985)

[ix] Journey expenses by bullock-cart/pony/camel-cart/ferry boat/dolly for that part of the journey, which is of necessity has to be covered by one of these means of transport in the absence of train, steamer or bus transport will be reimbursed @ of maximum of Rs. 1.50 per k.m. provided evidence is produced in respect of such journeys to the nearest railway station, steamer halt or bus link.

(Cir.No.CO:BR:83/115 dated 02.08.1991)

[x] A member of the non-subordinate/subordinate staff and/or his family while availing of the leave fare concession laid down as stated above may travel beyond the maximum permissible distance laid down therein by class lower than that to which he is entitled in which case he will be paid actual fare incurred including reservation and sleeping berth charges, if any (irrespective of the number of stages in which the journey is undertaken) or AC II Tier fare for the distance permissible as stated above, whichever is less.

[xi] With effect from 01.06.1991, conveyance expenses within the prescribed rates, from residence to nearest railway station/bus stand/airport/docks and vice-versa as also similar expenses at the place of destination shall be reimbursed under LFC facility within the overall entitlement of the employee.

(Clause 6 of BPS dated 16.07.1991)

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[xii] Encashment LFC for extended LFC Block is not permissible. Employee desire to encash LFC Block must encash during the regular Block period and not in extended block period.

[xiii] Ancilliary or incidental expenses such as conveyance charges for sightseeing, pilgrim tax, porters and coolie charges are not reimbursable under the leave fare concession.

3.0 PHYSICALLY HANDICAPPED EMPLOYEES:

3.1 In case of a physically handicapped employee, who is appointed under such category and is eligible for payment of conveyance allowance in terms of the Government guidelines, a companion may accompany the employee provided he/she does not have any member of the family in respect of whom he/she can claim the LFC.
(Cir.No.HO:BR:79/34 dt.10.02.1987)

2.2 **CLARIFICATIONS ::**

2.2.1 In order to avail the special facility for leave fare concession for physically handicapped, the employee concerned has to meet the following three requirements ::

[i] he/she should be appointed under such category;

[ii] he/she should be eligible for payment for conveyance allowance in terms of the Government guidelines;

[iii] he/she should not have any member of the family in respect of whom he/she can claim the LFC.

NOTE :: However, Bank has taken lenient view in this regard and it has been decided to extend the special facility in regard to leave fare concession to those employees also who might have developed handicap subsequent to their employment in the Bank.

4.0 PLACE OF DOMICILE:

4.1 It may be noted that a workman is entitled to leave fare concession for visit to his place of domicile. Place of domicile and native place may or may not be the same. While a person cannot change his native place, which he may claim as his place of domicile, he can acquire domicile at another place by fulfilling certain condition. Every workman should give a written declaration in respect of his place of domicile in case it has not already been given. After marriage, a woman acquires domicile of her husband, and therefore, in her case after her marriage the place of domicile of her husband will be treated as her place of domicile.

4.2 **REQUEST FOR CHANGE OF PLACE OF DOMICILE ::**

4.2.1 An employee is allowed to change the place of domicile only once during the Bank's service for the purpose of availing LFC. The request of an employee for change of domicile would be considered by the Bank on the basis of the following ::

[a] Whether the place declared by the employee for change is one which requires his physical presence at intervals for discharging various domestic and social obligations, and if so, whether, after his entry in service, the employee has been visiting that place frequently.

[b] Whether the employee owns residential property in that place or whether he is member of a joint family having such property there.

[c] Whether the employee's near relations are permanently residing in that place?

[d] Whether prior to entry in Bank's service, the employee had been living there for some years?

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5.0 ENCASHMENT OF PRIVILEGE LEAVE:

5.1 A workman will be entitled to encash privilege leave to his credit while proceeding on leave fare concession as under:-

[i] For availment of LFC under two year block - maximum -15- days either in each block or 30 days in one block.

[ii] For availment of LFC under four year block - maximum -30-days.

5.2 **CLARIFICATIONS ::**

5.2.1 Encashment of Privilege leave to an employee, when LFC is availed by the spouse working in another organisation is not contemplated under the Bipartite Settlement.

5.2.2 Encashment of privilege leave should be permitted only if the employee avails of leave fare concession from the Bank and not if proceeding on LFC under the entitlement of spouse not employed in the Bank but in another Organisation.

(IBA:PD:76/83/3195 dt.05.12.1987)

5.2.3 Employee availing LFC facility first, by not availing Privilege Leave encashment facility, is permitted to avail Privilege Leave encashment facility at the time of 2nd unit, consisting of family members, avail LFC within permissible time limit.

5.2.4 Special pay/allowance paid to an employee for temporarily holding charge of a post which does not have a permanent/regular incumbent should not be included while computing emoluments for encashment of Privilege Leave.

(IBA:PD:76/84/206 dt.03.05.1991)

5.2.5 For determining the payment towards encashment of Privilege Leave, the month in which an employee avails of leave travel concession should be taken into account.

5.2.6 If the husband and wife are working in the same Bank, each of them will be entitled to encashment of Privilege Leave in his/her own right.

5.2.7 Encashment of Privilege Leave will be on substantive pay. "Substantive Pay" means aggregate of [i] Basic Pay, [ii] Dearness Allowance, [iii] House Rent Allowance, [vi] Special Pay, [vii] Transport Allowance, [viii] Temporary Adjustment Allowance, [ix] Deputation Allowance, [x] Special Allowance [as per Clause 9 of 10th BPS dated 25/05/2015], but excluding Special Pay drawn as locum tenens, if any, which the workman would have drawn had he been on duty.

5.2.8 Encashment of Privilege Leave will not attract Provident Fund contribution/NPS Contribution.

5.2.9 Privilege Leave encashment on retirement/superannuation is exempt from Income Tax upto specified amount limit under Income Tax Act. Privilege Leave encashment paid at the time of availing of LFC is 100% taxable.

(Cir.No.HO:79/126 dt.18.04.1987)

5.2.10 Washing Allowance is not to be included while computing encashment of Privilege Leave for Award Staff while availing LFC.

(HRM: BCC:RKJ L-3/9663 dated 17-Dec-2005)

5.2.11 Transport Allowance and Hill & Fuel Allowance being part of Bipartite Settlement and permanent in nature are to be reckoned for the purpose of Privilege Leave encashment.

[Note No.BCC:HRM:HR-A:108/L-1/591 dated 13/01/2016]

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5.2.12 When an employee is not availing of Leave Fare Concession in respect of himself, but is availing of it only in respect of members of his family, the employee will not be entitled to encash Privilege Leave.

6.0 DEFINITION OF FAMILY:

6.1 In substitution of Clause 18 of the Bipartite Settlement dated 27th April 2010, for the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an employee shall mean -

[i] the employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged 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.

[ii] The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.10,000/- p.m. If the income of one of the parents exceeds Rs.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 employee.

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

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

CLARIFICATIONS :: [Cir.No.HO:BR:110/145 dated 09/08/2018]

While examining the fulfilment of the criteria of "wholly dependent" in respect of female employees, husband and wife should be treated as one unit in taking care of parents-in-law as combined income [if the husband is also an earning member] is often utilized for taking care of family needs which includes medical and travel expenses of one's dependents. Also, as per the Indian culture, most women stay with their parents-in-law after marriage and hence, income is pooled from meeting the needs of the family with support from husband. Hence, if there is a provision for reimbursement of expenses towards medical and LFC of parents-in-law to a female employee of the Bank and she has the option of exercising her choice, as per Bipartite Settlement, the reimbursement cannot be negated on the premise that her husband is an earning member.

To avoid any ambiguity, it is clarified that when an employee desires to include parents/parents-in-law [any one of them only] as dependents in Bank's records ::-

[i] concerned employee has to submit a declaration to the extent that the dependent/s, whom he/she desires to include, is/are wholly dependent on the employee and is/are normally residing with the employee.

[ii] concerned employee has to submit proof of income of the said dependent/s. In cases where proof of income of the dependent/s is not to the satisfaction of the Bank, the employee should be advised in writing to submit a certificate from the Revenue Authorities certifying the income of the dependent/s.

Therefore, it has been decided that all employees, who have included their parents/parents-in-law [any one of them only] as dependents in Bank's records, to give the following declaration at the time of submitting claim for reimbursement of medical expenses and/or LFC as under ::-

[a] **Female Employee ::**- That her husband has not made any claim from his organization towards reimbursement of said medical expenses and/or LFC for the said dependents of female employee.

[b] **Male Employee ::-** That his wife has not made any claim from her organization towards reimbursement of said medical expenses and/or LFC for the said dependents of male employee.

6.2 The spouse (husband or wife) need not be dependent on the workman.

6.3 A male workman will be entitled to leave fare concession in respect of one wife only.

6.4 Employee may be allowed to claim LFC facilities in respect of one dependent parents only (i.e. either natural father/mother or father-in- law/mother-in-law or step mother).

6.5 The term 'parents' shall include step mother but shall not include step father.

7.0 TRAVEL IN TWO UNITS ::

7.1 Dependent family members are allowed to visit places, which may or may not be visited by the staff member while availing LFC. (i.e. travel by staff member and his family members on two different routes).

7.2 Such facility may have to be availed of in maximum two units. One unit may be the staff him-self/her-self accompanied by one or more dependent family members of his/her family. The second unit would be the remaining dependent members of his family.

(Cir. No. HO: 76/425 dated 16.10.1984)

7.3 Leave fare concession may be availed of by the workman's family for travel prior to or after the date on which the workman himself avails of the leave fare concession; provided that the period between the date of commencement of journey by the family and the date on which the workman himself commences his journey does not exceed four months. On expiry of such period of four months, any leave fare concession not availed of by the workman for himself (unless in the meantime his leave is refused by the Bank) or his family, will lapse.

7.4 The term "Commencement of Journey" can be said to mean commencement of outward journey only. The leave fare concession may be availed of by the workman's family for travel without attendance of workman on either journey, provided that the period between the date of commencement of the journey and that of the return journey shall not exceed four months. The entitlement of the workmen to avail of leave fare concession in such event of the independent journey by the family shall continue to operate."

7.5 An Award Staff employee and his family members may commence their journey separately in maximum two units within a period not exceeding four months, respectively. However, the commencement of journey by the Award Staff employee and his/her family members should be within the period of 2/4 years LFC block. In case the second unit (either the employee or his family members) does not commence journey within the LTC/LFC Block period or within the period of four months from the commencement of journey by the first unit, whichever is earlier, the LFC of the second unit will lapse.

(BCC:BR:95:60 dated 19-Feb-2003)

8.0 ADVANCE AGAINST LFC :

8.1 The fare permissible under leave fare concession will be advanced to the workman on the following conditions:

8.1.1 In the case of outward journey on his/her undertaking to produce tickets before the commencement of the journey or within 7 days from the date of advance, whichever is earlier. On such evidence being produced the fare for the return journey will also be advanced subject to the condition that evidence of the return journey shall be produced to the Bank within -7-days of the resumption of duties by the workman.

8.1.2 In case members of the workman's family avail of the leave fare concession before or after he/she him-self/her-self avails of the LFC, the appropriate outward fares will be advanced against his/her undertaking to produce evidence of travel within 30 days from the date of the advance.

8.1.3 The return fare will also be advanced subject to the condition that evidence of the return journey is produced to the Bank not later than 30 days from the date of the advance.

9.0 CASES OF DISHONEST/ FRAUDULENT CLAIMS OF LFS ::

9.1 In case any LFC claim is detected to be fraudulent/ false or fake, the following consequences would follow :

9.1.1 The entire claim be disallowed even if part of the claim is found to be false or fake. Consequently, advances if any granted, be recovered with interest.

9.1.2 The employee would not be allowed to avail of the leave fare concession in the block for which the claim has already been disallowed.

9.1.3 The amount of false claim paid to the employee or advance against leave fare concession falsely claimed be recovered with BPLR rate of interest.

9.1.4 The employee will be subject to suitable disciplinary action as per rules.

(Cir.No.HO:77/1 dated 16.01.1985)

10.0 CLARIFICATIONS ::

10.1 Although husband and wife both working in the same Bank are entitled to leave fare concession in his/her own right, the family including the husband and wife taken together shall not be eligible for leave fare concession more than once in a block of two/four years.

10.2 A workman may claim leave fare concession for dependent family members (if they do not ordinarily reside with him at the place of work) for travel from his place of domicile to the place of his work and return with the workman and vice versa.

10.3 The dependent parents *inter-alia*, shall ordinarily reside with the employee to be eligible for availment of leave fare concession. An employee may, however, claim leave fare concession in respect of dependent parents not ordinarily residing with the employee by giving a suitable declaration and satisfactory evidence of such dependency.

10.4 If a workman incurs, in case of journey by train, any reservation or/and sleeping berth charges, the same will be reimbursed to him in addition to his other entitlements, and not Superfast train charges/AC surcharge.

10.5 Workman may be reimbursed as per his entitlement the amount of expenses, incurred by him for LFC on producing satisfactory evidence of the actual expenditure, incurred by way of tickets/money receipt/PNR Number/train No/dates of journey etc.

10.6 Maximum Permissible distance for claiming LFC in respect of Award Staff Members posted at Port Blair Branch will be computed from the mainland (Chennai/Kolkata) depending on the final LFC destination in India. It is further decided that travel expenses incurred by these Award Staff Members (posted at Port Blair branch) for their travel from Port Blair to Mainland (Chennai / Kolkata as the case may be) be paid additionally in terms of their eligibility as per 10th BPS i.e. Ist Class Cabin fare and 2nd Class Cabin fare by Steamer or actual fare whichever is lower for Clerks and Sub-staff respectively

(BCC:HRM:HR:A:107/L-3/9514 dated 04.09.2015)

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11.0 HUSBAND/ WIFE (GAINFULLY EMPLOYED):

11.1 When both spouses are employed in the same Bank or different Banks, and are covered by the Awards/Bipartite Settlements the person availing the LFC alone need to proceed on leave.

11.2 If both spouses are working in different Banks, each of them can avail LFC separately for different journeys. However, there should be two payments in respect of the same journey by both the employers.

11.3 The husband and the wife should give a common place of domicile. Their application to avail LFC for different places of domicile should not be entertained, when both are employees in the same Bank in the same cadre or different cadre and at same place.

(Cir.No.CO:BOM:5/3/269 dated 25.01.1992)

11.4 Husband and wife serving in different Banks, husband being officer and wife being clerical staff are eligible for LFC, but during the same block and for the same journey, they can not avail LFC.

11.5 If the husband and wife are employed in the Bank although each will be entitled to leave fare concession in his/her own right, the family including the husband and wife taken together shall not be eligible for leave fare concession more than once in a two/ four year block.

11.6 For the purpose of availment of leave fare concession, the workman shall produce satisfactory evidence of the actual expenditure incurred either by way of tickets or money receipts giving full details. It is hereby clarified that the workman claiming reimbursement, under leave fare concession, shall produce money receipt as evidence and if the money receipt is not available, any other satisfactory evidence of travel along with a suitable explanation for the non-production of the money receipts.

11.7 A workman availing of the leave fare concession will, if he so requests, be advanced salary falling due during his leave period.

12.0 CLARIFICATIONS ::

12.1 An employee may travel by any acceptable mode of transport to any place in India (even if they may touch the same place more than once) but not the place of posting so long as the reimbursement is within the fare to which a workman is entitled upto the permissible distance. Both inward and outward journeys may be combined for calculating entitlement and for the purpose of reimbursement.

12.2 It is not compulsory to combine the inward and outward journey for the purpose of reimbursement. In case by calculating the entitlement for inward and outward journey separately is more beneficial, the same could be done and reimbursement be made within the overall entitlement of the workman.

12.3 While it will be open for the Workman to break the journeys at the places he likes and in the process he may touch the same place more than once, he would not be eligible to claim reimbursement in respect of two different journeys from his place of posting.

(Letter No.PD/5/F/1204 dated 22.06.1983)

13.0 TRAVEL BY TAXI/ MOTOR CAR OWNED BY EMPLOYEE ::

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

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For the purpose of this sub-clause, travel by any approved mode of surface transport mean such travel undertaken through any public transport or transport [including Taxi] operated by agencies/ tour operators approved by appropriate Government Authorities or motor car owned by the employee with permission of the Bank.

13.2 Award staff members are allowed to travel by taxi operated by agencies/tour operators approved by appropriate Government Authorities under LFC facility, subject to the maximum permissible entitlement as per railway under BPS and provided the concerned award staff member produces satisfactory evidence of his/her having undertaken the trip, such as petrol bills at various places or hotel bills or receipts/tickets purchased at various tourist spots etc

(Cir.No.CO:RM:7/8 dt.23.01.1985)

13.3 Award staff member be reimbursed RTO Tax within overall entitlement of LFC when claimed along with his family if he has travelled by tourist taxi.

13.4 For travelling by motor car owned by the employee, prior permission of the Bank is necessary.

13.5 Further clarified that in case of travel by taxi/own car[with permission], the entitlement is per person who is our employee or a member of his/her family as per BPS definition and not per taxi/own car.

14.0 FARE FOR CHILDREN BELOW 12 YEARS OF AGE ::

14.1 It is clarified that where the children below the age of 12 years are charged bus fares, the Bank may reimburse to the employee full train fares for the journey of such, children by the class to which the employee is entitled up to the permissible distance or the actual bus fare incurred or road mileage @ Rs 6/- per km, or S.T. Bus fare whichever is less (Rate of Road Travel as per 10th BPS).

14.2 'Full train fare' referred to above would mean full adult train fare.

(Cir.No.CO:IR:BOM:6/21/8059 dated 26.10.1984)

14.3 In view of the above, Bank may reimburse the expenses incurred by the employee (irrespective of whether the children are provided seats or not), provided the Competent Authority satisfies himself that the dependent have undertaken journey and the employee produces money receipt/tickets or any other proof to the satisfaction of the competent Authority.

14.4 Further clarified that if the place of destination is not accessible by train or steamer and the children undertake journey by air, the same principle may be followed i.e. the Bank may reimburse the employee full train fare for the journey of such children for the class to which the employee is entitled up to the permissible distance or the actual air fare, whichever is less.

(Cir.No.HO:76/88 dt.07.03.1984)

15.0 CLARIFICATIONS:

15.1 For travel under leave fare concession by private air-conditioned buses, the Bank may allow facility of travel concession to places along the West Coast, to the workman and their families under leave fare concession, subject to reimbursement being limited to the fare actually incurred or entitlement, whichever is less

15.2 As regards entitlement of workman upto the permissible distance, it is clarified that where a workman travels to his place of domicile or place of rest and recuperation by breaking his journey in stages, he would be entitled to actual fare subject to the maximum fare for the distance and the class to which he is entitled.

15.3 For reimbursement of eligible fare in case of non-subordinate staff, it is normally taken as II AC train fare or actual fare incurred, whichever is less, even if workmen travels by air.

15.4 On the basis of the entitlement stated above, reimbursement for travel by conducted tours, be also reimbursed. (Care should be taken to see that expenses for lodging and boarding and local sightseeing are not included in the reimbursement under leave fare concession).

15.5 A non-subordinate staff, who travels by bus on conducted tours and covers less distance, may be reimbursed actual fares, if it is within the maximum permissible distance by his entitled class. However, the expenses incurred on boarding and lodging will not be reimbursed.

15.6 In terms of Para 19[iv] of 10th Bi-Partite Settlement dated 25th May, 2015, a workman can opt to encash facility of LFC Block. On opting to encash facility, he will be entitled to receive a lump sum equivalent to notional train fare for the admissible distance [depending on a 2 year or 4 year block] by the entitled class, subject to deduction of admissible tax at source. Since Indian Railway grant concession to Children below 12 years of Age , Senior citizens above 65 years of age, critically ill citizens, Ladies the notional concessional fare only should be taken into account for encashment purpose

(BCC:BR:97/331 dated 01-dec-2005).

15.7 Where a staff member visits a destination outside India (abroad) but has declared a centre which is within India border as the place of his destination and he actually visits the place so declared, then he should be reimbursed fare on the basis of the actual fare incurred by him for the entire journey within and outside India or cost of fare up to his home town/designated place (in India) by the shortest route (for home town visit only) by the entitled lass, whichever is lower.

(Cir.No.HO:524 dt.29.09.1983)
(Cir.NO.HO:76/152 dt.16.04.1984)

15.8 An employee cannot include the daughter/son working in the Bank, in the definition of 'family' for the purpose of LFC, unlike the spouse, even if the daughter/son surrenders her/his claim for LFC.

15.9 Expenses incurred by employees towards service charges for booking of rail tickets through Agents while travelling on duty/transfer/LFC would not be covered under, (Paragraph 540 (5) and 541(3) of the Sastry Award) and therefore not to be reimbursed.

(IBA:PD:76/83/4338 dt.1510.1986)

15.10 If the husband and wife are working in the same Bank, each of them will be entitled to encashment of leave in his/her own right. However, if a workman and his wife are employed in the same Bank, although each will be entitled to LFC in his/her own right, the 'family' including the husband and wife taken together shall not be eligible for LFC more than once in a two year/four year period.

(Clause 10.13 (iii) of BPS dated 19.10.1966)

15.11 Journey under LFC should commence before the expiry of the block. However, it is not a precondition that an employee/his family members should complete the return journey also before the expiry of the block.

15.12 Where the employee is due for retirement, the journey under LFC should generally be completed before retirement from the Bank. However, in exceptional circumstances where the Bank is not in a position to relieve the employee well in advance, to enable the employee to complete both to and for journey prior to retirement, it may permit him to avail the leave fare concession even if the employee is to return after the date of retirement within a reasonable period of time. In such cases, the cost towards to and fro journey may be reimbursed.

(IBA letter No.PD/DRB/BOB/F/979 dated 08.09.2000)

15.13 Surface travel charges from airport to the place of destination may be reimbursed under LFC within overall limits for reimbursement, where airports are situated outside the city limits/municipal limits/urban agglomeration limits of the place of destination.

(Proceedings of the meeting of Personnel Committee of IBA held on 30.07.1988)

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15.14 Helicopter service is not acceptable mode of transport. However, if employee travels by Helicopter service from Jammu to Vaishno Devi, he/she may be reimbursed eligible train fare for the actual distance from Jammu to Vaishno Devi within the workman's overall entitlement.

(Proceedings of Personnel Committee Meeting of IBA held on 24.02.1988)

15.15 LFC by Vayudoot Package tour under which plane lands at the same point from which it takes off will not be permissible.

(Cir.No.HO:79/385 dated 16.10.1987)

15.16 Sanction of LFC during notice period after submitting his resignation and one month's notice is the discretion of Management. It could not be claimed as a matter of right. However, usually during the notice period LFC is not considered. Such cases be referred to Zonal Office by Regional Office.

15.17 Sanction of LFC and encashment of Privilege Leave during notice period to employees who have submitted request for Voluntary Retirement under Pension Regulations, 1995, it has been decided that if an employee submit request for sanction of Casual Leave or any other kind of leave during the Notice Period for availing LFC / encashment of LFC block together with encashment of Privilege Leave, the same may be considered by the respective Zonal Head and in case of employees attached to Baroda Corporate Centre, Mumbai and Head Office, Baroda, by the Functional Head, subject to eligibility of concerned employee, merit of each case and requirement of the Bank. Such decision will be solely at the discretion of the above sanctioning authority only.

[BCC:HRM:103:L-3/14594 dated 14/10/2011]

15.18 Special leave is given for specific purpose and does not fall under Chapter 'Leave', therefore LFC cannot be granted while availing Special Leave.

15.19 Employee is free to travel by direct convenient train to his/her home town while availing LFC by paying the difference, since the reimbursement would be restricted to the amount as per the entitled class and distance by shortest route.

15.20 Any Advance for LFC or reimbursement of LFC claim should be submitted by the employee in the prescribed Proforma [**Annexure A & B**].

15.21 Normally, the LFC block period should not be extended. However, due to office exigencies if the Bank is not in a position to sanction leave to the employee for availing LFC, the block period of LFC may be extended up to the period for which the Bank is not in a position to sanction leave. It should be noted that encashment of LFC is not available for extended block. An employee desire to avail LFC encashment, must encash the same during actual block of LFC.

15.22 All Claims to be sent to HRCPC for sanction. No payments/sanction of LFC TE Bills are to be made at Branch Level as per the formats specified by HRCPC only.

15.23 For the Leave Fare Concession availed from 1st April, 2018 onwards, following guidelines are to be adhered to :: [Cir No. HO:BR:110/49 dated 29/03/2018]

[a] The journey should be planned and booked well in advance to avail benefit of lower fare.

[b] The tickets to be booked at the lowest rate available on the date of booking for that sector and date of journey [in case of Air Travel]. While submitting claim, attach sufficient proof, like screen shot of the rate available on the date of booking.

[c] An undertaking from employee, that [i] No cash back, [ii] No free sightseeing facility, [iii] No free boarding/lodging facility, [iv] No other benefit have been availed by him/her during the trip, to be attached with the claim.

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[d] The authority sanctioning the suspense for purchase of tickets should also give certificate that the rates on that date have been verified and should record the rate of tickets from IRCTC or any other site for the Air Travel which shall form the basis for reimbursement of LFC claim of the employee.

16.0 PROCESSING OF LEAVE FARE CONCESSION BILLS:

– DISCRIPANCIES OBSERVED BY HRCPC ::

16.1 While processing LFC bills centrally at HRCPC the following discrepancies have been observed which delays the processing ::-

[i] Air tickets are purchased through agents who issue bills for amount higher than air fare.

[ii] Agents sell the coupons/Bonus Tickets to our staff which when verified on Airways site the fare is shown as NIL.

[iii] Dependents detail, i.e. Occupation/Annual Income/Pension is provided casually and without verification by the Branch Heads/Controlling Office.

[iv] Bills are submitted without verification of the eligibility block. Encashment of LFC bills request are submitted for the Home Town which is not permissible as per extant guidelines of the Bank.

[v] Bills/Receipts/Proof/Permission for travel by Taxi/Own Car are not submitted.

[vi] Proof of dependency/income of Parents/In-Laws is not submitted.

Therefore, while sending LFC claim to HRCPC, employees should ensure following ::-

[a] Avoid purchasing tickets through agents and manage the same direct online through Airways/IRCTC sites.

[b] The bill must be accompanied by an undertaking from the employee that [i] No cash back [ii] No free sightseeing facility [iii] No free boarding/lodging facility [iv] No other benefit availed by him/her during the trip.

[c] Particulars of the dependents with their income details duly verified by the Branch Heads/ Controlling Authority in case of Administrative Offices should be provided.

[d] Bills should be submitted for due LFC Block only.

[e] Claim for the travel by Taxi/Own Car should be accompanied by required documents.

[f] The employees can attach copy of application submitted to Revenue Authorities for issuing Income Certificate and undertaking about the parents income to enable HRCPC to process the claim provisionally.

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CHAPTER 14: TRAVELLING & CONVEYANCE EXPENSES ON TOUR (ON DUTY)

1	GENERAL
1.1	CLERICAL STAFF
1.2	SUBORDINATE STAFF
1.3	CONVEYANCE EXPENSES
1.4	REIMBURSEMENT OF EXPENSES FOR ATTENDING NON-RESIDENTIAL TRAINING:

1.0 GENERAL:

2.0 CLERICAL STAFF:

A non-subordinate workman while travelling from one station to another, on duty will be entitled to :
(i) II AC fare for the journey by mail/express train, to and fro, by train for the journey undertaken. If the travel is by steamer he/she will be entitled to the I Class Cabin or appropriate class equivalent to the fares payable by II AC Railway fare, whichever is less.
(ii) The actual cost of freight, if any, of his personal belongings.
(iii) Any other legitimate and unavoidable expenditure incurred such as tonga, coolie, hire, etc. established to the satisfaction of the Bank in this behalf.(Para. 544 of Sastry Award.)

3.0 SUBORDINATE STAFF:

A member of the subordinate staff when required to travel on duty, will be paid travelling expenses on the following basis:
(i) AC III Tier fare by mail/express train or II Class Cabin fare by steamer, to and fro.
(ii) The actual cost of freight, if any, of his personal belongings.
(iii) Any other legitimate and unavoidable expenditure incurred such as tonga, coolie, hire, etc. established to the satisfaction of the bank in this behalf.
In substitution of Clause 31 of Bipartite Settlement dated 27.04.2010 w.e.f 1st June 2015 where an employee has to travel on duty /LFC between two places he shall be reimbursed actual road mileage cost or at Rs.6/- per km whichever is less.

(Clause 29 of 10th BPS dated 25.05.2015)

(i) When an employee travels by a class lower than the one he is entitled to, he will be paid the actual expenses incurred by him.
(ii) All claims submitted should be supported by a certificate from the employee concerned.
(iii) Normally, the bank will reimburse travelling expenses for journeys by the shortest route.

(Para 547 of Sastry Award)

4.0 CONVEYANCE EXPENSES:

Where an employee incurs expenditure on conveyance in the performance of Bank's work, he should be reimbursed to the extent that the expenditure is fairly and legitimately incurred.

(Para 548 of Sastry Award)

4.1 Clarifications:

It is clarified that no expenses will be payable in respect of the servant

(Clause 10(2) & (3) of IVth BPS dated 17-09-1984)

No conveyance expenses should be paid to the staff members who are required to participate in various programmes/functions like Essay Writing/ Competitions/ Debates organised by other banks and Government agencies.

(Cir.No.HO:79/273 dated 31.07.1987)

No conveyance expenses is payable to the employees for attending written test/ interview (for promotion/selection) at the same place (as that of his posting) on a working day or holiday.

Award Staff Members attending training at Training Centre, Gandhinagar are being provided with lodging and boarding by the Bank. Therefore, the employees attending training at the said Training Centre may be entitled for

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the applicable halting allowance at one-fourth rate only and no conveyance expenses during days of training shall be paid.

The employees attending training at Training Centres where Bank has made residential arrangements would be entitled to Halting allowance at 3/4th rate.

5.0 REIMBURSEMENT OF EXPENSES :

FOR ATTENDING NON-RESIDENTIAL TRAINING:
Employees deputed for non-residential training programmes at Zonal/Regional Training Centers, Staff College, Joint-Staff College etc. are eligible for reimbursement of conveyance charges as under:

Center	**Rates [w.e.f. 01/07/2010]**
Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad	Actual expenses subject to maximum Rs.125/- per working day.
All other centers	Actual expenses subject to maximum Rs.75/- per working day.

NOTE:-
[a] The above rates of reimbursement of conveyance expenses shall be in addition to Diem/Halting Allowance as per BPS/BOBOSR.
[b] Wherever the training is conducted in the same premises where the branch/office is situated, an employee shall not be entitle for Conveyance Allowance.

(3) Where Bank has made arrangements for providing residential accommodation to employees attending training programmes, no reimbursement of local conveyance expenses, as stipulated above, would be made to the trainees for whom residential accommodation arrangements have been made at the above centres. The reimbursement will however be made to other centres where no arrangements for residential accommodation for the trainees are available.

(Cir.No. CO: BR: 94: 185 dated 25.07.2002)
[Ref.Cir No.BCC:BR:102/168 dt. 22-06-2010]

(4) Award staff members attending training at Training Centre, Gandhinagar, Gujarat(Lodging & Boarding both are provided), may be entitled for applicable halting allowance at 1/4th rate.

(Circular No.HO:BR:92/82 dated 06.03.2000).

(5) Where Bank has made arrangements for providing residential accommodation [ONLY lodging NOT boarding] to employees attending training programmes at the Baroda Academies (Training Centers), Staff Members who are availing residential accommodation [ONLY lodging] at the above centers are eligible for the payment of only 3/4th Halting Allowance.
(6) Above principals [1/4th for lodging & boarding both OR 3/4th for only lodging] are applicable wherever the Bank has made arrangements for lodging and/or boarding while Award Staff are deputed on training/duty etc.

(Cir.No. CO: BR: 94: 185 dated 25.07.2002).

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CHAPTER 15: TRAVELLING AND CONVEYANCE ALLOWANCE ON TRANSFER

1	GENERAL
1.1	CLERICAL STAFF
1.2	SUBORDINATE STAFF
1.3	COMPENSATION FOR BREAKAGE/ DAMAGES TO GOODS

1.0 GENERAL:

2.0 CLERICAL STAFF:

A member of the non-subordinate staff while traveling from one station to another on transfer OR on duty will be entitled to TA as under w.e.f. 01/06/2015:

(i) II AC fare to and fro by mail/express train for the journey undertaken. If the travel is by steamer he will be entitled to the I Class Cabin or appropriate class equivalent to the fares payable by II AC railway fare whichever is lower, for employee and his/her family.

3.0 SUBORDINATE STAFF:

A member of the subordinate staff while traveling from one station to another on transfer OR on duty will be entitled to TA as under w.e.f. 01/06/2015.

(i) AC III Tier fare for the journey by mail/express train or II Class Cabin if he/she travelled by steamer for employee and his/her family.

3.1 In supersession of Clause 22 of BPS dated 27.04.2010 with effect from 1st June 2015 compensation on transfer shall be as under:-

An employee on transfer shall be paid cost actually incurred for transporting his personal effects by train as under:

By Train :

S.No	Non Sub-staff	Sub-staff
For married persons	3000 kg	2000 kg
For unmarried persons	2000kg	1150 kg

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

(Clause 21 of BPS dated 25th May 2015)

Any other expenditure unavoidably incurred such as cartage, ghari, mazdoor hire charges, etc., established to the satisfaction of the sanctioning authority.[Provided it is reasonable]

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TRAVEL BY ROAD:

In substitution of Clause 31 of Bipartite Settlement dated 27.04.2010 w.e.f 1st June 2015 where an employee has to travel on duty /LFC between two places he shall be reimbursed actual road mileage cost or at Rs.6/- per km whichever is less.

(clause 29 of 10th BPS dated 25.05.2015)

4.0 COMPENSATION FOR BREAKAGE/ DAMAGES TO GOODS

In modification of Clause 23 of Bipartite Settlement dated 27.04.2010 with effect from 1st June 2015, compensation on transfer shall be as under

a. Where an employee produces receipts or a statement of loss in respect of breakages subject to a maximum of –

Clerical Staff : Rs.1500/-
Subordinate Staff : Rs.1000/-

b. Where no receipts/statement of loss are produced a lumpsum payment of –

Clerical Staff : Rs.1000/-
Subordinate Staff : Rs. 750/-

(Para 22 of 10th BPS dated 25th May 2015)

4.1 CLARIFICATIONS:

Where the family of the employee does not travel with him, but joins him at the place where he is transferred within a period of 6 months from the date of his transfer, the employee will be entitled to travelling allowance and the transportation charges for personal effects for his family up to the prescribed limit mentioned above.(Para 543 of Sastry Award)

Where the family of the employee on account of his transfer, travels from a place other than the place from which he is transferred, the employee will be entitled to draw actual expenses of travel by his family to the place where he is transferred; but the amount so reimbursed shall not be more than the amount of travelling expenses had his family travelled with him from his place of transfer to the place of new posting.(Para 543 of Sastry Award)

When the employee and spouse are working in different organisations, the employee can claim the fare, transportation charges, etc. in respect of the spouse also, on furnishing a certificate that no other fare, etc. have been claimed from the other organisation.

If for some reason and as a consequence of an employee's transfer, his family is required to travel to a station other than the place where he is transferred, he will be entitled to actual travelling expenses for his family for going to such other place, but the amount payable to him shall not exceed the amount of travelling expenses had his family travelled with him from the place of his transfer to the place of his new posting.(Para 543 of Sastry Award)

If husband and wife are both employee of the Bank, both can claim reimbursement separately. However, care should be taken to see that there is no double payment in respect of the same baggage. (If the Bank is satisfied that the husband has not transported any of the household articles and only his wife has claimed reimbursement of the transportation expenses, he would not be eligible for the lump sum payment for expenses connected with transfer.)

TA/ DA or journey time are not admissible for transfer within place falling under the urban agglomeration of a city/ town (as per latest Census figures accepted by IBA and communicated to the Bank.)

In case of request transfer, the Competent Authority may impose conditions that no TA/DA, Travelling allowances/expenses be admissible and in such case the same is not payable.

The claim for the journeys can ordinarily be only for the shortest route. [Para547[3] of Sastry Award].

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CHAPTER 16: PERQUISITIES

1.	SUMMER/WINTER UNIFORMS
2.	LIVERIES
3.	COOKING FUEL & NEWSPAPER & BOOKS
4.	REFRESHMENT EXPENSES
5.	PURCHASE OF BRIEFCASE TO ALL SPECIAL ASSISTANTS
6.	PETROL EXPENSES
7.	OUT OF POCKET EXPENSES

1.0 SUMMER/WINTER UNIFORM

1.1 General:

All permanent full time members of the subordinate staff as well as permanent part time workmen in subordinate cadre working for not less then six hours per week, shall be supplied with three sets of Terry Khadi/ Terry Cotton Uniforms once in two years and one set of Woollen uniform once in three years.

At hill stations, one set of Woollen uniform every year and one set of Terry Khadi uniform once in three years shall be supplied in lieu of the uniform stated above.

Each set of such summer uniform shall consist of pair of trousers and shirt. The summer uniforms shall be supplied after the subordinate staff member is confirmed in Bank's service. The second supply will become due after the completion of only two years from the date of his appointment.

One additional set of summer uniform shall be supplied once in two years to those subordinate staff members who are required to perform outdoor duties on regular basis.

(Cir.No. SWO/47 dt. 20.05.1965)

Subject to above, the first supply of the Woollen uniform should be made in the winter season immediately following the confirmation of the concerned workman in the Bank's service. Supply of the second Woollen uniform will become due after a period of three years from the date of appointment of the concerned workmen.

(Cir.No.SWO/4615 dt. 9.11.1965)

If the majority of the subordinate staff of all branches/offices in a place, request sufficiently in advance, one additional set of Terry Cotton uniform may be supplied every 18 months to the entire subordinate staff in lieu of the set of woolen uniform to be supplied once in three years.

If in a place, Terry Khadi cloth is not available, uniform of Terry Cotton cloth shall be supplied.

All members of the staff who are supplied uniforms shall wear them while on duty and in clean condition and not wearing such uniforms while on duty shall constitute a minor misconduct.

All the eligible sub-staff members are to be supplied with the Terry Khadi/Terry Cotton uniforms as above at a cost not exceeding amount specified hereunder. .

Uniform for the female employees : Periodicity and the number of sets of summer/ winter uniform for the female employees will be the same as that supplied to the male substaff members. However, the uniform in the case of Female Sub-Staff members would be as under:

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1.2 Summer Uniforms

Three sets of Terry Khadi/Terry Cotton uniform comprise of a maroon colour saree, a matching blouse and matching petticoat. The widows can have an option of blue or white sarees.

[Ref.Letter No. BCC:HRM:HR-A:106/4825 dated 20.06.2014]

1.3 Winter uniforms:

One set of saree, blouse and petticoat as above along with one Woollen cardigan or Woollen Shawl or Woollen Overcoat.

1.4 Cost Limit:

With effect from 01/01/2012.

(Cir. No. BCC:BR104/31 dated 08/02/2012)

Items	Cost Limit per set of uniform
Summer Uniform	Rs.1000/- per set inclusive of stitching charges.
Winter Uniform	Rs.3000/- per set inclusive of stitching charges.

Sub-staff performing outdoor duties on regular basis are being provided one additional set (ie 4th Set of Summer Uniform) It has now been decided to pay proportionate Washing Allowance of Rs.34/- to Sub-staff members who are provided with 4th set of Summer Uniform for performing outdoor duties on regular basis. The above payment to eligible staff members will be effective from 01.07.2014. (BCC:HRM:HR-A:106/4825 dated 20.06.2014)

1.5 Supply of Monsoon Wear:

Those members of the subordinate staff who are required to perform outdoor duties during the monsoon season, should be provided with rubber shoes, raincoats and head-gears. Workmen required to perform outdoor duties would include delivery peons, clearing peons and cycle peons.

The concerned subordinate staff members will be responsible for the maintenance of the monsoon wear supplied to them. If any item of the monsoon wear is lost during this period of two years, half of the cost will be recovered from the concerned subordinate staff member.

(*Admn.Cir.NO.37 dt.15.6.1964)*

(Admn.Cir.NO.83 dt.26.7.1964)

1.6. Supply of Umbrellas:

(i) Each member of the subordinate staff except cycle peons, who are employed either on probation or on permanent basis in the Bank's branches in India, should be supplied with one umbrella every alternate year, irrespective of the nature of duties entrusted to them, or the amount of rainfall at any centre.

(Cir.No.37 dt.15.6.1964 & Cir.No.PD:18/900 dt.31.5.1966)

(ii) It should be noted that the member of the subordinate staff concerned will be responsible for the maintenance of the umbrella supplied to him and the Bank will not entertain any claim for expenses of repairs, etc. If the umbrella is lost during the two year period, half the cost of the number should be recovered from the concerned subordinate staff member who was responsible for the loss of umbrella.

(Cir.No.37 dated 15.6.1964)

(iii) In order to simplicity the reimbursement process and for administrative convenience, it has been decided to have a common periodicity for reimbursement of the cost of Liveries supplied to eligible Subordinate Staff members a once in two years on submission of bills, as under:

2.0 LIVERIES

2.1 Liveries for Watchman and Armed Guards:

Item & Existing Periodicity	Existing Limit	Revised Limits with common periodicity of once in 2 years
Leather Shoes(Once in 2 years)	` 700/-	`1000/-
Cardigan(Once in 3 years)	` 414/-	` 600/-
Gum Boots(Once in 2 years)	` 145/-	` 300/-
Socks-Nylon/Navy Blue(Every year)	` 30/-	` 60/-
Socks Woolen (Every year)	` 15/-	` 40/-

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2.2 Liveries for Substaff other than Watchmen and Armed Guards:

Category of Staff	Item & Existing Periodicity	Existing Limit	Revised Limits with Common periodicity of once in 2 years
Drivers, Electrician and A/C Plant Helper	Leather Shoes (Once in 2 years)	` 700/-	` 1000/-
Sub-staff performing Outdoor Duties	Rainy Shoes (Once in 2 years)	` 125/-	` 200/-
	Rain Coat (Once in 2 years)	` 215/-	` 400/-
All sub-staff (Except Sub-staff performing out door duties)	Umbrella (Once in 2 years)	` 160/-	` 250/-

The above revised limits will be effective from 01.01.2012. The other existing terms and conditions in respect of supply of Uniforms and Liveries to the eligible Subordinate staff members shall remain unchanged. [Cir No. BCC:BR:104/31 dated 08/02/2012]

Revision of prescribed rates of uniform/ Liveries Can be examined at the corporate level only.

Not wearing uniforms in a clean condition by workmen who are supplied with uniforms is a misconduct under Clause 7(n) of Bipartite Settlement dated 10.04.2002.

2.3 Rubber Gloves & Cotton Face Masks

With a view to ensure health and safety protections to Sweepers engaged for sweeping and cleaning i elated work, it has been decided to provide safety items at branches/ offices as under:-

Rubber Gloves

Cotton Face Masks

While making provisions for safety items, pIease ensure that

The above safety items are to be purchased by respective branches/offices on need basis

The safety items are to be kept in respective branches/ offices only,

The items are not to be provided to individual staff members as an entitlement

(BCC:BR:107/172 dated 17.04.2015)

3.0 REIMBURSEMENT OF COST OF COOKING FUEL & NEWSPAPERS TO SUBSTAFF:

3.1 Reimbursement of Cost of Cooking Fuel

All Permanent FULL TIME Subordinate staff members would be reimbursed cost of Cooking Fuel upto ` 4500/- on annual basis w.e.f. 01/01/2012 on self declaration basis.

(Ref.Cir.No. BCC:BR:104/39 dated 08/02/2012)

For Subordinate Staff members who join the Bank in the middle of the year OR who leave the Bank in the middle of the year, pro-rata reimbursement/recovery may be made in respect of cost of Cooking Fuel for the Financial Year.

Bank's Board of Directors in its meeting held on 10.06.2014 considered the extension of benefit of reimbursement of expenses for purchase of Newspaper to all Subordinate Staff members w.e.f 01.06.2014 as an Annual Limit of Rs.1800/- The above reimbursement of expenses for purchase of Newspaper is to be availed by all Subordinate staff members on self declaration basis. The subordinate staff members are required to submit their claim for reimbursement of expenses for purchase of Newspaper through online claim benefit.

3.2 Reimbursement of Cost of Newspaper & Books to Clerical Employees

All Clerical Staff members shall be reimbursed `2,500/- on annual basis on self declaration basis towards cost of news paper & books w.e.f. 01/01/2012.

For Clerical Staff members who join the Bank in the middle of the year OR who leave the Bank in the middle of the year, pro-rata reimbursement/recovery may be made in respect of purchase of Newspaper & Books for the Financial Year.

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4.0 REIMBURSEMENT OF REFRESHMENT EXPENSES

TO ALL EMPLOYEES OF THE BANK DISCONTINUATION OF CANTEEN SUBSIDY

Reimbursement of canteen subsidy to all employees at Rs. 10/- to full time employees and Rs. 5/- to part time employees in scale wages per working day w.e.f 01.09.1999 is being discontinued w.e.f 01.11.2015.

The new scheme viz Reimbursement of Refreshment Expenses commences w.e.f 01.11.2015.

Under the scheme the reimbursement will be as under

Sr.No	Particulars	Amount in Rs. Per month
1	Full Time Employees	750/-
2	Part Time employees	375/-

The amount is to be paid to all employees on monthly basis on self declaration

Those employees who are absent for an entire month shall not be paid Refreshment Expenses for that month. Therefore claim for a particular month will be allowed in the system only after closure of the month.

All claims should be submitted online only through HRnes (Payroll Benefit Module)and reimbursement shall be done accordingly

The sub-staff may be advised to submit the request in the self declaration form for claiming reimbursement of monthly refreshment expenses which shall be entered into payroll by the identified supervisor/officer at branch/office.

OUT OF POCKET EXPENSES TO STAFF OF CSO ::

Reimbursement	Metro Centres	Non-Metro Centres	Remarks
Mobile Bill	500/-	400/-	Maximum Limit per month for all Clerical Staff.
Conveyance	750/-	500/-	Maximum Limit per month for all Clerical Staff.

The above payments be made on submission of a self-declaration by the staff of CSO after the sales office start functioning.

[Letter No. BCC:HRM:101/O-9/1920 dated 03/03/2009]

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DECLERATION FORM FOR SUB-STAFF ONLY

TO

THE ASSTT GENERAL/CHIEF/SR/BR/DEPARTMENTAL HEAD/ BRANCH MANAGER
_____BRANCH
Dear Sir,
Re: Reimbursement of Refreshment Expenses
I confirm having incurred an amount of Rs. _____ as refreshment expenses for the month of_____
Kindly arrange to reimbursement me the eligible amount.

Name : _____
EC No: _____
Signature: _____
Date: _____

5.0 REIMBURSEMENT OF EXPENSES:

INCURRED FOR PURCHASE OF BRIEFCASE TO ALL SPECIAL ASSISTANTS ONCE IN 3 YEARS

(Ref : Circular no. BCC:BR:106/213 dated 13th June 2014)

Reimbursement of expenses incurred for purchase of Briefcase to all Special assistants w.e.f 01.06.2014 as under :

Item	LIMIT
Briefcase	Rs. 1500/- including tax once in 3 years

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6.0 REIMBURSEMENT OF PETROL EXPENSES TO AWARD STAFF MEMBERS

Bank's Board of Directors in it's meeting held on 06.11.2015 has considered reimbursement of petrol expenses to all award staff members w.e.f 01.11.2015 as under:

Category	**Award Staff who own vehicle and use their own vehicles at their place of posting(Eligible litres of Petrol per month)**	**Award Staff who do not own a vehicle**
Clerks	12 litres of Petrol per month or actual whichever is less	Rs.500/-
Sub-staff	8 litres of Petrol per month or actual whichever is less	Rs.300/-
Part time Sweepers Irrespective of Scale whether the employee owns a vehicle or not	::::: NIL:::: (Lumpsum payment of Rs.200/- shall be paid irrespective of scale	Rs.200/-

The reimbursement of petrol expenses shall be made on self declaration basis as per the Monetary entitlement of the Award Staff members calculated on the basis of high octane/ premium /power/normal petrol rate prevailing on the last day of the month for the eligible litres of petrol for clerks and sub-staff embers as specified in the table above

The eligible clerical staff members are required to submit the declaration online in Payroll on monthly basis through online payroll claim benefit

The sub-staff may be advised to submit the request in the self declaration form for claiming reimbursement of monthly petrol expenses which shall be entered into the Payroll by the identified supervisor/officer at branch/office.

Reimbursement of petrol expenses is not to be paid as a part of the salary. Therefore for the calculation of retirement benefits provident fund, leave salary etc. reimbursement of petrol Expenses as stated above is not to be included.

The Award Staff members claiming reimbursement of Petrol Expenses shall not be eligible for reimbursement of any other local conveyance expenses incurred by them in the course of performance of official duties

Employees under suspension shall not be eligible for reimbursement of Petrol Expenses

No reimbursement of Petrol should be made if the employee is away on leave/tour etc for the entire month

Reimbursement of petrol expenses as stated is non-cumulative

Employees will be able to submit the above claim for the month only after last day of the month. Therefore first such claim can be made only on 01.12.2015 or thereafter.

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7.0 OUT OF POCKET EXP :

[CLERK + SUB STAFF , OUTSIDE HEADQUARTER]
LODGING EXP. :CASH REMITTANCE

Keeping in view the need for uniform guidelines and the fact that additional expenses were being incurred for lodging expenses by award staff members which were not being covered through Halting Allowance as per the provisions of Bipartite Settlement, the Bank ' s Board of Directors in its meeting held on 20.12.2014 has considered payment of the following amount of out of pocket expenses in lieu of lodging expenses to Award Staff members if they are required to stay overnight in any out of station centre on Official Duty In terms of the aforesaid Circular dated 01.01.2015 the Award staff members will have to claim reimbursement for the same in their TA/HA Bills alongwith details of other travel expenses / Halting Allowance etc with necessary bills/vouchers in respect of the expenses incurred. The reimbursement of the out of pocket expenses in lieu of lodging expenses will be made to the extent of the above limits or the actual expenses incurred whichever is less.

(BCC:/HRM/HR-A/107/153 dated 07.01.2015)

1	**OUT OF POCKET EXP : AWARD STAFF in lieu of Lodging** **[CLERK + SUB STAFF]**	POPULATION 12 LAKHS & ABOVE & GOA	PER DAY	500
		Places with Population of 5 lakhs and above, State Capitals /Capitals of Union Territories and not covered in (A)	PER DAY	375
		Other Places	PER DAY	300

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CHAPTER 17: RECRUITMENT

1	GENERAL
2	COMBINED DESIGNATION
3	RECRUITMENT OF CLERK
4	SCHEME FOR ON-BOARDING PROCESS FOR THE NEW JOINEES
5	SUBSTAFF RECRUITMENT
6	CONVERSION OF FULL TIME SWEEPERS, FARRASH, ETC. AS PEONS
7	PROBATION

1.0 GENERAL:

The requests for additional staff, in various categories, made by the Regions/ Zones are considered at the annual Budget exercise held at the Corporate Office level. At this exercise requests made by the Regions/ Zones are considered against the interpolated needs of the Zones, keeping in view the expected development of business in the Region/Zone and policy of Bank for increasing staff and other relevant factors. After necessary approval from the competent authority action for recruitment as per rules
The General Manager (HRM) is the Competent Authority to authorize recruitment in Clerical and Subordinate cadre. The Branch Head has no authority to recruit any staff, even on temporary basis, unless authorised to do so by the Competent Authority.
It has been clarified that all serving employees who are selected in higher grade have to resign and join afresh.

[a] An employee in clerical cadre selected as Probationary Officer in the same bank through direct recruitment should resign from his earlier post and join the new position as a fresh candidate. He will not be eligible for any benefits attached to his earlier post in the new position.

Further, since they are appointed afresh, *they* are to be allotted new Employee Code Numbers. As per HR Resourcing Policy, the probation period for internal candidates who are confirmed employees but who are recruited afresh in a higher scale shall be 6 months as against directly recruited officers, in respect of whom the probation period shall be for a period of one year. (as per clause 9.2 of HR Resourcing Policy)

[b] An Officer employee selected to join in a higher post in the same bank, through direct recruitment, should resign from his earlier post and join the new post as a fresh candidate like any other candidate selected from outside. All the terminal benefits attached to the earlier post should be settled as per the prevailing guidelines. He will not be eligible for any benefits of his earlier post in the new position.

[c] No protection of last pay drawn in the earlier position should be considered.

[Letter No. BCC:HRM:HR-A:103/15460 dated 02/03-11-2011]

[d] Immediately after joining the Bank's service, copy of caste certificates submitted by the employee be sent to issuing authority/District Collector for its veracity and confirmation of the same should be kept along with recruitment papers as also a copy of the same be sent to Head Office, Baroda.

[e] At the time of verification of documents of candidates [prior to joining the Bank's service] in case of candidate submitting OBC Certificate [Creamy Layer Certificate], it should be ensure that the same is not older than -6-months.

[f] Immediately after joining the Bank's service, process for obtaining of Antecedent Report of the employee from concerned Police Authority should be initiated. For the purpose, at the time of joining Attestation Form filled in by the employee should be carefully verified and it should be ensured that all the columns are properly filled in with

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required details; i.e. Yes/No/Not Applicable etc; and not "-". It should also be ensured that candidate has entered complete details viz. full address, with date for his last -05- years stay. If the candidate has stayed at more than one place during last -05- years, Antecedent Reports from all the Police Authorities of respective area.

G] In case of re-employed Ex servicemen we may not seek verfication of Character and antecedent report from the police authorities for the period he was in Defense service. However, for the period subsequent to his date of discharge from the defense service till his re-employment in the Bank' Service, we may request the Police Authorities to verify his character and antecedent. (REF: letter no. HO: HRM:OSR:104/90/3025 dated 07/12/2012)

2.0 COMBINED DESIGNATION :

(1) Not more than two designations will be combined in the case of any workman in metro and urban branches recruited prior to BPS dated 14.02.1995. (Clause 20.1 of BPS dated 19.10.1966 read with Clause 19 of BPS dated 14.02.1995)

(2) There shall be no restriction on combination of designation at rural and semi-urban branches.(Clause IX(1) of BPS dated 31.10.1979 read with Clause 19 of BPS dated 14.02.1995)

(3) In case of workmen employees recruited after 14.02.1995 restrictions of designations shall not apply and they shall be required to perform any duty of the cadre as per vacancies advertised or appointment letters issued.

(Clause 19 of BPS dated 14.02.1995)

(4) In exigency where a Cashier is not available, Bank can ask a non-cash designated person to perform cash related duties.

(Cir.No.CO:PD:BKS:C-19/881 dated 22.02.2002)

3.0 RECRUITMENT OF CLERICAL STAFF:

With the discontinuation of the Banking Service Recruitment Boards (BSRB) recruitment in the clerical cadre would be carried out by the Bank.

4.0 SCHEME FOR ON-BOARDING PROCESS FOR THE NEW JOINEES:

I. Objectives of the "On Boarding" Scheme:

1. To provide a structured format for welcoming the new Joinees and make them feel special.
2. To create an environment wherein the new entrants feel comfortable and generate a feeling of belongingness to the organization.
3. To accommodate and assimilate the new employees into the system and thereby integrate them into our organisation and its culture.
4. To address various questions, doubts and inhibitions that the new employee, may have about his / her job profile, the organisation, its people, processes, etc. at the time of joining
5. To cultivate a sense of affiliation, trust and openness between the new comer and existing employees / colleagues, which will go a long way in nurturing and sustaining the newcomer in the organization.

II Scope / coverage of the scheme:

1. The scheme covers all the directly recruited officers [campus recruits, specialists / probationary officers} and directly recruited Clerks.
2. **Duration**: The on-boarding process shall commence from the time the appointment orders are issued to the selected candidates and shall last for a period of 2 week from the time the new comer reports at the place of his posting.

III. On Boarding Process:

The on-boarding process has been divided into 3 distinct phases:

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A) Pre-joining:

1. Helpline at the Resourcing cell: With a view to address various queries that the candidates may have before joining, a central helpline (telephone number as well as an E-mail id) is being created at the Resourcing cell of Corporate HRM Deptt. The queries raised via Email and telephone by the candidates shall be directed to this helpline and answered by a designated Officer at the Resourcing cell at corporate office with a facilitative approach. The details of this number shall also be informed to all Regional / Zonal functionaries to pass on to the candidates should they have any queries about their joining formalities.

B) The actual joining day:

1. Filling up of Joining forms: The employee shall be asked to hand fill only 1 copy [instead of the current practice of filling 3 copies] of the entire set of joining forms and the remaining 2 sets shall be photo copied and self attested by the employee.

2. Presenting the Welcome kit to the new joinee: As soon as the candidate reports to the respective office of joining (Corporate / Zonal / Regional office, as applicable) and completes all the joining formalities, he / she shall be given, alongwith his letter of posting, a "Welcome kit".

3. This '**welcome kit**' will consist of the following.-

A leather bag, embossed with Bank's logo.
A letter cum welcome message from the CMD addressed to him /her.
An employee handbook cum service conditions snapshot.
Bank of Baroda diary and pen
Latest issue of in-house journals / newsletters (BobMaitri, Spandan, etc)
A basic [2 pager] user manual of HRNES.
Savings Bank A/c Opening Form,
A blank proforma of I-Card and Business / visiting card for filling up the employee's details.
An instruction card on the "TO DO" activities / things they need to carry out for creation of active directory ID, E-Mail account, intranet ID & password, opening of salary account, for getting I-Card / proximity card, for printing visiting card, etc.
Blank copies of the Feedback forms that the employee needs to submit at different intervals (after the first 10 days and at every quarterly intervals thereafter).
A CD containing all the important HR Policy documents, relevant chapters of Book of Instructions, Volume 12 & 13 and important circulars related to benefits & schemes for the employees
Contact details of the respective HR and Admin dept.s of the Region / Zone / office, as applicable, on which the employee can directly contact the concerned authorities, in case of any queries.

4. Intimation to the respective reporting authority of the new joinee: Once the new joinee completes the joining formalities and is given the letter of posting by the HR / OA dept, the person handing over the letter and the welcome kit must immediately intimate the respective reporting authority [at the dept / Branch as applicable] of the new joinee about his / her arrival.

C) Post-Joining:-

1. Assigning a "companion" to the new employee for the first-week: The moment the new joinee arrives at his respective place of posting, the head of Dept / branch where the new joinee is posted, shall assign another staff member of that particular Branch / deptt. to be the "first-week companion" for the new joinee.

2. The first-week companion, [who is different from a formal mentor] shall be a person nominated from the same department / branch who possesses a friendly and helpful attitude and preferably is in and around the same rank as the new incumbent. Even a staff member who is junior in rank can be made the "first-week companion" if he /

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she is friendly and has the inclination to help and guide the newcomers. He/ she should possess reasonable experience and a fair knowledge of the Bank and its structure / processes.

3. The role of the "companion" will be to play the role of a friend to the newcomer and help him / her to quickly adapt to the new job and the place / Branch of posting.

4. The "companion" will be required to:-

Introduce the new comer to everyone [including the head] in the respective Dept / Branch.
Familiarize him / her with the entire premises of the work place
Ensure that the new comer is allotted his/ her work station, telephone extension, Desktop, login ID, stationery, etc. on time.
Help / guide the newcomer in carrying out various activities as required eg. for creation of active directory ID, E-Mail account, intranet ID & password, opening of salary account, for getting I-Card / proximity card, for printing visiting card, etc.
Provide and familiarize the new joinee with the required forms and procedures for availing leave, claim reimbursements, benefits, as applicable to him/her.
Help / guide the newcomer on issues such as accommodation, travel/ conveyance arrangements etc. and also address his / her queries with respect to the job role, work processes, etc.

5. Providing of intranet, HRNES login/ Bank's Email Id: The new joinee should be provided the access to the Bank's intranet, HRNES, Finacle access (if posted in Branches) latest by the end of the first week. Regional HR must necessarily enter the new employee data in HRNes on event basis, positively on the day of joining only as many other processes like UCMR active directory creation, intranet, etc. are linked to the HRNes employee data availability..

6. Finacle access: Finacle access is to be provided to all officers who get posted in the Branch. For officers who are posted in Branches, the UCMR Sheet for creation of Active Directory ID in FINACLE is to be provided by the companion and sent to Data Centre through the respective Branch authority. In order to prevent inadvertent mistakes / postings when they are not fully aware of the FINACLE system, the new officer joinees may be provided with only Clerical access to FINACLE for the first 3 months (reckoned from the date of their joining), after which the usual officer powers in accordance with the respective scale of the officer will be granted by Data Centre.

7. Interaction with the Reporting Authority: The immediate reporting authority of the new entrant should interact with the new joinee on a continuous basis and brief him / her about the job role and performance areas. New joinees who are undergoing 'on-the-job' training should be explained the nuances of the various activities in the respective department where he / she has to be placed for 'on-the-job' training, as per the training schedule advised. Interactions may also be organized with the head of the Branch / Department periodically and the progress / learnings / support requirements of the officer ascertained.

8. Feedback from the new joinee: Feedback will be taken from the new joinee in order to understand his / her experience of the on-boarding process, the areas for improvement and more specifically, his/her further needs which need to be addressed by the organization. The proforma for obtaining this Feedback is enclosed. This feedback will be sent by the officer directly to Corporate HRD team and is not to be routed through the Branch / office / regional HR, etc. and therefore, the feedback will reveal the true picture of the 'on-boarding' experience for the new joinee. ON-BOARDING – enabling A smooth INDUCTION INTO the Baroda family.

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5.0 CONTENTS OF THE EMPLOYEE HAND BOOK

A. Introducing the Bank - its history, vision, mission, size of the business, geographical / overseas presence.

Organizational structure, employee structure, cadres of employees, etc.

A chart containing scale wise details of various components of the salary and admissible allowances which can be claimed during the year.

Brief extract of service conditions governing the employees [Bank of Baroda (Officer's) Service Regulations, Conduct regulations

Details pertaining to leave entitlements
Benefits / perquisites / facilities admissible
Loan facilities available
Terminal benefits

Brief Extract [important features] of all the important HR policies like the Resourcing policy, Transfer policy, promotion policy with specific details of career progression, transfer policy, oversees selection policy etc.

A snap shot on staff welfare activities and benefits like holiday homes etc.

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B.FEEDBACK FORM TO BE SUBMITTED AFTER INITIAL 10 DAYS

You are an important member of Bank of Baroda Family and it's time for a 'spot check' on how you (& we) are doing. We request you to give us your feedback about your initial experiences during your first 10 days in the Bank. Your feedback will be extremely helpful in improving our processes and 'redefine' your experience and engagement with the Bank further.

The duly filled in feedback form may be sent directly at the address mentioned below. (Not to be sent through reporting authority / Branch / office / Region HR, etc.)

Name							
EC No.						Scale	
Branch/ Office						Region	
Zone						Date of Joining	

A) HOW SATISFIED ARE YOU WITH YOUR OVERALL INITIAL EXPERIENCE IN THE BANK? (√)

Poor, I am disappointed ☐

Satisfactory, could be much better ☐

Good, I liked the welcome ☐

Excellent, Feels great to be part of this organization. ☐

B) WERE YOUR PRE-JOINING QUERIES ADDRESSED BY RESOURCING CELL AT CORPORATE OFFICE? (√)

Yes ☐

No ☐

C) HOW MUCH TIME DID U SPEND IN COMPLETING ALL JOINING FORMALITIES (ENDING WITH RECEIVING JOINING LETTER)? (√)

Less than 2 hours ☐

2 to 4 hours ☐

More than 4 hours ☐

D) DID YOU RECEIVE YOUR WELCOME KIT? (√)

Yes ☐

No ☐

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E) DID YOU FIND THE CONTENTS OF THE WELCOME KIT USEFUL? (√)

Satisfactory, can be improved further	☐
Good. Found it useful	☐
Great, I got all information I required and enabled me to be a part of the BOB family faster.	☐

F) DO YOU FIND THE EMPLOYEE HANDBOOK USEFUL? (√)

Yes	☐
No	☐
To some extent	☐

G) WERE YOU ASSIGNED A 'COMPANION' ON REPORTING TO THE PLACE OF POSTING? (√)

Yes	☐
No	☐

H) IF YES, WAS THE 'COMPANION' OF HELP TO YOU? (√)

Yes	☐
No	☐
To some extent	☐

I) HAVE YOU RECEIVED YOUR HRnes, EMAIL SIGN ON & INTRANET LOGIN? (Y / N)

(i) HRnes	☐	Y/N
(ii) Email Sign on	☐	Y/N
(iii) Intranet Login	☐	Y/N

J) HAVE YOU BEEN ASSIGNED YOUR WORKSTATION I.E. YOUR PC, TELEPHONE EXTENSION? (Y / N)

(i) Workstation	☐	Y/N
(ii) PC	☐	Y/N

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(iii) Tel. Extn. ☐ Y/N

K) HAS YOUR SAVINGS/ SALARY ACCOUNT BEEN OPENED IN THE BANK? (√)

Yes ☐

No ☐

L) HAS YOUR BASIC QUERIES BEEN ADDRESSED? (√)

Yes ☐

No ☐

To some extent ☐

M) IS THE HR DEPTT / ADMINISTRATION DEPTT. OF YOUR REGION / ZONE / OFFICE (AS APPLICABLE), HELPFUL & APPROACHABLE? (√)

Very helpful & approachable ☐

Approachable ☐

Approachable to some extent ☐

Not at all helpful ☐

N) DID YOUR REPORTING AUTHORITY INTERACT WITH YOU? (√)

Yes ☐

No ☐

O) DID THE HEAD OF THE BRANCH / DEPARTMENT INTERACT WITH YOU? (√)

Yes ☐

No ☐

P) HAS A BRIEF ABOUT THE JOB ROLE / AREA OF OPERATIONS (FOR ON-THE-JOB TRAINING) BEEN CONVEYED TO YOU? (√)

Yes ☐

No ☐

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Q) ANY OTHER COMMENTS THAT YOU WOULD LIKE TO GIVE IN RESPECT OF YOUR OVERALL JOINING PROCESS AND / OR ANY SUGGESTIONS FOR IMPROVING UPON THIS EXPERIENCE FURTHER.

Thank you for your valuable feedback.

Signature _____

Mobile / Tel. No. _____

Email ID _____

C. "TO-DO" INSTRUCTION CARD

Step by step instructions for smooth creation of:

1. Active Directory and HRnes Login
2. Finacle Login for Officers posted at Branches
3. Intranet user ID and Password
4. E-mail ID
5. I-Card / Proximity card
6. Salary Account

1	2	3	4	5	6
Creation of active directory (AD) and HRnes login	Creation of finacle login In order to work in a branch, you need to have a finacle login	Creation of Intranet user ID and Password	Creation of Bank's E-mail ID (for officers only)	Making of I-card / Proximity card	Salary account
Once you join, your details will be entered in the HRMS system of the Bank.	To create your finacle login, fill up the UCMR (user creation / modification request) sheet. You will need to write your Active directory ID in that sheet.	To create your intranet account on the Bank's intranet, go to intranet@bankofbaroda.com , Click on the new user signup and fill up the form there for the creation of the new account.	To create your personal e-mail ID on the bank's domain, you need to send a request to the mail support team at the corporate office on their email ID mail.admin@bankofbaroda.com	To make your I-card / proximity card, you need to fill up the form (proforma enclosed with Welcome kit) and affix your recent photograph to it.	For opening your bank saving's account, you need to fill up the account opening form which is given to you in your welcome kit or you can also take it from the BOB branch where you will be opening the account.

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Then the AD team at the corporate office will automatically create your active directory and HRnes login ID. The active directory, ID and password enables you to logon to your computer.	This sheet is available in the branch / office or you can also download it from any machine having finacle	Based on your request, the IT Team at the Corporate Office shall create your intranet account.	Then the Mail support team will send you a requisition form via email.	This form is to be submitted to the HR / OA dept .of your Regional office.	Submit the filled up form along with the required documents and your photograph as mentioned in the form.
There is a common login ID (single sign on) for HRnes and active directory.	After you have filled up the sheet and obtained the signature of your reporting authority, send it via fax to the corporate data center. Fax no. is 022-66983064	Once the ID is created, the password will be sent to you at your postal address. Password can also be retrieved from the corresponding Zonal IT.	You need to fill up / sign the form and take the approval / signature of your reporting authority in the form.	The Regional HR will guide you in filling up the form, especially for incorporating the details like your ECNo, etc.	Once you have submitted all the documents, it will take at least 1 week to open the account
Once the login ID is created, the same shall be sent to you via email at the email ID of the branch/office, where you are posted.	Once the data center team receives your request they shall create the finacle and send you via post the user id and the password with further instructions	The approval of your reporting authority is not required for the creation of the intranet account	Scan the form and send it via email to the above mentioned email ID or alternatively, you can also send the form via fax to the mail support team at 022-66983064		You will receive a letter intimating you once your account is active.
		For any queries in this regard or non-receipt of password, etc., you may also send an email to bobpostmaster@bankofbaroda.com or talk to the concerned officer at 022-66981524	Your email id will be created in a day or 2 and the intimation about the same will be emailed to you on the id from which the requisition form was received.		

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5.0 RECRUITMENT OF SUBORDINATE STAFF:

5.1 General

After receipt of authority from General Manager (HRM), the Competent Authority, recruitment of subordinate staff is made by the Zonal/ Regional Authorities in the following categories:

(i) Peons:
(ii) Armed Guard.
(iii) Drivers
(iv) Sweepers/Sweepers cum peon/ Hamals.

5.2 GM (HRM) shall be the competent authority to authorize recruitments in sub-staff cadre in various Zones taking into account the manpower requirements of the Zone and the vacancies arising there from time to time. In order to cater to the requirement of any long-term future need of people in this cadre, Bank may go in for recruitment of subordinate staff through local / district employment exchange or state / district sainik board (as and when ex-servicemen are to be recruited). Guidelines prescribed by the Govt. in this regard would have to be adhered to.

5.3 While placing indent with the local Employment Exchange, the notice of vacancy should also be published in widely circulated local newspaper covering the area of operation of Branch/ office where vacancy is to be filled in.

5.4 All the candidates including those who have applied in response to the Bank's advertisement for recruitment of sub-staff and fulfill the prescribed eligibility criteria are entitled to participate in the recruitment process.

The Bank cannot restrict opportunity for participation in the selection process only to those candidates who are registered with the employment exchange.

Every eligible candidate irrespective of his/her residence or location of the employment exchange where he/she is registered are entitled to participate in the recruitment process, provided he/she has applied in response to the Bank's advertisement and fulfilled the prescribed eligibility.

5.2. Educational Criteria:

Minimum Qualification for the post of PEON, DRIVERS, ARMED GUARD, WATCHMEN & SWEEPER CUM PEON is 10th pass or its equivalent.

The candidates should be able to read and write in local vernacular Language. Knowledge of English will be given added weightage

The candidates for the post of drivers should hold a valid driving license and have driving experience for a period of five years.

5.3 AGE Limit :

All candidates in the general category, for posts in the subordinate staff cadre should have completed 18 years but should not have completed 26 years of age. In the case of scheduled Caste/Tribe and Ex-servicemen, relaxation in the age limit is to be given as per the Government guidelines :

SC/ST : 5 Years
OBC :3 Years
Ex-Service men :3 Years

(In addition to actual period of service rendered in defence service, subject to a maximum of 50 years for the post other than Armed Guard/ watchman. However, for Armed Guard/Watchman the maximum upper limit shall be 45 Years)

PWD : 10 years

All the above age relaxations are cumulative

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5.4 Reservation:
In all direct recruitment to sub-staff cadre, as per the Govt. guidelines, reservation shall be provided to candidates belonging to SC,ST,OBC & EWS category. Since recruitment in sub-ordinate cadre is being done on regional basis from a particular state/region/district, the reservation shall be given in proportion to the population of SC,ST, OBC & EWS in the respective state/union territories/region/district, where the recruitment is done.

Candidates belonging to PH (4%) and ex-servicemen (24½%) shall be given as per Govt. guidelines

De-reservation of posts reserved for SC,ST & OBC candidates in subordinate cadre is banned by Govt.of India since 1.4.1989. It will hold good till de-reservation is allowed by Govt of India.

5.5 Procedure:

Whenever the indent for recruitment of sub-staff to be sent to the Employment Exchange by the Regional Authority it has to be in the prescribed proforma and has to be signed by the Zonal Authority concerned.

While placing indent with the local Employment Exchange, the notice of the vacancy should also be published in widely circulated local newspaper covering the area of operation of the branch or office where the vacancies are to be filled up. Also, a notice of the vacancy should be displayed on the Notice Board of the concerned Branch.
(GOI letter dated 23.02.2000 and letter dated 20.11.2000)

W.E.F 01.01.2016, recruitment process of sub-staff is to be made on the basis of written test/psychometric test only. The interview process in the recruitment exercise for sub-staff has been discontinued by GOI.

Those candidates whose names have been sponsored by the local Employment Exchange and the eligible candidates who applied to Bank's advertisement/Notice would be invited for written test/psychometric test.

However, in the case of non-availability of suitable candidates through the Employment Exchange, a certificate should be obtained from the concerned Employment Exchange regarding the non-availability of eligible candidates and then write to Employment Exchange of nearby area. If no eligible candidate is available even at the nearby Employment Exchange then Central Employment Exchange should be contacted.

5.7 Temporary Appointments:

(i) Branches have no authority to make temporary appointment in subordinate cadre. Under no circumstances such temporary appointment/recruitment can be made by the Branch/Office without specific permission of GM/ DGM in charge of HRM Portfolio. Even such temporary appointment should be made out of candidates sponsored by Employment Exchange/ Advertisement adhering to the recruitment criteria of the Bank for recruitment of sub staff.

(ii) The criteria and procedure for temporary appointment in the subordinate staff cadre is the same as in the case of permanent appointment. However, temporary appointment with prior approval made in the subordinate staff cadre should not exceed a period of three month during which period arrangements should be made for filling up the vacancy permanently. Guidelines for reservation for SC/ST/OBC are to be observed in these recruitment also.

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Pre-recruitment formalities

Bank will complete pre-recruitment formalities for the selected candidates before issuing appointment letters. Formalities will include verification of original testimonials, certificates related to education, caste, achievements, etc. Also selection of candidates will be subject to medical examination at the cost of candidates and bank will carry out verification of antecedents of candidates before issuing appointment letter. (BCC:BR:102:72 DATED 06.03.2010)

6.0 CONVERSION OF FULL TIME SWEEPERS, FARRASH, ETC. AS PEONS:

Conversion of Full-time Sweepers. Farashes, etc as Peon may be effected only against sanction for recruitment against clear vacancies subject to following rules.

Minimum of 25% of the vacancies sanctioned in the peons cadre should be reserved for being filled in by conversion form sweepers, chowkidar, etc. who have put in a minimum of 5 years of full-time service even if they may not be possessing requisite qualifications but may possess elementary literacy and give proof of ability to read Hindi/English/ Regional language.

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NOTE:

The Government of India in consultation with IBA has advised that henceforth the part-time Sweepers, farashes, etc. on scale wages shall also be eligible for such appointment/conversions subject to following principles for fulfilling length of service criteria:

Sweepers on 1/3rd Scale of wages will get 1 year's experience equal to full Scale wages for every –3- years' service.
Sweepers on ½ Scale of wages will get 1 year's experience equal to full
Scale wages for every –2- years' service.
Sweepers on ¾th Scale of wages will get 3 years' experience equal to full Scale wages for every –4- years' of length of service.

Thus while the minimum service criteria for consideration shall remain as –5- years experience in full scale wages, the same shall be fulfilled by part-time sweepers on scale wages with appropriate increased number of years as per principle stated above.
(CO: RM: 91/38 dated 08.12.1999)

Although the criteria for recruitment as peon would have to be relaxed for giving conversions to the farashes, sweepers, etc, as peon, it is necessary that such employees do possess elementary literacy and give proof of ability to read Hind/ English/ Regional Language.

To determine whether sweepers/ Farashes/ chowkidars possess elementary literacy and have ability to read Hindi/ English/ Regional language it would be necessary to test the same.

The eligible sweepers, farashes, etc. who are willing for conversion as Peon shall be interviewed by a Panel constituted by the Regional Head to ascertain their suitability for conversion as Peon.

Whenever recruitment of peons is to be made, 25% of vacancies should be reserved for full time permanent farashes, chowkidars, sweepers who have put in a minimum of 5 years full time service.

The following **procedure is to be followed for conversion of farashes, sweepers, etc. as Peon**:

a) Applications shall be invited from the willing Employees who are eligible for conversion in terms of the aforesaid criteria. (b) The eligible candidates will be interviewed by a panel constituted by the Regional Head to ascertain whether they are able to read and write and also to ascertain their suitability for conversion as Peon.

(b) The Regional Authorities are advised to take due care and make efforts to ensure compliance of the aforesaid directives of the Government.

c) Zonal Authorities are requested to effectively monitor the exercise of giving conversions as above with a view to fulfilling the obligation of giving conversion to the sweepers, farashes, chowkidars etc. in the peon's cadre.

(d) Regional authorities are requested to send statement every half year to AGM(HRM),H.O., Baroda, giving details of total number of vacancies in subordinate cadre; number of vacancies reserved for filling up by conversion; number of persons eligible for conversion; number of persons
(specifically SC/ST and other categories) actually given conversion, reasons for the backlog, if any.

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7.0 PROBATION:

Probationers means an employee who is provisionally employed to fill a permanent vacancy or post and has not been permanent or confirmed in services.

A person recruited in Clerical or Subordinate cadre will be on probation for a period of six months.(Para 495 of Sastry Award)

A probationer will be deemed to have been confirmed in Bank's service after expiry of the probation period, unless his service is dispensed with on or before the expiry of the period of probation.(Para 495 of Sastry Award)

Appointment of the members of award staff is initially made on probation for a period of six months. The word 'Probation' connotes a trial period. Thus, an employee is put on trial for the period of six months during which his overall suitability in the Bank is ascertained. If the service of workman is found to be suitable, he is confirmed in the Bank's employment.

In case of a person whose work was not found to be satisfactory during the period of probation and in the opinion of the Bank, the probation period should be extended for a further period of –
3- months in order to afford to him an opportunity to improve his work, before expiry of the probation period, he should be served with a letter extending his period of probation by –3- months.

Probationer should be paid the same emoluments as are fixed for confirmed workmen and the scales laid down will apply to probationers also.

A probationer is entitled to casual leave and sick leave on pro-rata basis. Hence, his absence/leave beyond the pro-rata casual leave/sick leave entitlement would not be taken into consideration for calculation of –6- months probation period.

In case his performance is found to be not satisfactory, the probationer should be advised in writing well in time. If the probationer does not improve his performance, the bank may extend his probation as aforesaid or terminate his service after giving him due notice.

To facilitate the above action, the Branch Manger should clearly watch the work and conduct of the probationer and advise the Regional office the performance of the probationers, periodically well in time before the expiry of the date of probation.

Probation period – Termination of employee for unsatisfactory performance: Service of employees who do not attend duties remains on unauthorised absence may be terminated on the ground of unsatisfactory performance. At least 2/3 letters should be issued to such employees at regular intervals to counsel and advise them to resume duties. Thereafter, showcause notice has to be issued to them clearly stating that if they fail to attend duties immediately and demonstrate adequate learning of job and show satisfactory performance, their service will stand terminated on expiry of one month from date of this letter / showcause. Subsequently, final letter is to issued to them to terminate their services (under terms of their employment) on ground of non-performance and adequate interest in learning the job caused because of their unauthorised absence.

(Ref: BCC: HRM: 106: 11018 dated 27.11.2014)

Downloaded BY: MR. NEELMOD BANSAL (DMS 1965)

CHAPTER 18: RESIGNATION, RETIREMENT, VOLUNTARY CESSATION, TERMINATION & REINSTATEMENT

1.	VOLUNTARY CESSATION OF EMPLOYMENT
2.	RESIGNATION
3.	RETIREMENT
4.	TERMINATION OF SERVICES OF A PERMANENT EMPLOYEE
5.	TERMINATION OF SERVICE OF A PROBATIONER
6.	TERMINATION OF EMPLOYEE: OTHER THAN A PERMANENT EMPLOYEE, OR A PROBATIONER
7.	CLERKS NOT JOINING THE DUTIES AFTER POSTING GIVEN BY RO OR CLERKS NOT JOINING THE DUTIES AFTER SUBMISSION OF RESIGNATION

1.0 VOLUNTARY CESSATION OF EMPLOYMENT

(Para 33 of 8th BPS dated 2nd June 2005)

When an employee absents himself from work for a period of 90 or more consecutive days without prior sanction from the Competent Authority or beyond the period of leave sanctioned originally including any extension thereof or when there is satisfactory evidence that he has taken up employment in India or outside, the management at any time thereafter may give a notice to the employee at his last known address as recorded with the Bank calling upon him to report for work within 30 days of the date of notice.

Unless the employee reports for work within 30 days of the notice or gives an explanation for his absence within the period of 30 days satisfying the management inter alia that he has not taken up another employment or avocation, the employee shall be given a further notice to report for work within 30 days of the notice failing which the employee will be deemed to have voluntarily vacated his employment on the expiry of the said notice and advised accordingly by registered post.
In the event of the employee submitting a satisfactory reply, he shall be permitted to report for work thereafter within 30 days from the date of expiry of the aforesaid notice without prejudice to the bank's right to take any action under the law or rules/conditions of service.
If the employee fails to report for work within this 30 days period, then he shall be given a final notice to report for work within 30 days of this notice failing which the employee will be deemed to have voluntarily vacated his employment on the expiry of the said notice and advised accordingly by registered post.

If an employee again absents himself for the second time within a period of 30 days without submitting any application and obtaining sanction thereof, after reporting for duty in response to the first notice given after 90 days' of absence or within the 30 days' period granted to him for reporting to work on his submitting a satisfactory reply to the first notice, a further notice shall be given after 30 days of such absence giving him 30 days' time to report. If he fails to report for work or reports for work in response to the notice but absents himself a third time from work within a period of 30 days without prior sanction, his name shall be struck off from the rolls of the establishment after 30 days of such absence under intimation to him by registered post deeming that he has voluntarily vacated his appointment.

Any notice under this clause shall be in a language understood by the employee concerned. The notice shall be sent to him by registered post with acknowledgement due. Where the notice under this clause is sent to the employee by registered post acknowledgement due at the last recorded address communicated in writing by the employee and acknowledged by the bank, the same shall be deemed as good and proper service.

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2.0 RESIGNATION:

A permanent employee can leave the services of the Bank after giving one month's notice in writing.
If he fails to give the notice, he would be liable to pay one month's pay and allowances to the Bank.
A probationer can leave the service of the Bank by giving 14 days' notice in writing. However, if he leaves the Bank's service without giving notice, he would be liable to pay 14 days' pay and allowance to the Bank.

(Para 522 (4) Sastry Award)

General Guidelines

The Regional Head is the Competent Authority to accept the resignation of any Award staff employee. Therefore, whenever any resignation letter is received from an Award staff member, it should be forwarded along with the details of the staff member to the Regional Head immediately without loss of time.
Banks' dues, loans etc. should be recovered before relieving such employee whose resignation has been accepted. IDENTITY CARD AND ITEMS ISSUED BY THE BANK ARE ALSO TO BE OBTAINED FROM HIM.
An employee can not leave the bank's service unless competant authority has accepted his request for resignation/VRS and the same has been communicated to the concerned employee by the appropriate authority in writing.
In order to streamline the procedure and to keep uniformity in administration of the notice period, it has now been decided by our higher authorities that no employee/officer shall be sanctioned any type of leave during the notice period, other than Casual Leave. In other words, the employee will be relieved on the due date on completion of notice period.

However, in extreme cases where availment of leave is unavoidable on account of pressing reasons during the notice period, such leave shall be sanctioned by the respective Zonal Head/Functional Head [for employees attached to BCC, Mumbai & HeaD Office, Baroda] depending on the merits of each case and the notice period will be extended by number of days for which leave is granted.

[Letter No. BCC:HRM:HR-A:103/M-61/10463 dated 16-08-2011]

3.0 RETIREMENT:

3.1 Age of Retirement:
After a workman has reached the age of –57- years, he may be retired after giving him two months' notice in writing in case his efficiency is found by the employer to have been impaired. Subject to this rule and also subject to any rule under an existing pension fund, a workman shall not be compelled to retire before he is –60- years old nor will it be necessary to give a workman a letter extending his services till he is –60- years old.
(Clause 18.1 of BPS dated 19.10.1966 & Clause XIII(i) of BPS dated 17.09.1984.)

3.2 Date of Retirement:

The retirement shall take effect on the last day of the month the workman completes the age of superannuation.(Clause 3 of BPS dated 08.09.1983)
All award staff members on reaching their age of superannuation shall be retired on the last date of the month in which they reach the age of superannuation provided that those whose date of birth falls on the first day of the month shall retire on the last day of the preceding month. The award staff employees due for retirement on superannuation should be served a letter as per the draft given at Annexure 21-A.

(BCC: BR: 95/31 dated 30th January, 2003)

4.0 TERMINATION OF SERVICES OF A PERMANENT EMPLOYEE

In cases not involving disciplinary action for misconduct, the employment of a permanent employee may be terminated by three months' notice or on payment of three months pay and allowances in lieu of notice. The

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services of a probationer may be terminated by one month's notice or on payment of a month's pay and allowances in lieu of notice.
(Para 522(1) of Sastry Award)

4.1 Clarification:
Para 522(1) of Sastry Award quoted above can be invoked in the following type of cases where the employee has committed acts of omission and commission and the acts are of such nature that continuing the employee in the services of the Bank is not desirable:

(1) It is not possible for the Bank to bring the witness in the inquiry proceedings on account of threat made on the witnesses and prima facie the Bank is having sufficient circumstantial evidence that he has committed the act or omission.

(2) The documentary evidences are destroyed but the Bank is having sufficient circumstantial evidences against the employee to come to the conclusion that the delinquent employee has committed the act or omission.

In cases where the documentary evidence/ witnesses are available, it is desirable that the Bank should initiate disciplinary action against the concerned employees and Para 522(1) of Sastry Award is not invoked in such cases.

Where the Regional/Zonal Office is of the opinion that Para 522(1) of Sastry award is to be invoked, such cases should be referred to the Industrial Law dept., BCC with full details and facts of the case for advice.
(BCC: HRM: RKJ: 10020 dated 20.12.2003) The above provision of Sastry Award is subject to statutory provisions in force at the relevant time.

5.0 TERMINATION OF SERVICE OF A PROBATIONER:

(1) The services of a probationer can be terminated by giving him one month notice or on payment of one month's pay and allowance's in lieu of notice thereof generally on grounds of unsatisfactory work etc.

(2) Appointment of the members of award staff is initially made on probation for a period of six months. The word 'Probation' connotes a trial period. Thus, an employee is put on trail for the period of six months during which his overall suitability in the Bank is ascertained. If the service of workman is found to be suitable, he is confirmed in the Bank's employment.

(3) Where the performance of an employee during the period of probation is not found to be satisfactory and if it is felt that, given a chance, he may improve his performance, the period of probation can be extended up to a maximum of three months.

(4) Probationer should be kept informed of, in writing, in respect of his unsatisfactory work, irregular attendance etc., about the lapses on his part, and his explanation where necessary may be called for.

(5) Even if during the extended probationary period, the performance, etc, of the concerned employee does not improve, his services may be terminated as stated in para (1) above. (Para 495 of Sastry Award read with Para 21.18 of Desai Award)

(6) It may be noted that the extension of probation period and termination of employment of a probationer is to be done only at the Regional Level/ Zonal Level. Thus branches are advised to refer all such cases with complete details, well in advance, to their Regional Authorities/ Zonal Authorities to enable them to take a decision in the matter.

(7) Before terminating the services of probationer, he should be advised about his inadequacy during the period of probation, so that the decision to terminate his services would be justified and adequately supported.
(Cir. No. CO: RM: 77/100 dt. 3.12.1985)

Downloaded By : MR. MEHMOOD KHAN (DMS1905)

(8) Any decision regarding extension of probation or termination of a probationer should be taken and communicated in writing before the expiry of the period of probation since a probationer will be deemed to have been confirmed in Bank's service on expiry of the period of probation in terms of Para 495 of Sastry Award.

6.0 TERMINATION OF EMPLOYEE:

OTHER THAN A PERMANENT EMPLOYEE, OR A PROBATIONER:

The services of an employee, except in the case of permanent employee or a probationer, can be terminated by giving him -14-days' notice or paying him -14- days' pay and allowance in lieu of notice thereof. (Para 522 (4) Sastry Award)

If such an employee leaves service without giving -14-days' notice, he would be required to pay a week's pay and allowance to the Bank.(Para 522 (4) Sastry Award)

When an employee is convicted of a criminal offence involving moral turpitude, the disciplinary authority should dismiss him from Bank's service without notice.

The disciplinary authority need not wait for the period of appeal to expire or for the disposal of the appeal by the appropriate court.

(Cir. No. CO: RM: 77/128 dt. 12.08.1985)

An employee can not leave the bank's service unless competetant authority has accepted his request for resignation/VRS and the same has been communicated to the concerned employee by the appropriate authority in writing.

7.0 CLERKS NOT JOINING THE DUTIES

AFTER POSTING GIVEN BY RO OR CLERKS NOT JOINING THE DUTIES AFTER SUBMISSION OF RESIGNATION

(REF: HO:HRM:OSR-IR-103/118/1932 DATED 30.11.2011)

With reference to the recent recruitments undertaken in clerical cadre, we have come across cases where newly recruited clerks report at Regional Office for joining Bank's service but after joining formalities do not 'report to place of posting i.e. branch / office.
It is also observed that some of the clerks tender resignation either after attendir.g duties for a few days or even without reporting for duties at the place of posting.

In the above circumstances, our higher authorities have decided that following actions are to be initiated:

1. To send two/three communications to such clerks advising them to join duties and if they ignore such communication and do not turn up for joining the duties they may be served notice under the signature of Regional Head giving them -1- month time for joining the duties.
2. Even after expiry of notice period if they do not report for duty the services may be terminated.

Downloaded By: MEHMOOD DANISH (DM01965)

A Suggestive Draft:

ANNEXURE A

Enclosure to Circular No.BCC:BR:95/31 dated 30th January, 2003 Draft of the letter to be issued to the Award staff member who henceforth will be reaching the age of superannuation

NO. Date :

Shri _____ EC No._____

Dear Sir/ Madam,

Re : Date of Retirement on Superannuation – Implementation of Clause 3 of All India Bi-partite Settlement dated 8th Sept. 1983

We invite reference to Bank's Circular No. BCC: BR: 95/31 dated 30th January,2003 in the above matter.

As per bank's record you will be reaching the age of superannuation of 60 years on ____(1)____.

Now, therefore, in pursuance of the aforementioned Bank's circular, you shall stand retired from the Bank's service on ___(2)_____ (on the last day of the month), in terms of clause 3 of Bi-partite Settlement dated 8th September,1983.

You may submit the prescribed forms duly filled to enable the bank to settle your terminal benefits, as applicable.

We take this opportunity to wish you a happy and contended retired life.

Yours faithfully

BRANCH HEAD/ AUTHORISED SIGNATORY

Please mention the exact date when the employee is completing 60 years of age. To illustrate, if the date of birth of an employee is 4th January, 1943, he will be completing 60 years of age on 3rd January, 2003.

Please mention the last date of the month in which he has completed 60 years of age.

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE-A

DRAFT LETTER

Ref. No._____ Date :: _____

Mr./Ms. _____
[E.C.No. _____]
Designation :: _____
C/o. Bank of Baroda,
_____ Branch/Office

Madam/Dear Sir,

Re :: **Your application for resignation from the Bank's service.**

We refer to your application dated _____ on the captioned matter.

In this connection, we advise that you will continue to remain in the Bank's service till your Resignation is accepted by the Competent Authority of the Bank and the same is communicated to you in writing.

Please note that leave, LTC, etc; during the notice period of _____ days will be sanctioned to you strictly in terms of the extant guidelines of the Bank.

Yours faithfully,

_____.
[_____]
DEPUTY REGIONAL MANAGER [DRM]

C.C. TO :: **The Branch/Office Head, _____ Branch/Office.**
…For information with a request to handover the original letter to Mr/Ms._____ against his/her clear acknowledgement with date on duplicate. The duly acknowledged copy [having original acknowledgment] be sent to us for our records. We also enclose herewith the Processing Sheet and Exit Interview proforma and request you to submit the same to our office, duly completed in all respects, within -03- days of its receipt.

Downloaded By: M. MEHMOOD DANISH .(DM051965)

SUGGESTIVE FLOW CHART FOR PROCESSING RESIGNATION OF AWARD STAFF

Resignation application is submitted by the employee to the branch which is subsequently forwarded to the Region.

⇩

On receipt of resignation letter, Region should issue a letter to concerned Award Staff employee, duly signed by the Deputy Regional Manager, through Branch, to continue in service till the same is accepted by the Competent Authority. Along with the above letter, the Processing Sheet and the Exit Interview proforma may also be sent for filling up by the concerned employee.

⇩

Simultaneously, Region should issue letter seeking Vigilance Clearance from all the places that concerned employee had worked during last -4- years. On receiving Vigilance Clearance from all the places, RO to seek Vigilance Clearance from the Central Vigilance Department, BCC, Mumbai, through the Zonal Office in stipulated format.

⇩

On receipt of the acknowledgment copy, Processing Sheet and Exit Interview Format from Branch, and Vigilance Clearance from Central Vigilance Department, following documents to be placed before the Regional Head, [since he is the Competent Authority] for consideration ::-

[1] Processing Sheet duly recommended by Branch Head & Regional HRM Department.
[2] Letter of Officer tendering Resignation in original.
[3] Acknowledged copy of Bank's letter to the Officer informing him to continue in service till Competent Authority accepts his resignation.
[4] Vigilance Clearance of Central Vigilance Department, BCC, Mumbai.

⇩

Regional HRM Department to seek decision of the Competent Authority. On receipt of the decision of the Competent Authority, Regional HRM Department to convey the said decision to the Branch/Office where the employee is posted. In case of acceptance of the resignation, Regional HRM Department will issue the Resignation Acceptance letter addressed to the concerned Award Staff, through Branch/Office where he/she is posted, mentioning therein the terms and conditions applicable for the said resignation of the concerned Award Staff.

⇩

Branch/Office to serve the letter mentioning terms and conditions to concerned employee against his acknowledgment and send duly acknowledged copy of said letter to RO. The Branch/Office has to ensure fulfilling of all the terms and conditions mentioned in letter before relieving of employee and submit a confirmation to RO that the concerned employee has fulfilled all terms and conditions mentioned in the letter.

⇩

Branch should issue a relieving letter addressed to the employee on fulfilling the terms and conditions specifying the type of relieving, i.e. resignation, and the date of relieving. Duly acknowledged copy of relieving letter be sent to RO. RO should update HRnes by completing the "End Employment" process and leaving reason as "Resignation".

DRAFT LETTER OF ACCEPTANCE OF RESIGNATION WITH TERMS & CONDITIONS

Ref.No._____ Date :: _____

Mr./Ms. _____
[E.C.No. _____]
Designation :: _____
C/o. Bank of Baroda,
_____ Branch/Office

Madam/Dear Sir,

Re :: **Your application for resignation from the Bank's service.**

We refer to your application dated _____ on the captioned matter.

Your application for resignation was placed before the Regional Head & Competent Authority for consideration, who has considered your request favourably on the following terms and conditions ::-

[1] Notice period of _____ days.
[2] Liquidation of the Bank's dues outstanding.
[3] Recovery of outstanding dues against BOBCARD/BOBEXCLUSIVE, if any.
[4] To refund course fees, if any, which was reimbursed on completion of professional/computer education as per Circular No. CO:BR:91/243 dated 11/08/1999, if three years period is not completed from the date of completion of course.
[5] To effect recovery of amount [pro-rata basis], if any, reimbursed towards purchase of newspapers/ periodicals/ books, etc; in advance for the current financial year.
[6] Surrendering the Identity Card issued by the Bank.
[7] You will be eligible for Privilege Leave encashment equal to the number of day's credit to account subject to maximum of -120- days.
[8] Please return duly filled in terminal benefit claim form duly signed and submit the same to Branch/Office of your posting immediately.

You will be relieved from the Bank's service only after fulfilling the above mentioned terms and conditions.

Please signify your acceptance, with date, on duplicate of this letter.

Yours faithfully,

[_____]
DEPUTY REGIONAL MANAGER [DRM]

Downloaded By: MR. MEHUL ODEDARA (DM051965)

CHAPTER 19: SUSPENSION AND SUBSISTENCE ALLOWANCE

1.	SUSPENSION
2.	SUBSISTENCE ALLOWANCE

1.0 SUSPENSION :

(a) Suspension means a temporary deprivation of an employee's functions or the right to discharge duties. It does not terminate employment relationship or the contract, but merely suspends the contract so far as performance of duties or enjoyment of privileges attached to the office is concerned. The employee does not cease to be a member of Bank's service, but is not permitted to work and is paid only a "Subsistence Allowance", which is less than salary and allwances to which he is entitled.

(b) Suspension is not a penalty but an administrative action/order. It is purely a transitional administrative action and is not a quasi judicial or judicial act.

I A specimen proforma of suspension order is mentioned at Annexure-1.

(d) The Disciplinary Authorities are the Competent Authorities to suspend employees in vigilance cases. As regards non-vigilance cases the power of suspension rests with Regional Authorities/Zonal Authorities as the case may be (Refer Circular No. CO:RM:85/32 dated 05/10/1993). Mandatory reporting to be made of all suspension cases to Chief Vigilance Officer/General Manager(HRM) depending upon whether the case is vigilance or non-vigilance.

(Refer Circular No. CO:RM:88/56 dated 24/09/1996).

(e) The suspension order should specify whether suspension is pending disciplinary action or criminal proceedings in Court of Law.

(f) For revocation of suspension pending disciplinary action, concerned Disciplinary Authority has to consult Chief Vigilance Officer/General Manager(HRM) depending upon whether the case is vigilance or non-vigilance.

(g) A suspended employee is to be instructed not to enter branch/office premises without prior written permission except for purpose of :

attending departmental enquiry;

operating his bank account.

(h) He cannot leave Head Quarters without prior permission of the Competent Authority.

(i) In case an employee is arrested and released on bail, his Head Quarters will be subject to any restriction that the court may impose on his movement while granting bail.

(j) Suspension ends with a revocation order by the Competent Authority. Suspension also ends when the employee's services are terminated or on reaching the age of superannuation or when the final order of punishment is passed. It is necessary for the Disciplinary Authority to state in the final order about the treatment of the suspension period.

(k) No leave is granted to an employee under suspension.

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2.0 SUBSISTENCE ALLOWANCE :

(Clause -5- of Settlement dated 08/09/1983 on "Other Issues", specifies Subsistence Allowance payable to Award Staff)

(a) Subsistence Allowance is payable after the employee furnishes a certificate as per Annexure-2.

(b) An employee under suspension ceases to draw Subsistence Allowance after superannuation/dismissal from service.

(c) An Award Staff employee will be granted notional increments falling due during the period of suspension – Dearness Allowance fluctuations to be taken into account for calculation of subsistence allowance.

(d) The Disciplinary Authority should invariably specify while passing the penalty order, as to whether the increments for the period of suspension are to be released or withheld. If the order is silent in this regard, then it shall be construed that increments falling due during the period of suspension are to be released.

(e) If an employee dies during pendency of disciplinary proceedings and while under suspension, the period between the date of suspension and the date of death of the employee is to be treated as period spent on duty for all purposes and full pay and allowances for that period to which he had been entitled had he not been suspended is to be paid to his family.

(f) In States like Kerala and West Bengal where there are statutory provisions for payment of subsistence allowance during suspension, if such provisions are more beneficial to the employee, then subsistence allowance shall be paid to him under the statutory provisions only.

(g) In case pay scales are revised during the period of suspension, the Award Staff will be paid subsistence allowance reckoning the revised scales of pay on account of revision of salary, even if the date of suspension is prior to the date of salary revision.

(h) An employee is entitled to medical aid and hospitalization during the period of suspension.

(i) As regards sanction of Personal Loan, Demand Loan, Vehicle Loan etc., to staff members against whom disciplinary proceedings are initiated, the Board of Directors of our Bank, in its meeting dated 16/05/2000 has decided as under :-

(Ref Cir No.HO:BR:92/208 dated 31-07-2000)

(1) The Bank shall consider sanction of Personal Loan, Demand Loan, Vehicle Loan etc.,(other than Housing Loan) both in respect of vigilance and non-vigilance cases.

(2) The Competent Authority for sanction of such loans (other than Housing Loan) in the case of such Award Staff members is as under :-

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Category of Staff	Competent Authority
Award Staff members working in branches, Regional/Zonal Offices and any other administrative offices (inclusive of RRBs, ZICs, Training Centers/ Training Colleges functioning within the administrative area of the Zone)	Zonal Head
Award Staff members working in BCC/Head Office.	General Manager / Deputy General Manager incharge of Office Administration

(3) For loans exceeding an amount of ₹ 75,000/-, the concerned employee is required to furnish collateral security in the form of sureties from two permanent employees of the Bank.

(4) The sanction of such loans shall not prejudice the disciplinary proceedings initiated in whatsoever manner.

(5) Such applications shall be considered subject to fulfillment of all other terms and conditions as specified in the schemes for sanction of various staff loans.

(6) The Bank shall not consider sanction of personal loan, demand loan, vehicle loan etc., (other than Housing Loan) to the following categories of staff members :

(a) Award Staff members against whom Disciplinary Proceedings have been initiated for any gross misconduct as per the provisions of Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10/04/2002.

(b) Award Staff members against whom Disciplinary Proceedings have been initiated specifically for alleged commission of misconduct relating to incurring debts to an extent considered by the management as excessive.

(c) Award Staff members who are under suspension.

(d) Award Staff members against whom criminal prosecution has been initiated by CBI/Police etc.

(j) The Board of Directors in the meeting dated 29/04/1999, decided to extend granting Housing Loan to Award Staff members who are under suspension and/or against whom disciplinary proceedings for gross misconduct are initiated. (Ref Cir No. HO:BR:91/201 dated 30/06/1999)

(1) Application for granting of Housing Loan to Award Staff members who are under suspension and/or against whom disciplinary proceedings for gross misconduct are initiated may be considered when there are no reasonable chance of termination, depending upon the gravity of each case, subject to condition that such Award Staff member would be required to furnish collateral security in the shape of mortgage bond from two permanent employees of the Bank.

(2) The Collateral Security, in the form of mortgage bond from the two permanent employees of the Bank, whose remaining length of service should be more than the repayment of housing loan and who have sufficient balance of unencumbered P.F.

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(3) The Competent Authority for sanction of Housing Loan in such cases shall be the General Manager/Deputy General Manager in-charge of HRM portfolio. Such applications shall be considered subject to fulfillment of all other terms and conditions as specified in the scheme for sanction of Housing Loan, and all such applications should be forwarded to the Assistant General Manager(HRM), Head Office, Baroda, through Region/Zone concerned, giving all relevant details of the case.

(k) Rate of payment of Subsistence Allowance :

Where the enquiry is departmental by the Bank :-

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

(a) for the first three months of suspension 1/3rd of the pay and allowances which the workman would have got but for the suspension.
(b) for the period of suspension, if any, thereafter ½ of the pay and allowances which the workman would have got but for the suspension provided that after one year of suspension full pay and allowances would be payable if the enquiry is not delayed for reasons attributable to the concerned workman or any of his representatives.

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

(a) for the first three months of suspension 1/3rd of pay and allowances which the workman would have got but for suspension.
(b) for the period of suspension, if any, thereafter, ½ of the pay and allowances which the workman would have got but for suspension.

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

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

Where the enquiry is held by an outside agency including a trial in a criminal court (irrespective of whether the enquiry/trial is preceded by an investigation by an outside agency (i.e. Police/CBI) or not :-

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(1) for the first six months of the suspension 1/3rd of the pay and allowances which the workman would have got but for the suspension.
(2) for the period of suspension, if any, thereafter, ½ of the pay and allowances which the workman would have got but for suspension, until the enquiry is over.

When the quantum of subsistence allowance payable to a workman is 1/3rd or ½ as the case may be, his pay and allowance will be payable at 1/3rd or ½ rate as the case may be :-

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EXAMPLE

To be calculated every month

Salary Component	Clerical	Substaff
Basic Pay	19300	11350
Stagnation Pay	1600	800
Special Pay (SWO 'B'/Driver)	500	1450
Professional Qualification Pay (PQP)	1230	--
Dearness Allowance	14257	8568
House Rent Allowance (10%)	2263	1360
Project Area Allowance	0	0
Hill/Fuel Allowance	0	0
Transportation Allowance	275	275
Permanent Personal Pay (PPP)	1384	692
Gross Salary	40809	24495
Subsistence Allowance @ 1/3rd Rate	13603	8165

Deductions from Subsistence Allowance : (Ref Cir No. BCC:BR: 95/395 dated 11/12/2003)

Compulsory Deductions :

Income Tax, provided the employees yearly income calculated with reference to the Subsistence Allowance is taxable.

House Rent and allied charges like electricity, water, furniture etc., where such facility is provided by the Bank.

Recovery of loan instalments towards the repayment of loans and advances taken from the Bank shall be in proportion to the rate of Subsistence Allowance being drawn by the employee i.e. 1/3rd, ½ or full, as the case may be.

(2) Optional Deductions (as per written authority of the employee) :

Premium/Contributions due on Life Insurance Policies etc; under Salary Savings Schemes.

Amount due to Co-operative Credit Societies/Stores.

Refund of advance taken from Provident Fund.

(3) Deduction which may not be effected :

Professional Tax

Subscription to Provident Fund

Amount due on Court attachments, provided order does not attach Subsistence Allowance.

Recovery of loss to Bank for which an employee is responsible.

Immediately after suspension, concerned employee should be issued a letter as per proforma given at Annexure-3.

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ANNEXURE-1 (A)

DRAFT OF ORDER OF SUSPENSION FOR AWARD STAFF

O R D E R

(1) As disciplinary action is contemplated/pending against Mr./Ms.* ** , I am of the opinion that circumstances exist, making it necessary to place Mr./Ms.* ** , under suspension.

(2) Accordingly, I hereby place Mr./Ms.* ** , under suspension with effect from the date of service of this order upon him/her*.

(3) During the period that this order remains in force,

(i) Mr./Ms.* ** , is directed not to leave his/her* headquarters without obtaining the prior written permission of the undersigned;

(ii) He/She* is directed not to enter the branch premises except for the purpose of operating his/her* own account – (for any other purpose if he/she* wishes to enter the branch premises, he/she* should obtain prior permission of the Branch Manager for the same.)

(iii) He/She will be entitled to subsistence allowance in terms of the provisions of Bipartite Settlement.

Date : _____

(_____)
COMPETENT AUTHORITY

* Delete what is not applicable
** Mention full name, E.C.No., designation and place of posting

Downloaded By : Mr. MEHMOOD DANISH (DM51965)

ANNEXURE-1 (B)

DRAFT OF ORDER OF SUSPENSION FOR AWARD STAFF IN CASE WHERE F.I.R. IS LODGED/TO BE LODGED OF A CRIMINAL CASE UNDER INVESTIGATION

O R D E R

(1) As criminal investigation is contemplated/pending against Mr./Ms.* ** , and/or criminal prosecution may be initiated against him/her*, I am of the opinion that circumstances exist, making it necessary to place Mr./Ms.* ** , under suspension.

(2) Accordingly, I hereby place Mr./Ms.* ** , under suspension with effect from the date of service of this order upon him/her*.

(3) During the period that this order remains in force,

(i) Mr./Ms.* ** , is directed not to leave his/her* headquarters without obtaining the prior written permission of the undersigned;

(ii) He/She* is directed not to enter the branch premises except for the purpose of operating his/her* own account – (for any other purpose if he/she* wishes to enter the branch premises, he/she* should obtain prior permission of the Branch Manager for the same.)

He/She will be entitled to subsistence allowance in terms of the provisions of Bipartite Settlement.

Date : _____

(_____)
COMPETENT AUTHORITY

* Delete what is not applicable

** Mention full name, E.C.No., designation and place of posting

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ANNEXURE-2

Certificate to be furnished by an employee under suspension

(To be submitted every month before disbursement of subsistence allowance)

I, _____ having been placed under suspension by Order No. _____ dated _____ of the Competent Authority, while holding the post of _____ do hereby certify that I have not been employed in any business, profession or vocation for profit/ remuneration/ salary.

Date : _____

Signature

Full Name : _____

E.C.Number : _____

Address : _____

Telephone Number : _____

Mobile Number : _____

Email Address : _____

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE-3

Letter to be issued by Branch Head/ Office Head to suspended employee immediately after suspension

Ref.No._____ Date : _____

To,

Mr./Ms._____ (E.C.No._____)

Designation : _____,

_____,

_____,

_____.

Madam/Dear Sir,

You have been placed under suspension vide Order No. _____ dated _____ of the Competent Authority.

Please note that the following deductions will be made from your subsistence allowance:-

(1)

(2)

(3)

(4)

Please also note that the following optional deductions will not be made from your subsistence allowance till we receive authority for the same from you in writing :-

(1)

(2)

(3)

You are advised to submit certificate as per enclosed draft immediately ensure to submit the same every month before disbursement of Subsistence Allowance. Please also note to keep the Bank updated in case of change of your address, telephone number, mobile number and email address.

Yours faithfully,

(_____)

BRANCH/OFFICE HEAD

Downloaded By: MR. MEHMOOD DANISH .(DM051965)

CHAPTER: 20: PROMOTION POLICY

1.	INTERNAL PROMOTIONS FROM CLERICAL CADRE TO OFFICERS' CADRE
2.	NTERNAL PROMOTIONS FROM SUBORDINATE CADRE TO CLERICAL CADRE

1.0 INTERNAL PROMOTIONS FROM CLERICAL CADRE TO OFFICERS' CADRE

There shall be two channels for promotions from Clerical cadre to Officers' cadre as under :-

a) Seniority Channel - 35% } **Of the total internal promotions to be made in Officers' cadre in Junior Management Grade/ Scale-I**

b) All India Channel - 65%

At the time of inviting applications for promotions from Clerical to Officers' cadre from the eligible candidates, the bank shall declare the number of vacancies to be filled in by internal promotions. However, 35% of such declared vacancies will be filled in by Seniority Channel from the zones.

Provided that in arriving at 35% of the vacancies for each zone under Seniority Channel, fraction of less than 0.5 shall be ignored and the fraction of 0.5 or more shall be rounded off to one.

This is only meant for the purpose of ascertaining and declaring the vacancies. Those who are promoted to officers' cadre under the Seniority Channel shall be retained in the zone immediately on promotion to Officers' cadre ordinarily for a period of 3 years.

Remaining 65% of the total internal promotions shall be made by the All India Channel.

Those who are promoted to Officers' cadre under All India Channel shall be liable to be transferred to any branch/ office of the Bank, anywhere in India.

The Bank shall have the right to reduce or increase the number of declared vacancies to the extent of 10% of the number so declared.

If sufficient number of candidates do not qualify under the All India Channel, the Bank shall have the right to further reduce the number of promotions, in this channel.

Note :-

The word 'Zone', wherever it appears, shall for the purpose of this Settlement, mean thsame as the administrative zone of the Bank and shall include all the branches including specialized branches of the zone and also the administrative offices like Head Office, Corporate Office, Zonal Office, Regional Office, Zonal Inspection Centre, Training Colleges/ Training Centres, Stationary Cell etc falling in the geographical jurisdiction of the zone.

Downloaded By: MR. SHAHNOOR DARUCH (DN051965)

WEIGHTAGE ASSIGNED TO DIFFERENT FACTORS:-

Following factors with weightage assigned to them have been identified for internal promotions from Clerical to Officers' cadre :-

Factors	Weightage	
	Seniority Channel	**All India Channel**
Seniority	30	0
Rural Service	5	5
Written Test	60	60
Interview	0	25
PASAS	5	10
TOTAL	**100**	**100**

SELECTION PROCEDURE :-

At the time of inviting applications for promotions from Clerical to Officers' cadre from the eligible candidates, the Bank shall declare the vacancies in terms of Clause above.

Employees who fulfill the eligibility criteria, while applying for internal promotions, shall clearly exercise option either for Seniority Channel or All India Channel and such option once exercised shall be irrevocable for that exercise. No employee shall opt for both the channels at a time.

SENIORITY CHANNEL:-

ELIGIBILITY :- Subject to Clause 8.0, candidates with minimum 15 years of active service in the clerical cadre shall be eligible to apply for promotion under this channel :-

'Active Service' for this purpose shall mean actual service which shall include all kinds of leave and any period of probation, but shall exclude:

period of temporary/ casual employment.

Any period of absence from service on loss of pay, for which increment is postponed; and

Period subject to a maximum of 3 years, for which increments are stopped or reduced. For this purpose, increments stopped/ reduced shall be treated as the number of years of service and shall be proportionately reduced from actual service, subject to a maximum of 3 years during the period of operation of the punishment.

Period of Sabbatical Leave.

'Active Service' shall be computed as given in paragraph 5.1. Examples are given below:-

Downloaded By: Mr. MAHMOOD DANISH (DIN051965)

Illustration 1 :-
Mr. 'A' is having 17 years of service. He has availed one year leave on loss of pay from 1.4.2011 to 31.3.2012 for which his one increment is postponed. For computing the 'active service', the total service of 17 years shall be reduced by one year and since the 'active service' shall be 16 years, he is eligible to participate in the promotion exercise under seniority channel.
Marks for seniority shall be awarded as under :-

For the first 15 years of active service.	- 15 base marks
Add marks for the additional one year of active service @ 1 mark per year.	- 01 mark
TOTAL	**- 16 marks**

Illustration 2 :-
Mr. 'B' is having 15 years of service. He has been imposed punishment of 'stoppage of one increment on 01.4.2011'. The 'active service' shall be counted as 14 years for any exercise to be conducted during the period of operation of such punishment i.e. from 1.4.2011 to 31.03.2012. Hence, he is ineligible to participate in the promotion exercise during the said period under Seniority Channel.
However, he will be eligible to apply for the All India Channel provided he fulfills the eligibility criteria under the All India Channel.

Illustration 3 :-
Mr. 'C' is having 22 years of service. He has been imposed punishment of stoppage of three increments on 31.12.2009. For the purpose of computation of 'active service', three years shall be reduced from 22 years of service and since his active service after reduction shall be 19 years, he shall be eligible to participate in the promotion exercise under the Seniority Channel.
His marks for seniority for promotion exercise in which the last date of submission of application falls during the period of operation of punishment i.e. 31.12.2009 to 31.12.2012, shall be as under :-

For the first 15 years of active service.	- 15 base marks
Add marks for the additional four years of active service @ 1 mark per year (i.e. 1 x 4)	- 04 marks
TOTAL	**- 19 marks**

AGE LIMIT :-

Maximum 58 years and
Maximum 55 years (for those joining the Bank's service in Clerical cadre after the date of this settlement i.e. 27.09.2012.

SENIORITY (30 MARKS OUT OF 100 MARKS).
An eligible candidate for promotion under Seniority Channel shall be given 15 base marks for the minimum qualifying active service of 15 years in clerical cadre and 1 mark for each additional year of active service over and above the 15 years of service in the clerical cadre subject to a maximum of 30 marks for the total active service. For example, an eligible candidate who has completed total active service of 30 years or more in the clerical cadre shall be awarded 30 marks for seniority.

The completed years of active service shall be calculated as on the last date for submitting applications for promotion. For this purpose, active service of six months and above as on the last date for submitting applications shall be taken as a completed year of active service and active service of less than six months shall be ignored.

For reckoning length of service in respect of employees of erstwhile amalgamated/merged banks with Bank of Baroda, the weightage for their past service shall be given in terms of respective settlements governing their service conditions on merger/ amalgamation which is reproduced as under :-

Name of the Bank	**Weightage for regular full time past service**
Erstwhile Traders Bank Ltd.	1.5:1 (One Year for every One and half years of service in ETBL)

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Erstwhile Bareilly Corporation Bank Ltd.	1.5:1 (One Year for every One and half years of service in EBCBL)
Erstwhile Benaras State Bank Ltd.	2:1 (One Year for every two years of service in EBSBL)
Erstwhile South Gujarat Local Cooperative Bank Ltd.	3:1 (One Year for every three years of service in ESGLCBL)

There shall be no weightage for past service to employees of Erstwhile Memon Co-operative Bank Ltd. As they are recruited afresh in Bank of Baroda.

WRITTEN TEST (60 MARKS OUT OF 100)

All eligible candidates shall have to appear in a written test comprising of all objective type questions. The subjects that would be covered for the written test of candidates for promotion to Officers' cadre under Seniority channel and weightages accorded would be as under:

Subject	Maximum Marks	Qualifying Marks
Banking Law & Practice	16	7
Banking Technology	16	6
General Knowledge	10	4
Rural Banking	10	4
English	08	3
TOTAL	**60**	**24**

DECLARATION OF PROMOTIONS (UNDER SENIORITY CHANNEL) :-

The Bank shall draw a merit list zone-wise, by aggregating the marks secured by candidates for Seniority, Written Test, Rural Service and in the PASAS and promotions shall be declared zone-wise from the said merit list in the descending order of merit to the extent of vacancies declared zone-wise under this channel, in terms of clause 3.1 above. Marks for PASAS and Rural Service shall be computed as enumerated in Para 16 and 17 respectively.

From the said list, 'the Bank' may promote in the merit order, candidates according to its needs as and when necessary after the initial promotions are made. Provided however, the promotions declared subsequent to the initial promotions, shall have effect, from the date of initial promotions for the purpose of fixation of salary as an officer but, no arrears of salary shall be payable between the date of initial promotion and the date on which subsequent promotions are declared.

The Bank shall have the right to maintain a waiting list upto 10 per cent of the number of promotions for its future needs till the next promotion exercise which it may or may not utilize in its discretion. Promotions, if declared from the waiting list, shall take effect from the date of declaration of such promotions prospectively for all purposes.

ALL INDIA CHANNEL:-

ELIGIBILITY :-

Candidates with minimum active service stated against each category, as mentioned below, shall be eligible to apply for promotion under this channel.

	Category	Minimum active service
A.	Chartered Accountants (Cas) OR Cost and Works Accountants (ICWAs) OR Company Secretaries OR Ph.D/ D.Lit in subjects related to Banking in the Disciplines of Agriculture, Commerce, Economics, Law and Management from a recognized University. OR	Confirmed employees with minimum 1 year of active service in Clerical cadre

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	Masters Degree/ Post Graduate Degree/ Diploma in Computer Science (Two years and after completion of Graduation) from a recognized University. OR Degree in Engineering/Post-Graduate Diploma in Architecture from a recognized University or from an Institute recognized by the Central Government. OR MBAs (after completion of Graduation) from a recognized University or from an Institute recognized by the Central Government. *Candidates having above mentioned Qualifications with minimum 50% marks in aggregate, from a recognized University or from an Institute recognized by the Central Government shall be eligible under this category.*	
B.	First Class Graduates/ First Class Post-Graduates from a recognized University or from an Institute recognized by the Central Government. OR Graduates/Post-Graduates with both parts of CAIIB/ CAIB (London) OR Graduates/ Post Graduate Diploma (one year) in Computer Science from a recognized University or from an Institute recognized by the Central Government.	2 years of active service in the Clerical cadre.
C.	Graduates/ Post Graduate with Part I of CAIIB/ CAIB (London) OR Non-graduate (as on the date of settlement) with CAIIB/ CAIB (London) – both parts	3 years of active service in Clerical cadre
D.	Graduates/ Post Graduates (other than A, B & C above) from a recognized University OR Non-Graduates with CAIIB (Part I)/ CAIB (London) Part I (who are in the clerical cadre as on the date of settlement)	4 years of active service in the Clerical cadre
E.	Non-graduates (who are in the clerical cadre as on the date of settlement)	7 years of active service in the Clerical cadre.

Note :

For the purpose of Post-Graduation, in terms of this Settlement, a candidate has to complete Graduation before appearing for Post-Graduation.

First Class Graduation/ First Class Post Graduation shall mean minimum of 60% marks in the aggregate in the said examination.

Non-graduation shall mean SSC/ Matriculation pass from an Examination Board of State or Central Government and above but not Graduation.

Equivalent examination shall not be considered. However, candidates who have passed an examination equivalent to SSC/ Matriculation and have been promoted to clerical cadre from subordinate cadre on the basis of said qualifications shall be considered eligible for participating in the promotion exercise provided they are otherwise eligible under this Settlement.

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'Active Service' for this purpose shall have the same meaning as defined in Clause 6.1 above and the illustrations given thereunder.

AGE LIMIT: - Maximum 55 years.

WRITTEN TEST (60 MARKS)

All eligible candidates shall have to appear in a written test comprising of all objective type questions. The subjects that would be covered in Written Test for promotion to Officers' cadre under All India Channel and weightages accorded would be as under :-

Subject	Maximum Marks	Qualifying Marks
Banking Law & Practice	16	8
Banking Technology	16	7
General Knowledge	10	5
Reasoning & Problem Solving	10	4
English	08	4
TOTAL	**60**	**28**

Candidates who qualify in the written test i.e. those who have secured 28 marks or above out of 60, shall be considered eligible for appearing for the interview.

INTERVIEW (25 MARKS):-

A list of candidates successful in the written test, i.e. those who secure 28 or more marks in the written test, shall be prepared in the descending order of marks secured by them and from the said list, eligible candidates in the ratio of 1:5 (i.e. for every one vacancy, five candidates) shall be called for interview. The bank shall constitute interview panel/ panels for interviewing such eligible candidates. In case candidates eligible for interview are not available in the ratio of 1 :5, the bank shall call all eligible candidates for interview

The minimum marks to be secured by the candidate for personal interview would be 10 marks out of a total of 25 marks (i.e. 40%).

DECLARATION OF PROMOTIONS (UNDER ALL INDIA CHANNEL):-

After the interviews are over, a merit list of the eligible candidates shall be prepared by aggregating the marks secured by them for Written Test, Personal Interview, Rural Service and PASAS. Promotions shall be declared from the said merit list in the descending order of merit to the extent of vacancies declared under the All India Channel, in terms of Clause 3.1 above.

From the said list, 'the Bank' may promote in the merit order, candidates according to its needs as and when necessary after the initial promotions are made. Provided, however, the promotions declared subsequent to the initial promotions, shall have effect from the date of initial promotions for the purpose of fixation of salary as an officer but no arrears of salary shall be payable between the date of initial promotions and the date on which subsequent promotions are declared.

The Bank shall have the right to maintain the waitlist upto 10% of the number of promotions for its future needs till the next promotion exercise which may or may not be utilized, in its discretion. Promotions, if declared from the waitlist shall take effect from the date of declaration of such promotions prospectively for all purposes.

WEIGHTAGE FOR RURAL SERVICE (5 MARKS) APPLICABLE FOR BOTH CHANNELS:-

An eligible candidate for promotion to Officers' cadre (Seniority and All India Channel) shall be given 0.5 marks for each completed year of service in rural branch/office, subject to maximum of total 5 marks.

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WEIGHTAGE FOR PASAS (SENIORITY CHANNEL – 5 MARKS & ALL INDIA CHANNEL – 10 MARKS) – APPLICABLE FOR BOTH CHANNELS:-

A candidate eligible for promotion to Officers' cadre shall be given weightage for the PASAS score that he/she scored for his/her performance as under:

Applicability	Weightage & Period for Calculation
For Seniority Channel Candidates	Total weightage shall be of 5 marks The average of score in PASAS during the last 2 years shall be taken into consideration subject to a maximum of 5 marks.
For All India Channel Candidates	Total weightage shall be of 10 marks The average of score in PASAS during the last 2 years shall be taken into consideration subject to a maximum of 10 marks.

Parameters for PASAS shall be decided after discussions with the Federation (recognized Union).

ONLINE TEST :-

Bank shall switch over from existing mode of conducting written test to the online test (comprising of all objective type questions) for All India and Seniority Channel for 60 marks out of 100 marks from promotion exercises to be held from 01.04.2014 or afterwards, subject to the availability of sufficient infrastructure for the same.

PROBATION PERIOD:-

Clerical staff on promotion as Officer in JMG/S – I will be on one year's probation after expiry of which he/she will be considered for confirmation in the service of the Bank as an Officer subject to his/her work, conduct and attendance being found satisfactory.

REFUSAL OF OFFER OF PROMOTION:-

An employee who refuses the offer of promotion shall not be eligible to participate in the next two promotion exercises.

REVERSION TO CLERICAL CADRE OF PROMOTEE OFFICER:-

An employee who accepts promotion and thereafter seeks reversion and if granted, to the clerical cadre shall also not be eligible to participate in the next two promotion exercises.

SPECIAL PROVISIONS :-

The written test for the Seniority Channel and All India Channel may be held on a common date or on different dates, subject to availability of infrastructure.

The Bank may engage the services of Institute of Banking Personnel Selection (IBPS) or any specialized agency for conducting the promotion exercise fully or partially.

here shall be at least one exercise for promotion to Officers' cadre in a calendar year. If for any pressing reason, the same cannot be held in a particular year, the Federation (recognized Union) will be informed in writing and the matter will be discussed with the Federation (recognized Union).

Promotions made under Clause 25.0 of this Settlement shall be treated as out of turn promotions and shall be over and above the number of vacancies declared.

A copy of the list of internal promotions declared by the Bank from the Clerical to Officers' cadre shall be furnished to the Federation (recognized Union) on the same day.

While declaring the list of candidates successful in the written test under the All India Channel, marks secured by them in the written test shall be declared. Marks obtained in the written test by the candidates under Seniority Channel shall also be declared simultaneously.

After all the internal promotions are declared, the Bank shall within two months thereof, communicate in writing/display on intranet/Hrnes to all who participated in the promotion exercise at all stages, the marks secured by them under different identified factors. However, marks already advised under Clause 22.6 above shall not be advised again.

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DIRECT RECRUITMENT OF OFFICERS :-

The Bank shall have the right to recruit officers directly in Junior Management Grade/ Scale-I as against internal promotions, after following Government Guidelines, in this regard.

The proportion of direct recruits shall not include officers recruited in Specialists cadre.

The qualifications for direct recruitment of officers in Junior Management Grade/ Scale-I shall be, as may be prescribed by the Government of India / HR Resourcing Advisory Committee/ Board of the Bank.

A statement showing number of directly recruited Officers in JMG/S-I in Generalist category shall be furnished to the Federation (recognized Union) at the end of every calendar year.

RESERVATION OF VACANCIES/ ELIGIBILITY CRITERIA AND OTHER MATTERS RELATING TO PROMOTIONS TO CLERICAL CADRE IN TERMS OF GOVT. POLICY FOR SPECIFIED CATEGORIES SUCH AS SCHEDULED CASTES/ SCHEDULED TRIBES/ EX-SERVICEMEN AND ANY OTHER CATEGORIES SPECIFIED BY THE GOVT.

The guidelines/ directives issued by the Govt. of India/ Reserve Bank of India/ Indian Banks' Association from time to time related to any provision under this settlement, relaxation of criteria, reservation of posts, for SC/ST/Ex-servicemen or any other category etc., shall be deemed to be a part of this promotion policy and shall be given effect accordingly. The Federation (recognized Union) shall be advised of the guidelines/ directives received from the Govt. of India/ RBI/Indian Banks' Association, from time to time.

OUT OF TURN PROMOTIONS :-

The policy regarding out of turn promotion to Officers' cadre of employees who are outstanding sportsmen/ sportswomen, employees who apprehend dacoits/ robbers etc. shall be as may be directed by the Government of India/ Indian Banks' Association, from time to time under a policy guideline/ directive. The Federation (recognized Union) shall be advised of the guidelines/ directives received from Government of India/ Indian Banks' Association from time to time.

Bank may promote candidates for their excellence in performance not exceeding -5- in any promotion exercise. Parameters for reckoning excellence in performance shall be worked out separately after discussions with the Federation (recognized Union).

CASES OF DISCIPLINARY ACTION :-

Candidates who are otherwise eligible in terms of the Settlement but are either
under suspension; or
in respect of whom a chargesheet has been issued and the disciplinary proceedings are pending; or
in respect of whom prosecution for a criminal charge is pending

will be permitted to appear in the promotion exercise but their results shall be kept in abeyance.

If, on the conclusion of the departmental/ court proceedings, the candidate is exonerated, the result kept in abeyance would be declared. If found successful, promotion will take effect from the date of declaration of initial promotions for the purpose of seniority/ fixation of salary as an Officer. No arrears of salary, however, as per officers' cadre shall be payable for the intervening period.

If punishment is imposed on the candidate as a result of the departmental proceedings/ found guilty in the court proceedings against him/ her, he/ she will not be eligible for promotion in the exercise(s) for which his/ her result is kept in abeyance.

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2.0 INTERNAL PROMOTIONS FROM SUBORDINATE CADRE TO CLERICAL CADRE

[Settlement on Policy for promotion from Subordinate to Clerical Cadre 2016 dated 31/08/2016]

Eligibility :-

Confirmed Full-time/ Part-time employees in Subordinate cadre with the minimum active service mentioned against them as under, shall be eligible to apply for promotion to Clerical cadre.		
Full-time confirmed employees in the Subordinate cadre who have passed graduation/post-graduation [after graduation] from a recognized University, while in service of the Bank/at the time of absorption/recruitment in Bank's service [as the case may be]	-	Minimum 3 years of active service in subordinate cadre in the Bank.
Full-time confirmed employees in the Subordinate cadre who have passed 12th Standard (10+2) examination conducted by a recognized Board of Central or State Government OR an examination recognized as equivalent to 12th standard (10+2) for the purpose of recruitment in Central Govt. service, while in service of the Bank/at the time of absorption in Bank's service.	-	Minimum 4 years of active service in subordinate cadre in the Bank.
Full-time confirmed employees in the Subordinate cadre who have passed SSC/SSLC/ Matric examination conducted by a recognized Board of Central or State Government or an examination recognized as equivalent to SSC/ SSLC/ Matric for the purpose of recruitment of Central Govt. Service, while in service of the Bank/ at the time of absorption in Bank's service.		Minimum -5- year of active service in subordinate cadre in the Bank.
Full-time confirmed employees in the Subordinate cadre as on the date of this settlement who have passed examination one standard below SSC/ SSLC/ Matric or who have APPEARED for SSC/ SSLC/ Matric examination but FAILED while in service of the Bank/ at the time of absorption in Bank's service.	-	Minimum -7- years full time active service in subordinate cadre in the Bank.
It is also agreed to delete clause 4(f) of the Tripartite Settlement dated 18.3.2008 related to eligibility of regularized persons in Sub-staff cadre for promotion to Clerical cadre.		

Note:

For the purpose of (D) above, 'One Standard below SSC/ SSLC/ Matric" shall mean a pass in the annual school examination of the standard just below SSC/ SSLC/ Matric (under the education system in vogue) in a School recognized by a Board of Secondary Education of Central or State Government.

For the purpose of (D) above, "appeared for SSC but failed' shall mean that the employee should have appeared in all the papers for SSC/ SSLC/ Matric examination but could not pass.

"Active service" for the purpose of eligibility shall mean actual service from the date of joining/ absorption in the Bank's service in Subordinate Cadre, which shall include all kinds of leave and any period of probation, but shall exclude;

Period of temporary/ casual employment;

Any period of absence from service on loss of pay, for which increment is postponed; and

Period, subject to a maximum of three years, for which increments are stopped or reduced by way of punishment. For this purpose, increments stopped/ reduced shall be treated as the number of years of service and shall be reduced from actual service, subject to a maximum of three years during the period of operation of the punishment only.

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Period of Sabbatical leave.

A few illustrations for calculation of **'Active Service'** are given below :-

Illustration 1 :-

Mr. 'A' is a Full-time confirmed employee in the Subordinate cadre having 7 years of service and his educational qualifications is 'Passed one standard below SSC/ SSLC/ Matriculation. He was imposed a punishment of stoppage of one increment on 10.01.2015. His 'Active Service' shall be counted as 6 years for any promotion exercise to be conducted during the period of operation of the said punishment i.e. 10.01.2015 to 9.1.2016. Since the minimum 'Active service' required to become eligible to participate in the promotion exercise is 7 years, he shall be ineligible during the said period.

Illustration 2 :-

Mr. 'B' is a Full-time confirmed employee in the Subordinate cadre having 10 years of service and his educational qualifications is 'Appeared for SSC but failed'. He availed one year of Leave on Loss of Pay from 1.1.2015 to 31.12.2015 for which his one increment is postponed. For computing his 'Active Service', the total service of 10 years shall be reduced by one year and since his 'active service' after reduction shall be 9 years, he is eligible to participate in the promotion exercise.

Illustration 3 :-

Mr. 'C' is a permanent Part-time employee in the Subordinate cadre having -4- years of service and his educational qualification is SSC (Passed). He was imposed a punishment of 'Stoppage of one increment' on 10.01.2015. For the purpose of computation of 'Active Service' for any promotion exercise, during the period of operation of punishment i.e. from 10.01.2015 to 09.01.2016, 'one year' shall be reduced from his -4- years service and since his 'active service' after reduction shall be -3- years against the minimum requirement of -4- years, he shall be ineligible to participate in the promotion exercise.

Candidates who have passed/ failed in the examination equivalent to 12th Standard (10+2)/ SSC/ SSLC/ Matric shall have to submit a certificate from the office of Director General of Education (Central) certifying that the said examination is recognized as equivalent to 12th Standard (10+2)/ SSC/ SSLC/ Matric for the purpose of recruitment in Central Govt. services. Such certificate should be submitted by the candidate along with the application on or before the last date for submission of said application. Applications shall not be accepted/considered without such certificates.

Following factors with weightage assigned to them have been identified for internal promotion from Sub-staff to Clerical cadre for employees governed by Clause 3.1 of Settlement dated 31/08/2016 :-

Factors	Weightage
Online Test	60
Personal Interview	30
Performance Marks*	10
TOTAL	**100**

* The performance marks shall be based on the assessment of performance of the subordinate staff, the parameters and system of which shall be decided after discussion with the Federation [recognized union]

Existing subordinate-cadre employees as on date of Settlement i.e. 31/08/2016, will be governed by Clause 3.1 of '2012 Settlement[for reckoning their eligibility for participation in the exercise for promotion from Subordinate to Clerical cadre], for the next -3- promotion exercises, from the date of signing this settlement, pursuant to which Clause 3.1 enumerated above of said settlement will be applicable for all employees uniformaly [existing as on the date of this Settlement and employees joined the Bank's service pursuant to signing of Settlement] in subordinate cadre aspiring for promotion to Clerical Cadre.

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Note :: The relevant extract of '2012 Settlement' is placed as Annexure-A to this chapter as ready reckoner which shall stand repealed after the next 3 promotion exercise from the date of signing the '2016 Settlement' i.e. 31/03/2016.

Following factors with weightage assigned to them have been identified for internal promotion from Subordinate to Clerical Cadre for existing employees who shall be covered as per 2012 settlement [detailed in clause 3.4 of the settlement] for the next -3- promotion exercises from the date of signing this settlement i.e. 31/08/2016.

Factors	Weightage	
	For Candidates not exempted from Online Test as per Clause 3.1 of 2012 Settlement	**For Candidates exempted from Written Test under Clause 3.1 (A) of 2012 Settlement**
Online Test	70	Not Applicable
Personal Interview	30	30
TOTAL	**100**	**30**

Note :: Clause 3.5 of the 2016 Settlement will be applicable only for the next -3- promotion exercises from the date of signing settlement i.e. 31/08/2016 for employees covered under clause 3.4 of the 2016 Settlement, pursuant to which, the same shall stand repealed.

ONLINE TEST :-

All eligible candidates shall have to appear in the Online Test prescribed by the Bank which shall consist of Test Paper with three parts as indicated below and it shall be for a duration of 2 hours.

art	Subject	Candidates eligible in terms of clause 3.1 of 2016 Settlement		Candidates eligible in terms of clause 3.4 of 2016 Settlement *	
		Maximum Marks	**Minimum Qualifying Marks #**	**Maximum Marks**	**Minimum Qualifying Marks #**
I	English	15	6	20	8
II	Arithmetic/ Test of numeric ability	25	10	30	12
III	Elementary Banking	20	8	20	8
	TOTAL	**60**	**24**	**70**	**28**

** To be applicable only for the next three promotion exercises from the date of signing 2016 Settlement i.e. 31/08/2016.*

 # Relaxation in marks to employees belonging to SC/ST category, in terms of Govt. Guidelines shall be admissible.

Note ::

[i] The examinations will be conducted only in the Online mode.

[ii] There will be no descriptive type of questions.

[iii] The candidates shall have an option to appear for the online test either in Hindi or English except Part-I of the test paper [English] which must be in English.

[iv] The online examination for all -3- tests shall be as per the syllabus prescribed by the Bank and revised from time to time. Subject-wise Model question papers shall also be prepared and circulated for the information of the candidates atleast 30 days prior to the date of online test.

[v] The Bank shall prepare a set of 100 model questions and answers on Elementary Banking and the same shall be circulated among the candidates around 30 days prior to the date of online test. The questions for Part-III of the test paper on Elementary Banking shall be selected from the said set of questions. The provision of providing 100 model questions on Elementary Banking will be extended for next 3 promotion exercises, from the date of signing this settlement, pursuant to which the said provision will be discontinued.

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REIMBURSEMENT OF FEES FOR COMPUTER TRAINING ::

Bank will reimburse the fees [not exceeding ₹ 1500/-] to eligible Sub-staff members [one time] on their successful completion of Basic Computer Course from any reputed Computer Class/ training institution before the date of online examination. For availing this benefit, eligible Sub-staff member has to obtain prior permission of the concerned Branch Head/ Office Incharge. He shall have to submit the receipt of fees paid along with copy of Certificate of having successfully completed the Computer Course, for seeking reimbursement of the course fee. This is only an enabling provision to prepare the eligible Sub-staff members for appearing in Online Examination.

PRE PROMOTION TRAINING ::

Bank will impart pre-promotion training for all willing and eligible candidates appearing for promotion exercise for a duration of 6 days which will include hands-on training on computer literacy to acclimatize the aspiring candidates with the modalities of appearing for an online mode of examination.

PERSONAL INTERVIEW:-

Candidate who secure the minimum qualifying marks in the Online test/ Candidates exempted from Online Test [in terms of Clause 3.4 of 2016 Settlement] will be required to appear for a Personal Interview of 30 marks and have to secure minimum qualifying marks i.e. 12 (40%). Relaxation in marks to employees belonging to SC/ST category, in terms of Govt. Guidelines shall be admissible.

DECLARATION OF VACANCIES ::

At the time of inviting applications from eligible candidates for promotions from Subordinate to Clerical cadre, the Bank shall declare number of vacancies to be filled in by internal promotions. The vacancies to be declared shall be as per the needs and requirements of the Bank from time to time. However, the views of the Federation shall be ascertained before finalizing the number of vacancies.

The Bank shall draw a merit list, by aggregating the marks secured by candidates for Online Test and Personal Interview [Weightage for PASAS will be included for drawing the merit list (as per clause 3.3 of 2016 Settlement) after next -3- promotion exercises from the date of signing 2016 Settlement i.e. 31/08/2016] and promotions shall be declared from the said merit list in the descending order of merit to the extent of vacancies declared.

The average of performance score during the last 2 years shall be taken into consideration subject to a maximum of 10 marks.

The Bank shall have the right to maintain a waiting list upto 20 per cent of the number of promotions for its future needs till the next promotion exercise which it may or may not utilize in its discretion. Promotions, if declared from the waiting list, shall take effect from the date of declaration of such promotions prospectively for all purposes.

From the said list, 'the Bank' may promote in the merit order, candidates according to its needs as and when necessary after the initial promotions are made. Provided however, the promotions declared subsequent to the initial promotions, shall have effect, from the date of initial promotions for the purpose of fixation of salary as clerk but, no arrears of salary shall be payable between the date of initial promotion and the date on which subsequent promotions are declared.

The above clauses pertaining to declaration of vacancies shall come into effect after completion of the next 3 promotion exercises from the date of signing of 2016 Settlement i.e. 31/08/2016.

RESERVATION OF VACANCIES/ ELIGIBILITY CRITERIA AND OTHER MATTERS RELATING TO PROMOTIONS TO CLERICAL CADRE IN TERMS OF GOVT. POLICY FOR SPECIFIED CATEGORIES SUCH AS SCHEDULED CASTES/ SCHEDULED TRIBES/ EX-SERVICEMEN AND ANY OTHER CATEGORIES SPECIFIED BY THE GOVT.

The guidelines/ directives issued by the Govt. Of India/ Reserve Bank of India/ Indian Banks' Association from time to time related to any provision under this settlement, relaxation of criteria, reservation of posts, for SC/ST/Ex-servicemen or any other category etc., shall be deemed to be a part of this promotion policy an d shall be given effect accordingly. The Federation [recognized union] shall be advised of the guidelines/ directives received from the Govt. Of India/ RBI/ Indian Banks' Association, prior to implementation.

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OUT OF TURN PROMOTIONS :-

The policy regarding out of turn promotion to Clerical cadre of employees who are outstanding sportsmen/ sportswomen, employees who apprehend dacoits/ robbers etc. shall be as may be directed by the Government of India/ Indian Banks' Association, from time to time under a policy guideline/ directive. The Federation (recognized Union) shall be advised of the guidelines/ directives received from Government of India/ RBI /Indian Banks' Association prior to implementation.

Bank may decide to promote, in its discretion, confirmed Full time employees in the Subordinate cadre, who are otherwise not eligible for promotion under this Settlement, for their excellence in performance. Such promotion shall not exceed -5- in number in any promotion exercise.

The parameters for reckoning excellence in performance for out of turn promotion under Clause 10.2 of 2016 Settlement shall include – **QUANTITATIVE:** Business Development-Contribution in Bank's Business [Fresh leads generation, Introduction of new customers, New account opening, Recovery of NPA, Sales of third party products, Reduction in expenses, loss prevention, Mobilization of Deposits etc] or **QUALITATIVE :** Extraordinary performance in any field which has significantly contributed to Bank's image in any manner, which can also be supported by Critical Incidents, if any.

CASES OF DISCIPLINARY ACTION :-

Candidates who are otherwise eligible in terms of the Settlement but are either

under suspension; or

in respect of whom a chargesheet has been issued and the disciplinary proceedings are pending; or

in respect of whom prosecution for a criminal charge is pending

will be permitted to appear in the promotion exercise but their results shall be kept in abeyance.

If, on the conclusion of the departmental/ court proceedings, the candidate is exonerated, the result kept in abeyance would be declared. If found successful, promotion will take effect from the date of declaration of initial promotions for the purpose of seniority/ fixation of salary as a Clerk. No arrears of salary, however, as per clerical cadre shall be payable for the intervening period.

If punishment is imposed on the candidate as a result of the departmental proceedings/ found guilty in the court proceedings against him/ her, he/ she will not be eligible for promotion in the exercise(s) for which his/ her result is kept in abeyance.

PROBATION PERIOD:-

Sub- staff on his promotion as Clerk, will be on **six months** probation after expiry of which he will be considered for confirmation as a Clerk subject to his work, conduct and attendance being found satisfactory.

REFUSAL OF OFFER OF PROMOTION:-

An employee who refuses the offer of promotion shall not be eligible to participate in the next 2 promotion exercises.

REVERSION TO SUBSTAFF CADRE OF PROMOTEE CLERK:-

A promotee clerk may seek reversion to Substaff cadre within 6 months from the date of his promotion. An employee who accepts promotion to Clerical cadre and thereafter, seeks and if granted reversion to the subordinate cadre, shall also not be eligible to participate in the next 2 promotion exercises.

SPECIAL PROVISIONS :-

There shall be at least one exercise for promotion to Clerical cadre in a calendar year. If for any pressing reason, the promotion exercise cannot be held in a particular year, the Federation (recognized Union) will be informed in writing and the matter will be discussed with the Federation (recognized Union) before the end of the calendar year.

A copy of the list of promotions declared by the Bank from Subordinate to Clerical cadre shall be furnished to the Federation (recognized Union) on the same day.

After all the promotions are declared, the Bank shall, within -15- days thereof, communicate the marks secured in the online test by candidates who participated in the promotion exercise.

The Bank may engage the services of Institute of Banking Personnel Selection [IBPS] or any specialized agency for conducting the online test.

FIXATION OF SALARY OF SUBORDINATE STAFF ON PROMOTION TO CLERICAL CADRE:-

It is agreed that the basic salary of a member of the Subordinate Staff on promotion to Clerical cadre would be fixed in the Clerical scale of pay as per IBA formula/ guidelines as revised from time to time, after discussion with the Federation (recognized Union).

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ANNEXURE-A

Eligibility of employees covered under Clause 3.4 of 2016 Settlement – reproduced from 2012 Settlement shall be in force for the next 3 promotion exercises from the date of signing this Settlement i.e. 31/08/2016.

Eligibility :-

Confirmed Full-time/ Part-time employees in Subordinate cadre with the minimum active service mentioned against them as under, shall be eligible to apply for promotion to Clerical Cadre.

[A]	Full-time confirmed employees/ Part-time confirmed employees in scale wages in the Subordinate cadre who have passed graduation/ post-graduation [after graduation] from recognized University, while in service of the Bank/ at the time of absorption in Bank's service.	-	No minimum period of service [Exempted from written test]
[B]	Full-time confirmed employees in the Subordinate cadre who have passed 12th Standard [10+2] examination conducted by a recognized Board of Central or State Government OR an examination recognized as equivalent to 12th Standard [10+2] for the purpose of recruitment in Central Govt. Service, while in service of the Bank/ at the time of absorption in Bank's service.	-	No minimum period of service.
[C]	Part-time confirmed employees in scale wages in the Subordinate cadre who have passed 12th Standard [10+2] examination conducted by a recognized Board of Central or State Government OR an examination recognized as equivalent to 12th standard [10+2] for the purpose of recruitment in Central Govt. Service, while in service of the Bank/ at the time of absorption in Bank's service.	-	Minimum -1- yar of active service from the date of appointment as a permanent part-time employee in the Bank.
[D]	Full-time confirmed employees in the Subordinate cadre who have passed SSC/ SSLC/ Matric examination conducted by a recognized board of Central or State Government or an examination recognized as equivalent to SSC/SSLC/Matric for the purpose of recruitment of Central Govt. Service, while in service of the Bank/ at the time of absorption in Bank's service.	-	Minimum -2- years active service as a Full-time substaff.
[E]	Part-time confirmed employees in the scale wages in Subordinate cadre who have passed SSC/ SSLC/ Matric examination conducted by a recognized board of Central or State Government or an examination recognized as equivalent to SSC/SSLC/Matric for the purpose of recruitment of Central Govt. Service, while in service of the Bank/ at the time of absorption in Bank's service.	-	Minimum -3- years active service from the date of appointment as a permanent Part-time employee in the Bank.
[F]	Full-time confirmed employees in the Subordinate cadre as on 31-08-2016 who have passed examination one standard below SSC/ SSLC/ Matric or who have APPEARED for SSC/ SSLC/ Matric examination but FAILED while in service of the Bank/ at the time of absorption in Bank's service.	-	Minimum -7- years full-time active service.

It is also agreed to delete clause 4[f] of the Tripartite Settlement dated 18/03/2008 related to eligibility of regularized persons in Sub-staff cadre for promotion to Clerical Cadre.

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NOTE ::

[1] For the purpose of Clause [F] above, "One Standard below SSC/SSLC/ Matric" shall mean a pass in the annual school examination of the standard just below SSC/SSLC/Matric [under the education system in vogue] in a School recognized by a Board of Secondary Education of Central or State Government.

[2] For the purpose of Clause [F] above, "appeared for SSC but failed" shall mean that the employee should have appeared in all the papers for SSC/ SSLC/ Matric examination but could not pass.

[3] "Active Service" for the purpose of eligibility shall mean actual service which shall include all kinds of leave and any period of probation, but shall exclude :

[a] Period of temporary / casual employment;

[b] Any period of absence from service on loss of pay, for which increment is postponed; and

[c] Period, subject to a maximum of three years, for which increments are stopped or reduced by way of punishment. For this purpose, increments stopped/ reduced shall be treated as the number of years of service and shall be reduced from actual service, subject to a maximum of three years during the period of operation of the punishment only.

[d] Period of Sabbatical Leave.

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CHAPTER 21: DISCIPLINE AND DISCIPLINARY ACTION AND RESTRICTIVE PRACTICES

1.0 GENERAL :

Discipline means an orderly and systematic behaviour in accordance with the rules.
Disciplinary action means a course of action/application of punishment that leads to inhibition of unsatisfied behaviour or conditioning of future behaviour.
The disciplinary authority to arrive at the conclusion whether to initiate disciplinary proceedings or not against an employee, should verify the facts in respect of allegations/charges made against employee and for this purpose he may take recourse to preliminary investigation.

(i) An employee against whom disciplinary action is initiated shall in first instance be informed of the particular of the charges against him and he shall be given adequate opportunity to explain his case.
(ii) In cases where enquiry was held, after conclusion of the enquiry proceedings the charge-sheeted employee should be given an opportunity to submit his case before a decision is taken by the disciplinary authority on the report submitted by enquiry Officer.
(iii) Further the chargesheeted employee should also be given opportunity to submit to the disciplinary authority, his representation in respect of the nature of the proposed punishment before the passing of final order by the disciplinary authority.
(iv) In cases where the enquiry need not be held the provisions contained in Clause 12, of Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10/04/2002, should be strictly followed.
(v) Before imposition of any punishment on any Award Staff members it is necessary that the provisions of the Memorandum of Disciplinary Action Procedure for Workmen dated 10/04/2002, the principles of natural justice and other guidelines/rules framed by the Bank from time to time in this regard should be complied with.

2.0 DISCIPLINARY ACTION AND PROCEDURE THERE OF :

A person against whom disciplinary action is proposed or likely to be taken shall in the first instance, be informed of the particulars of the charge against him and he shall have a proper opportunity to give his explanation as to such particulars. Final orders shall be passed after due consideration of all the relevant facts and circumstances. With this object in view, the following shall apply.
By the expression "offence" shall be meant any offence involving moral turpitude for which an employee is liable to conviction and sentence under any provision of Law.

(a) When in the opinion of the management an employee has committed an offence, unless he be otherwise prosecuted, the Bank may take steps to prosecute him or get him prosecuted and in such a case he may also be suspended.
(b) If he be convicted, he may be dismissed with effect from the date of his conviction or be given any lesser form of punishment as mentioned in Clause 6 of Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10/04/2002.

Note : Section 10(1)(b)(i) of the Banking Regulations Act, 1949, inter-alia, provides that no bank shall employ, or continue the employment of, any person who has been convicted of an offence involving moral turpitude. Therefore, whenever any employee is convicted of an offence involving moral turpitude, the details of the case along with the Judgment of the Competent Criminal Court should be referred to the Regional Authority. This is irrespective of sentence/punishment, if any, awarded by the Court and appeal, if any, preferred by the employee.

I If he be acquitted, it shall be open to the management to proceed against him under the provisions set out in Clauses 11 and 12 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 infra relating to discharges. However, in the event of the management deciding after enquiry not to continue him

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in service, he shall be liable only for termination of service with three months' pay and allowances in lieu of notice. And he shall be deemed to have been on duty during the period of suspension, if any, and shall be entitled to the full pay and allowances minus such subsistence allowance as he has drawn and to all other privileges for the period of suspension provided that if he be acquitted by being given the benefit of doubt he may be paid such portion of such pay and allowances as the management may deem proper, and the period of his absence shall not be treated as a period spent on duty unless the management so directs.
(d) If he prefers an appeal or revision application against his conviction and is acquitted, in case he had already been dealt with as above and he applied to the management for reconsideration of his case, the management shall review his case and may either reinstate him or proceed against him under the provisions set in Clause 11 and 12 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 infra relating to discharge, and the provision set out above as to pay, allowances and the period of suspension will apply, the period up-to-date for which full pay and allowances have not been drawn being treated as one of suspension. In the event of the management deciding, after enquiry not to continue him in service, the employee shall be liable only for termination with three months' pay and allowance in lieu of notice, as directed above.

If after steps have been taken to prosecute an employee or to get him prosecuted, for an offence, he is not put on trial within a year of the commission of the offence, the management may then deal with him as if he had committed an act of "gross misconduct" or of "minor misconduct", as defined below; provided that if the authority which was to start prosecution proceedings refuses to do so or comes to the conclusion that there is no case for prosecution it shall be open to the management to proceed against the employee under the provisions set out in Clauses 11 and 12 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 infra relating to discharge, but he shall be deemed to have been on duty during the period of suspension, if any, and shall be entitled to the full wages and allowances and to all other privileges for such period. In the event of the management deciding, after enquiry, not to continue him in service, he shall be liable only for termination with three months' pay and allowances in lieu of notice as provided in Clause 3 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002. If within the pendency of the proceedings thus instituted he is put on trial such proceedings shall be stayed pending the completion of the trial, after which the provisions mentioned in Clause 3 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 shall apply.

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3.0 CLARIFICATIONS :

(Refer Letter No. BCC:HRM:PKG:M-31/2935 dated 19/04/2003)

(a)In case criminal proceeding is pending, regular departmental proceedings against a workman may be initiated by service of a charge sheet for violation of various provisions of conduct rules without reference to criminal misconduct involving moral turpitude; or
(b)Regular departmental action may be initiated and concluded as expeditiously as possible before filing police complaint and setting in motion criminal prosecution proceedings.

By the expression **"gross misconduct"** shall be meant any of the following acts and omissions on the part of an employee :-

- engaging in any trade or business outside the scope of his duties except with the written permission of the bank;
- unauthorized disclosure of information regarding the affairs of the bank or any of its customers or any other person connected with the business of the bank which is confidential or the disclosure of which is likely to be prejudicial to the interests of the bank;
- drunkenness or riotous or disorderly or indecent behaviour on the premises of the bank;
- wilful damage or attempt to cause damage to the property of the bank or any of its customers;
- wilful insubordination or disobedience of any lawful and reasonable order of the management or of a superior;
- habitual doing of any act which amounts to "minor misconduct" as defined below, "habitual" meaning a course of action taken or persisted in, notwithstanding that at least on three previous occasions censure or warnings have been administered or an adverse remark has been entered against him;
- wilful slowing down in performance of work;
- gambling or betting on the premises of the bank;
- speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons;
- doing any act prejudicial to the interests of the bank or gross negligence or negligence involving or likely to involve the bank in serious loss;
- giving or taking a bribe or illegal gratification from a customer or an employee of the Bank;
- abetment or instigation of any of the acts or omissions above mentioned;
- knowingly making a false statement in any document pertaining to or in connection with his employment in the bank;
- resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank and where the employee is caught in the act of resorting to such unfair practice and a report to that effect has been received by the bank from the concerned authority;
- resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub-Clause (n) and where a report to that effect has been received by the bank from the concerned authority and the employee does not accept the charge;
- remaining unauthorisedly absent without intimation continuously for a period exceeding 30 days;
- misbehaviour towards customers arising out of bank's business;
- contesting election for parliament/ legislative assembly/ legislative council/ local bodies/ municipal corporation/ panchayat, without explicit written permission of the bank;
- conviction by a criminal Court of Law for an offence involving moral turpitude;
- indulging in any act of 'sexual harassment' of any woman at her workplace.

Note : Sexual harassment shall include such unwelcome sexually determined behaviour (whether directly or otherwise) as

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physical contact and advances;
demand or request for sexual favours;
sexually coloured remarks;
showing pornography; or
any other unwelcome physical verbal or non-verbal conduct of a sexual nature.
a member of the award staff shall submit details regarding his assets and liabilities to the bank as and when sought for.

(Para 37(ii) of 8th Bipartite Settlement dated 20/06/2005)

An employee found guilty of gross misconduct may :

- be dismissed without notice; or
- be removed from service with superannuation benefits i.e. Pension and/or Provident Fund and Gratuity as would be due otherwise under the Rules or Regulations prevailing at the relevant time and without disqualification from future employment; or
- be compulsorily retired with superannuation benefits i.e. Pension and/or Provident Fund and Gratuity as would be due otherwise under the Rules or Regulations prevailing at the relevant time and without disqualification from future employment; or
- be discharged from service with superannuation benefits i.e. Pension and/or Provident Fund and Gratuity as would be due otherwise under the Rules or Regulations prevailing at the relevant time and without disqualification from future employment; or
- be brought down to lower stage in the scale of pay up to a maximum of two stages; or
- have his increment/s stopped with or without cumulative effect; or
- have his special pay withdrawn; or
- be fined.

Disciplinary Authorities are required to consider whether he/she wants to allow terminal benefits or not in the particular case based on the varacity/gravity of misconduct of the employee. If as per the gravity of the misconduct, the Disciplinary Authority does not want to give terminal benefits to employee, than he has to propose the punishment of dismissal as per Clause 6[a] of the Memorandum of Settlement on Disciplinary Action & Procedure dated 10/04/2002 "BE DISMISSED WITHOUT NOTICE". However, when Disciplinary Authority finds that gravity of misconduct is such that though employee be removed from Banks Service, shall be paid terminal benefits, than punishment mentioned in Clause 6[b], 6[c] or 6[d] of said settlement may be imposed as per gravity of misconduct.

[BCC:RM:107/22 dated 10/08/2015]

By the expression **"minor misconduct"** shall be meant any of the following acts and omissions on the part of an employee :

(a) Absence without leave or overstaying sanctioned leave without sufficient grounds;
(b) Unpunctual or irregular attendance;
(c) Neglect of work, negligence in performing duties;
(d) Breach of any rule of business of the bank or instruction for the running of any department;
(e) Committing nuisance on the premises of the bank;
(f) Entering of leaving the premises of the bank except by an entrance provided for the purpose;
(g) Attempt to collect or collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or laws for the time being in force;
(h) Holding or attempting to hold or attending any meeting on the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force;

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(i) Canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force;
(j) Failing to show proper consideration, courtesy or attention towards officers, customers or other employees of the bank, unseemly or unsatisfactory behavior while on duty;
(k) marked disregard of ordinary requirements of decency and cleanliness in person or dress;
(l) Incurring debts to an extent considered by the management as excessive;
(m) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub-clause (n) under 'Gross Misconduct' and where report to that effect has been received by the bank from the concerned authority and the employee accepts the charge;
(n) Refusal to attend training programmes without assigning sufficient and valid reasons;
(o) Not wearing, while on duty, identity card issued by the bank;
(p) Not wearing, while on duty, the uniforms supplied by the bank, in clean condition.

An employee found guilty of minor misconduct may :

(a) be warned or censured; or
(b) have an adverse remark entered against him; or
have his increment stopped for a period not longer than six months.

A workman found guilty of misconduct, whether gross or minor, shall not be given more than one punishment in respect of any one change.

In all cases in which action under Clauses 4, 6 or 8 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 may be taken, the proceedings held shall be entered in a book kept specially for the purpose, in which the date on which the proceedings are held, the name of the employee proceeded against, the charge or charges, the evidence on which they are based, the explanation and the evidence, if any, tendered by the said employee, the finding or findings, with the grounds on which they are based and the order passed shall be recorded with sufficient fullness, as clearly as possible and such record of the proceedings shall be signed by the officer who holds them, after which a copy of such record shall be furnished to the employee concerned if so requested by him in writing.

When it is decided to take any disciplinary action against an employee such decision shall be communicated to him within three days thereof.

The procedure in such cases shall be as follows:-

(a) An employee against whom disciplinary action is proposed or likely to be taken shall be given a charge-sheet clearly setting forth the circumstances appearing against him and a date shall be fixed for enquiry, sufficient time being given to him to enable him to prepare and give his explanation as also to produce any evidence that he may wish to tender in his defence. He shall be permitted to appear before the Officer conducting the enquiry, to cross-examine any witness on whose evidence the charge rests and to examine witnesses and produce other evidence in his defence. He shall also be permitted to be defended –

(x) By a representative of a registered trade union of bank employees of which he is a member on the date first notified for the commencement of enquiry.

(y) Where the employee is not a member of any trade union of bank employees on the aforesaid date, by a representative of a registered trade union of employees of the bank in which he is employed:
OR

At the request of the said union by a representative of the state federation or all India Organisation to which such union is affiliated;

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OR
With the Bank's permission, by a lawyer.

He shall also be given a hearing as regards nature of the proposed punishment in case any charge is established against him.

(b) Pending such inquiry or initiation of such inquiry he may be suspended, but if on the conclusion of the enquiry it is decided to take no action against him he shall be deemed to have been on duty and shall be entitled to the full wages and allowances and to all other privileges for the period of suspension; and if some punishment other than dismissal is inflicted the whole or a part of the period of suspension, may, at the discretion of the management, be treated as on duty with the right to a corresponding portion of the wages, allowances, etc.

c) In awarding punishment by way of disciplinary action the authority concerned shall take into account the gravity of the misconduct, the previous record, if any, of the employee and any other aggravating or extenuating circumstances, that may exist the misconduct may be condoned and in case such misconduct is of the "gross" type he may be merely discharged, with or without notice or on payment of a month's pay and allowances, in lieu of notice. Such discharge may also be given where the evidence is found to be insufficient to sustain the charge and where the bank does not, for some reasons or other, think it expedient to retain the employee in question any longer in service. Discharge in such cases shall not be deemed to amount to disciplinary action.

(d) If the representative defending the employee is an employee of the same bank at an outstation branch within the same State, he shall be relieved on special leave (on full pay and allowances) to represent the employee and be paid one return fare. The class of fare to which he will be entitled would be the same as while traveling on duty. In case of any adjournment at the instance of the bank/enquiry officer, he may be asked to resume duty and if so, will be paid fare for the consequential journey. He shall also be paid full halting allowance for the period he stays at the place of the enquiry for defending the employee as also for the days of the journeys which are undertaken at the bank's cost.

Explanation :

'State' for the purpose, shall mean the area which constitutes a political State.
An enquiry need not be held if :
(i) The bank has issued a show cause notice to the employee advising him of the misconduct and the punishment for which he may be liable for such misconduct;
(ii) The employee makes a voluntary admission of his guilt in reply to the aforesaid show cause notice; and
(iii) The misconduct is such that even if proved the bank does not intend to award the punishment of discharge or dismissal.
However, if the employee concerned requests a hearing regarding the nature of punishment, such a hearing shall be given.

NOTE :

(1) Only those cases wherein the misconduct is such that, if proved, the penalty of discharge or dismissal may not be imposed are to be considered under Clause 12(e) of Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10-04-2002 enumerated above.

(2) Cases pertaining to fraud, embezzlement and acts of criminal nature/ moral turpitude cannot be considered under Clause 12(e) of Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10-04-2002 enumerated above for which regular departmental enquiries are warranted.
(Circular to all DA No. CVO: VIG: CIR: 93/982 dated 05-03-2001)

(3) Once a Charge-sheet is issued by the Disciplinary Authority, the question of treating the case under Clause 12(e) of Memorandum of Settlement on Disciplinary Action

Procedure for Workmen dated 10-04-2002 does not arise, as the Disciplinary Authority has already taken a conscious decision to proceed with a departmental enquiry.

(4) The procedure prescribed under Clause 12(e) of Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10-04-2002 envisage that the employee should first be issued a show-cause notice advising him of the misconduct and the punishment for which he would be liable for such misconduct. If the employee makes a voluntary admission of his guilt in his reply to the said show-cause notice, the DA may impose punishment such as Censure, Warning, Stoppage of increment, reduction, etc. but not discharge/dismissal.

(Cir. To All ZMs/ RMs/ Das No. CVO: VIG: 92/1752 dated 03-04-2000)

(5) **Procedure for Serving of charge sheet (paragraph 529 of Sastry Award and paragraph 18.24 of the Desai Award):** The chargesheet can be served on the concerned employee personally or through an authorised representative i.e. Banks Manager/Clerical Staff/Officer. If he refuses to receive the same, such refusal could be deemed to be good service provided it is witnessed by two persons including the person who goes to effect the service. In case of an absent employee, the chargesheet should be sent by registered post with acknowledgement due. Where such chargesheet is sent by registered acknowledgement due post, the same shall, at the discretion of the Bank, be deemed to have been duly served on the workman if the same has been refused by him (paragraph 529 of Sastry Award and paragraph 18.24 of the Desai Award as retained by Desai Award vide paragraph 18.28 thereof). Refusal to accept a chargesheet is a misconduct and an employee can be proceeded against on this count also.

An enquiry need not also be held if the employee is charged with minor misconduct and the punishment proposed to be given is warning or censure. However,

(i) The employee shall be served a show cause notice advising him of the misconduct and the evidence on which the charge is based; and
(ii) The employee shall be given an opportunity to submit his written statement of defence, and for this purpose has a right to have access to the documents and material on which the charge is based;
(iii) If the employee requests a hearing such a hearing shall be given and in such a hearing he may be permitted to represented by a representative authorized to defend him in an enquiry had such an enquiry been held.

(g) Where an employee is charged with a minor misconduct and an enquiry is not held on two previous occasions, an enquiry shall be held in respect of the third occasion.

4.0 CLARIFICATIONS :

(1) For a misconduct, which occurred prior to the promotion of the employee to Officers' cadre, disciplinary action shall be in terms of the rules applicable to workmen employees.

(2) In order to comply with the direction of the Supreme Court even in a judgment (Punjab National Bank & Ors. V/s. Kunj Behari Misra & Anr – CA No.7433/1995 dated 19.08.1998) it would be necessary for the Disciplinary Authority, in case he disagrees with the findings of the Inquiring Authority, to give a notice to the charge-sheeted officer/ employee expressly stating that he disagrees with the findings or part thereof and that he proposes to reassess the allegations and charges and substitute the findings in the light of his reassessment and for which he proposes to fix a regular hearing on the date and time notified in the said notice to the charge-sheeted officer/ employee which will afford opportunity to him to submit his say at the hearing in the presence of the presenting officer who should also remain present at the said hearing for the purpose. After such hearing to the delinquent employee final findings should be recorded and a copy of the same be also furnished to the delinquent employee. Moreover since Disciplinary Authority would himself record the final findings the question of giving a further opportunity to represent against the final findings will arise only at the appeal stage before the Appellate Authority after the order is passed by the Disciplinary Authority against delinquent employee.

(Ref. Circular No. CO: RM: 91/29 dated 03-09-1999)

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Where the provisions of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 conflict with the procedure or rules in force in bank regarding disciplinary action, they shall prevail over the latter. There may, in such procedure or rules, exist certain provisions outside the scope of the provisions contained in Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 enabling the bank to dismiss, warn, censure, fine an employee or have his increment stopped or have an adverse remark entered against him. In all such cases also the provisions set out in Clauses 10 and 11 of Memorandum of Settlement on Discipline Action Procedure for Workmen dated 10/04/2002 shall apply.

The Chief Executive Officer or the Principal Officer in India of bank or an Alternate Officer at the Head Office or Principal Office nominated by him for the purpose shall decide which officer (i.e. disciplinary authority) shall be empowered to take disciplinary action in the case of each office or establishment. He shall also decide which officer or body higher in status than the officer authorized to take disciplinary action shall act as the appellate authority to deal with or hear and dispose of any appeal against orders passed in disciplinary matters. These authorities shall be nominated by designation, to pass original orders or hear and dispose of appeals from time to time and a notice specifying the authorities so nominated shall be published from time to time on the bank's notice board.

It is clarified that the disciplinary authority may conduct the enquiry himself or appoint another officer as the Enquiry Officer for the purpose of conducting an enquiry.

The appellate authority shall, if the employee concerned is so desirous, in a case of dismissal, hear him or his representatives before disposing of the appeal. In cases where hearings are not required, an appeal shall be disposed of within two months from the date of receipt thereof. In cases where hearings are required to be given and requested for, such hearings shall commence within one month from the date of conclusion of such hearings. The period within which an appeal can be preferred shall be 45 days from the date on which the original order has been communicated in writing to the employee concerned.

Every employee who is dismissed or discharged shall be given a service certificate, without avoidable delay.

Any notice, order, charge-sheet, communication or intimation which is meant for an individual employee, shall be in a language understood by the employee concerned. In the case of an absent employee notice shall be sent to him by registered post with acknowledgement due. If an employee refuses to accept any notice, order, charge-sheet, written communication or written intimation in connection with disciplinary proceedings when it is sought to be served upon him, such refusal shall be deemed to be good service upon him, provided such refusal takes place in the presence of at least two persons including the person who goes to effect service upon him. Where any notice, order, charge-sheet, intimation or any other official communication which is meant for any individual employee is sent to him by registered post acknowledgement due at the last recorded address communicated in writing by the employee and acknowledged by the bank, the same is to be deemed as good service.

It should be ensured that the Incident is created by incorporating all the details in Hrnes-HRMS Disciplinary Action Module on event basis. Subsequently, on initiation of Disciplinary Action, the same should be incorporated with full details in Hrnes-HRMS Disciplinary Action Module on event basis by Regional Office (in case of Non-Vigilance Case ->> HRM Department and for Vigilance Case ->> Regional Vigilance Department).

While issuing punishment order, Disciplinary Authority should invariably mention date of implementation i.e. "from the date of Order" OR "from the date of service of Order".

In case of loss to the Bank on account of negligence/conduct of the employee, and if the same is proved in Departmental Enquiry, the Disciplinary Authority must quantify the proven loss in the punishment Order clearly to avoid any legal intricacies at a later date.

The punishment must be having same wording which are specified in Memorandum of Settlement on Disciplinary Action Procedure for Workmen dated 10/04/2010 and any deviation, including comma or hyphen, may result in to legal intricacies at a later date. Therefore, wording of punishment should be carefully verified.

While imposing punishment of "Stoppage of Increments", it should be specifically mentioned that the impact would be "cumulative" or "non-cumulative".

While imposing charge-wise punishment, it should be specifically mentioned that the punishment shall run "Concurrently".

While imposing punishment of "Withdrawal of Special Pay", it should be specifically mentioned that it is withdrawan permanently.

The Disciplinary Authority should invariably specify while passing the penalty order, as to whether the increments for the period of suspension are to be released or withheld. If the order is silent in this regard, then it shall be construed that increments falling due during the period of suspension are to be released.

It is necessary for the Disciplinary Authority to state in the final order about the treatment of the suspension period i.e. whether the Suspension period to be "treated as on duty" OR "treated as not spent on duty".

It should be ensured that all the Orders/Letters/Notices issued to delinquent employee are served upon the employee against his clear acknowledgment with date on duplicate (on each page). Further, in case of service through Post, it should be sent through Registered A.D. Post and/or Registered Speed Post with Acknowledgment Due and ensure Good Service.

All the Postal Acknowledgments are to be kept on record. In case of non receipt of Postal Acknowledgment, the same should be obtained from Postal Authority and letter of Postal Authority be kept on record. If the communication is returned undelivered, after ensuring proper marking of reason of non-delivery, the intact envelope be kept on record (not to be opened).

Copies of Letter Calling for Explanation, order issued thereto, charge-sheet, Punishment Order of the Disciplinary Authority, Order of the Appellate Authority etc; should invariably be filed in Personal File of the Employee kept at Regional Office and Branch/Office where he is posted, beside keeping the same in Disciplinary Action File. A copy of the Charge Sheet, Punishment Order and Order of the Appellate Authority, if any, be sent to the Assistant General Manager(HRM), Head Office, Mandvi, Baroda.

Proper recording/noting of punishment should be made in Hrnes, Payroll and relevant registers etc.

Proper implementation of Punishment Order be ensured by Regional Authority/Branch Authority.

In exercise of the power conferred by the Bipartite Settlement, the Chairman and Managing Director has appointed the following executives/officers as the Disciplinary Authorities and Appellate Authorities:

[BCC:DP:108/6871 dated 12/07/2016]

Award Staff posted at	**Disciplinary Authority**	**Appellate Authority**
Branches / Regional Offices	Executives in SMG/S-V and above functioning as Regional Head	Dy Zonal Head and Zonal Head in case the RH is in TEG/S-VI

Provided, however, that any other authority equivalent or higher than the one specified as above can exercise the authority as Disciplinary Authority, or Appellate Authority as the case may be.

NOTE :

(Ref. Cir. No. CO: BR: 85/29 dated 23.02.1993 & CO: BR: 90/140 dated 4.9.1998)

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* For Award staff where Asstt. General Manager(RH) has exercised the power as disciplinary authority ,the Deputy Zonal Head(DZH) will be the Appellate Authority.

(BCC/HRM/102/Z-25/6713 Dated 23.06.2010)

An indicative list of Vigilance cases are appended at Annexure – A

Every employee who is dismissed or discharged shall be given a service certificate, without avoidable delay.

Communication of Notices, Orders, Charge sheets, etc.:

(i) Any notice, order, charge-sheet, communication or intimation which is meant for an individual employee shall be in a language understood by the employee concerned. In the case of an absent employee, notice shall be sent to him by registered post with acknowledgment due. If an employee refuses to accept any notice, order, charge sheet written communication or written intimation in connection with disciplinary proceedings when it is sought to be served upon him, such refusal shall be deemed to be a good service upon him, provided such refusal takes place in the presence or at least two persons including the person who goes to effect service upon him.

(ii) Where any notice, order, charge-sheet intimation or any other official communication which is meant for an individual employee is sent to him by registered post acknowledgement due, at the last recorded address communicated in writing by the employees and acknowledged by the Bank, the same is to be deemed as good service.

(Clause 16 of BPS dated 10.04.2002)

Clarification:

When the employee/addressee is not available even to the postal authorities, and the registered cover is returned to the bank/sender with the endorsement "not found", it cannot be legally treated to have been served. The employee while leaving head quarter is required to notify the Bank his address where he could be contacted. If he fails to do so and repeated attempts by the Bank to serve notice/order/letters at his last known address fail due to his non-availability at the address, then it could be legally treated that he is avoiding service. However, in case efforts to serve the notice/order either personally or through post fail, then such notice/order is to be published in a popular newspaper expected to be read by the public at large and having wide circulation in the area where the employee normally resides.
(Cir. To all Zonal/ Regional Heads/ Disciplinary Authorities – No. CO: RM: 91/30 dated 23.09.1999)

10. **CERTAIN ACTS NOTIFIED AS MISCONDUCT** :

10.1 **PROHIBITION OF COLLECTING DONATIONS, ETC. BY EMPLOYEES**:

Any violation of the following rules/principles by any employee would also attract strict disciplinary action:

(a) No employee of our Bank should directly or indirectly engage himself in collecting donations/ subscriptions in any form whether in cash or kind for an individual or an organization or a trust or any association or union or a society of employees, etc. in pursuance of any objective whatsoever, from the customers of the Bank or from the person with whom the employee comes into contact in the course of his employment/ service.
(b)No employee of the Bank should put pressure on the customers for such subscriptions to any fund raising campaign in any manner.
(c) Trade Unions/ Association are also not permitted to accept donations of any kind including by way of advertisement tariffs as a part of their legitimate trade union activities.
(d)No employee of the Bank or Co-operative Society/ Societies of bank employees is permitted to collect any donations, subscriptions to advertisements etc. for the benefit or use of society, from the customers of the Bank or from the person with whom the employee/ society/ society of employees comes into contact in the course of employment/ service.

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Instances of violation of the aforesaid directives will result in strict disciplinary action being initiated against such employees.

The Branch Managers/ Regional Authorities are expected to bring to the notice of the Disciplinary Authorities any such instances of violation and also inform the Chief Vigilance Officer/ General Manager (HRM), Baroda Corporate Centre.
(Cir. No. BCC: BR: 94/233 dated 23.09.2002)

10.2 **PROHIBITION OF POLITICAL ACTIVITIES** :

The Board of Directors in its meeting held on 29.06.1993 adopted the following guidelines:

No employee shall:
(1) be an office bearer of political party or an organization which takes part in politics;
(2) take part in or assist in any manner in any movement/agitation or demonstration of a political nature;
(3) take part in any election to any legislature or local authorities; and
(4) canvass in any election to any legislature or local authority.

Any act of an employee which is contrary to or inconsistent with any of the above directives shall construe an act of misconduct and shall be dealt with accordingly.

(Circular No. CO: BR: 85/177 dated 8.10.1993 & HO: BR: 89/272 dated22.12.1997)

10.3 **ACT OF BRINGING OUTSIDE INFLUENCE**:

Award Staff employee (Clerical and Subordinate staff) who brings outside influence to bear upon any authority of the Bank to further his interest in matters pertaining to his service in the Bank would be committing an "act prejudicial to the interest of the Bank" within the meaning of Clause 5(j) of Bipartite Settlement dated 10.04.2002.

In all such cases, a letter as per draft (Annexure-B) should be issued to the concerned award staff members and also full details and particular of the employees should be forwarded to the Asst. General Manager (HRM), Head Office, Baroda fro record and reference.

A system of recording the instances of employees bringing outside influence in respect to issues pertaining to their service matters, is being maintained at Regional Office/ Head Office level and the same would be referred to at appropriate time for considering eligibility of the concerned staff member for promotions or for posting in different locations/departments.

The guidelines given in respect of SC/ST employees vide Circular No. HO: BR: 90/ 95 dated 02.03.1998 shall continue to prevail. However, SC/ST employees are expected to send their representation to the National Commission for SCs and STs, as a last resort after exhausting all remedies available to them in the Bank.

(Cir. No. CO: BR: 94/199 dated 19.08.2002, Cir. to All Zonal/Regional Authorities No. BCC: HRM: MG: Y-1/1725 dated 07.03.2003 and Cir. No. BCC: BR: 95/243 dated 21.07.2003)

10.4 **TA/DA TO EX-EMPLOYEE APPEARING AS MANAGEMENT WITNESS**:

(1) Whenever an ex-employee of the Bank, including a retired or dismissed employee is required to appear at the Bank's behest as a management witness in a departmental enquiry conducted by the Bank, then he/ she may be reimbursed TA/DA at the current rate admissible to the cadre which he/she was holding at the time of his/her retirement or leaving bank's service.

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(2) Whenever an ex-employee of the Bank, including a retired or dismissed employee is summoned by a Court of Law for giving evidence as a prosecution witness as to facts which have come to his/ her knowledge in the discharge of his/her duties while in the bank and where the prosecution has been launched at the instance of the bank or by the local police/ CBI suo moto, then he/ she may be reimbursed only the difference in the amount of TA/DA that he/ she is eligible to receive from the Summoning Court concerned and the rate of TA/DA admissible to the post held at the time of leaving the bank.
(3) No TA/DA is reimbursable if he/she is appearing as a 'defence witness' in departmental enquiry, since such reimbursement is not available under Service Rules even to serving employees.
(IBA Cir. No. PD/ CIR/ 76/ E9/ 290 dated 18.06.2001)

Time Limit for completion of Departmental Proceedings:

(1) In vigilance cases, the departmental proceedings should be concluded within a maximum period of –6- months. The status of departmental proceedings should be sent in the prescribed format to the Zonal Vigilance Department.
(2) In non-vigilance cases, the departmental proceedings should be concluded within a maximum period of –3- months. The status of departmental proceedings of all non-vigilance cases should be sent in the prescribed format to the Zonal Authority as well as to the Industrial Law Department, Baroda Corporate Centre, Mumbai.

The Regional Offices are required to submit in prescribed proforma a monthly statement of all pending Vigilance cases and Non-vigilance cases to the Chief Vigilance Officer and General Manager (HRM) respectively within a period of 5 days from the end of the month.
(CO: RM: 88/56 dated 24.09.1996)

10.5 **RESTRICTIVE PRACTICES :**

Resorting to Restrictive Practices have been declared as acts of misconduct vide Clause 22(v) of BPS dated 14.02.1995.
Many a time members of award staff resort to various types of "Restrictive Practices" on one ground or the other. It is, therefore, necessary to curb such tendencies. At industry level all the award staff unions have expressed their views against any type of "Restrictive Practices".
Reproduced herein below is ANNEXURE 1 of the bipartite Settlement dated 17th September 1984 with a view to make the Branch manages, Accountants, departmental heads and other supervisory staff aware that the unions, whose parent bodies have expressed their views against such "Restrictive Practices" at industry level, cannot raise such issue at Branch/office level.

ANNEXURE 1 OF THE BIPARTITE SETTLEMENT DATED 17TH SEPTEMBER, 1984.

PREAMBLE:

"The IBA, AIBEA AND NCBE" are in full agreement that no efforts should be spared by them to ensure efficient, courteous and speedy customer service in the Banking industry. With this common objective in view, some' restrictive practices' were gone into jointly. The unions do not accept that there are any such practices. It is admitted by both sides that the details of situations or circumstances in which certain incidents might have taken place are not available and hence they cannot be gone into in detail. The unions, however, make it clear that it has never been the intention of the unions to indulge in any restrictive practices The IBA concedes that in view of the size of the industry, there are difficulties in attaining perfection in the matter of control of the large workforce and also of regulation and distribution of work at all the offices in the country. Both, IBA, and the unions agree that much depends on the climate that develops and the relations that are built at the various offices by mutual understanding and respect for each other's difficulties.

Accordingly, the IBA, AIBEA, NCBE, INBEF AND BEFI jointly express themselves on the issues as under:

(1) It is for the management to distribute the work equitably amongst the Employees with a view to ensuring that every on has a full day's work. Adjustments would, however, become necessary in the day-to-day working of the

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offices and in the interest of smooth working, the workmen should carry out all reasonable orders of the local management. The workmen would, however, be free to take up with the management any genuine difficulty in this behalf. The question of fixing any arbitrary ceiling on quantum of work by the Employees themselves does not, however, arise.

(2) While the service of senior Employees would generally be utilised on desks requiring experience and knowledge, no one should refuse to work on any desk in exigencies that may arise.

(3) The allotment of ledger/s to ledger keepers would depend on the number of transactions and the volume of work and not on the number of ledgers. Accordingly, it may be justifiable and necessary to allot more than one ledger, whether in current account, cash credit, demand loan, etc.

(4) Employees with double designations such as clerk-typist, cashier-cum-clerk. etc., may be asked to perform both the duties on the same day. It would however, be ensured that they are not subjected to frequent changes of work on the same day. Where an Employee who is handling cash is asked to work outside cash section he should be given time to tally and hand over his cash.

(5) Where volume of cash work is not heavy, a cashier may be required to work both as a paying and receiving cashier.

(6) Godown-keepers attached to Branches may be required to perform clerical duties whenever they are free from godown work.

(7) The system of checking payment made by an employee by another Employee and of entrusting the job of issuing tokens exclusively to an Employee are prevailing only in certain Banks at certain centres. The managements may decide on their own about the necessity of continuance or otherwise of these systems.

(8) On special occasions is might be necessary to attend to cash transactions outside business hours. However, due care and caution should be exercised by management in entertaining such late transactions; such late transactions should be duly authorised by a competent official.

(9) Normally cash should be accepted/paid at the cash counter. But the Employees should accept/make payment of cash other than at cash counters under instructions from a competent official in special circumstances and in such cases the concerned employees would be granted immunity from attendant risks.

(10) The work of clerks posted in administrative offices includes drafting of letters, dealing with correspondence, etc. Similar work of a routing nature should also be performed by clerks posted in Branch/departments and offices other the administrative offices.

(11) The balancing of ledgers/registers and calculations of monthly products/interest, etc., should not be claimed as work to be necessarily and essentially performed only outside normal working hours.

(12) An Employee who is assigned special allowance duties must subject to availability of time, also perform routing duties of his cadre.

Any observance of any restrictive practices mentioned above shall constitute a misconduct. The delinquent Employee shall be liable for disciplinary action for gross or minor misconduct depending upon the circumstances in each case.

(Clause 22(v) of BPS dated 14.02.1995)

The Branch Managers, Accountants, departmental heads and other supervisory staff are advised to study the aforesaid declaration carefully and they should jointly decide the strategy to curb such restrictive practices resorted to by the award staff at the Branch level.

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ANNEXURE- A

REVISED DEFINITION OF VIGILANCE ANGLE AND MONITORING OF NON-VIGILANCE CASES :-
[BCC:HRM:IL-O:96/7693 dated 16/10/2004]

[1] Demanding and/or accepting gratification or other than legal remuneration in respect of an official act or for using his influence with any other official;

[2] Obtaining valuable thing, without consideration or with inadequate consideration from a person with whom he has or likely to have official dealings or his subordinates have official dealings or where he can exert influence.

[3] Obtaining for himself or for any other person any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant;

[4] Possession of assets disproportion to his known sources of income;

[5] Cases of misappropriation, forgery or cheating or other similar criminal offences;

[6] Allegations pertaining to personal matters like false claims of TA/DA, Medical, LFC/ LTC, submission of false caste/educational certificates, misuse of Bank's loan etc.

[7] Misappropriation of cash

[8] Irregularities in Advances, Large excesses/ TODs, etc.

[9] Fraud

[10] Bribe/ Illegal gratification/ Corruption

[11] Leakage of Bank's information to Press

[12] Misuse of official position for personal gain

[13] Unauthorised disclosure of information regarding affairs of the Bank/ customers or any person connected with the business of the Bank, which is confidential or disclosure of which is likely to be prejudicial to the interest of the Bank.

[14] Investment made by employees under Promoters'/Employees' quota.

[15] BOBCARD TODs

Note : The list is illustrative and not exhaustive.

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ANNEXURE-B

Shri/Smt./Ms._____, EC No._____,

C/O Bank of Baroda,
_____ Branch,
_____.

Dear Sir/Madam.

Re :- Bringing outside influence by employees in respect of issues pertaining to service matters.

We may advise that bringing outside influence by employees in respect of issues pertaining to service matters is an act prejudicial to the interest of the Bank within the meaning of para 5(j) of Bipartite Settlement dated 10.04.2002.

We had advised all employees from time to time on earlier occasions vide Circular No.CO:BR:94/109 dated 19.08.2002 that the violation of the aforesaid provision of Bipartite Settlement will be viewed seriously and action would be initiated against the erring employees, besides placing on record such instances in the personal file of the concerned employees, for future reference.

It is reported that you approached Shri/Smt/Ms_____ to influence the authorities of the Bank to consider your request for transfer/ promotion/etc.(specify the matter for which concession sought).

By your above act, you have violated the above said provision of the Bipartite Settlement and hence liable for Disciplinary Action. We have noted this for administrative action at our end, without prejudice to the Bank's right of initiating disciplinary action for such violation of service conditions.

Yours faithfully,

(Branch Head)

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CHAPTER 22: PERFORMANCE APPRAISAL SYSTEM FOR AWARD STAFF (PASAS)

Bank has introduced the Performance Appraisal System for Award Staff – (PASAS) w.e.f. 31-Mar-2005. The Manual for PASAS is given below:

INTRODUCTION

1.0 BACKGROUND :

`Performance Evaluation' and `Performance Recognition' have been the focus of various HR initiatives taken by the Bank.They assume greater significance in today's context when Banks are vying with each other for creating a competitive edge over the others. Recognition of good performance and encouraging talent is the need of the hour. It is, therefore, imperative to put in place a system where performance management is going to be a thrust area. Keeping in view its importance and criticality to various employee development initiatives, Bank has devised a Performance Appraisal System for Award Staff (PASAS) so as to have coverage for all full time employees.

2.0 WHAT IS PERFORMANCE APPRAISAL ?

Performance Appraisal is an important and powerful tool for human resource development. An effective and credible performance system can be the basis of employee motivation, enhancement of capabilities, identification of potentiality of employee, which in turn can result into organisational growth and development. It is a comprehensive tool which helps in :-

Organization and individual goal setting
Assessment of resources required to accomplish tasks
Review of performance
Highlights facilitators and inhibitors during the process of review
Provides key employee data on training needs, development etc.
Facilitates various HR decisions.
It is an effective tool for formal communication and feedback between employees and superiors.

3.0 PURPOSE OF MANUAL

This manual has been prepared to facilitate understanding of the salient features, elements and processes of the system of performance review of Award Staff. It is not intended to be exhaustive but precise enough to introduce the new system and its operational mechanics for the users of the system.

3.1 Objectives of the Performance Appraisal System for Award Staff:

The Broad Objectives of the Performance appraisal system are :

To promote a performance oriented culture
To identify good performers and talent amongst employees
To improve upon strengths
To identify employees for proper placements
To match job roles of individuals during job rotation exercise for effective utilisation of aptitude and potential.
To identify Training needs

3.2 Uses and Advantages of Performance Appraisal System for Award Staff :

To generate a performance oriented culture.

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To identify factors that hinder performance and reduce them as far as possible.
To identify training and developmental needs.
To identify exceptional talents for special assignments.
To identify high performers and groom them for higher order roles.
To facilitate comprehensive data base on information about award staff.
To provide feedback to the employee to help achieve better performance in future.

FORMS : THEIR COVERAGE & ELEMENTS

4.0 COVERAGE

The Performance Appraisal System for Award Staff shall cover the following staff working at Branches / Offices in India. There shall be -2- Performance Appraisal.

5.0. FORMATS :

(1) For all clerical staff (including those having combined PAF – 1 designations and also all those drawing any Special Pay) (Green)

(2) For all full-time subordinate staff (including staff having combined PAF-2 designations or drawing any Special Pay) (Pink)

Structure & Elements.

(a) Weightage & contents:

Provision has been made in each form for a total weightage of 100 spread over ten parameters for review. The parameters and its weightages are as under :

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5.1 FOR CLERICAL STAFF

No	Attributes	Weightage
1	Service Quality	10
2	Knowledge about the Bank's products / services and its application	10
3	Effectiveness in work completion	10
4	Handling/completion of assigned responsibilities	10
5	Flexibility in working	10
6	Initiative & problem solving attitude and innovativeness	10
7	Team spirit	10
8	Communication with customers, staff, supervisors	10
9	Efficiency in computer operations	10
10	Discipline, attendance & punctuality	10
	Total	100

5.2 FOR SUB STAFF

No	Attributes	Weightage
1	Knowledge of work handled.	10
2	Attitude towards customers, colleagues & Superiors.	10
3	House Keeping.	10
4	Quality of Work.	10
5	Involvement in business / office work.	10
6	Personality.	10
7	Dependability.	10
8	Level of communication.	10
9	Significant/Contribution made in business mobilization, assistance in recovery, efforts in reducing cost and improvement in working methodology etc.,	
10	Discipline, Attendance & Punctuality.	10
	Total	100

6.0 PERFORMANCE APPRAISAL FORMAT :

➢ Page No. 1 of Performance Appraisal Format contains the basic bio-data of Reviewee to be filled in by the Branch/Office.

➢ Page No. 2 of Performance Appraisal Format consists of ten parameters for assessing the performance of award staff by awarding marks as well as giving comments on each attributes separately. RA as well as FRA is expected to give comments on integrity and honesty of the Reviewee for which suitable space has been provided.

Negative instances on honesty / integrity would have to be amplified with specific instances.

The training needs of the reviewees have to be identified and specific recommendations have to be given separately by RA & FRA.

Comments on Disciplinary action taken against the reviewee during the review period have also to be given in the column
provided.

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7.0 SELF APPRAISAL FORMAT :

➢ Self Appraisal is a one page format for both Clerical Staff and Sub Staff. The Reviewee is expected to narrate his achievements, constraints, training needs etc., in this format. Self-appraisal is optional.

Guidelines for Calculation of Marks & Final Scores :

1. Marks on individual parameters are to be awarded.
2. On individual parameter, marks should not be given in fractions/decimal.
3. In the space provided for awarding the final ratings by RA & FRA, scores will have to be recorded by RA & FRA separately.
4. After arriving at average of final score, the fraction, if any, should be rounded off to nearest higher integer.
5. FRA will be required to take average of summary scores to arrive at final score.
6. FRA will have to tick mark at the appropriate space, indicating the final score.
7. Overall ratings in the review system have been classified as under:-

A	Outstanding	80-100
B	Good	61-79
C	Adequate	41-60
D	Barely Adequate	30-40
E	Less than adequate	Below 30

If the FRA is in disagreement with the RA on any comments given by RA, he is required to comment upon the areas of disagreement and the same shall be recorded in the column given for comments.

Various Parameters under review:-

Parameters in respect of sub staff

1. Knowledge of work handled :
   Parameters under this dimension could be

Knowledge related to the work assigned
knowledge related to general awareness about the bank and bank's products
learning ability

2. Attitude towards customers, colleagues & superiors
   Parameters under this dimension could be :

prompt service to customers
courteous behaviour
politeness and respectfulness
guiding the customers

3. House Keeping
   Parameters under this dimension could be :

Upkeep of premises, office records and stationery
Maintenance of books and files and prompt retrieval of records.

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4. Quality of work

Parameters under this dimension could be :

promptness

speed and accuracy in working

flexibility

reliability

timeliness

5. Involvement in business /office work

Parameters under this dimension could be :

Feeling of ownership / belongingness for the organization

Initiative

Commitment

Allegiance

Contribution in the branch business / NPA Recovery.

6. Personality

Parameters under this dimension could be :

Appearance

alertness

wearing of uniform

wearing of ID Card

7. Dependability

Parameters under this dimension could be :

Extent of supervision needed

Perfection in function.

Assuming responsibility

8. Level of communication

Parameters under this dimension could be :

Ability to understand the instruction of superiors

Ability to understand and convey with clarity

Courteous communication with customers

9. Significant / contribution made in business mobilization, assistance in recovery, efforts in reducing cost and improvement in working methodology :

Parameters under this dimension could be :

contacting prospective depositors

maintaining liaison with customers

10. Discipline, Attendance & Punctuality :

Parameters under this dimension could be

Regularity in attendance

Adherence to timing

Judicious use of leave

Prior intimation of leave

Adherence to rules and regulations of Bank

Parameters in respect of Clerical Staff

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1. Service Quality :
Parameters under this dimension could be :
approach
facilitation
politeness / courtesy
respect & cordiality towards customers / staff / superiors
attending to the complaints of customers
prompt service

2. Knowledge about the Bank's products / services and its application :

3. Effectiveness in work completion :
Parameters under this dimension could be :
accuracy
reliability & independence
co-ordination
alertness

4. Handling / Completion of assigned responsibilities :
Parameters under this dimension could be :
timeliness, speed and accuracy in working.

5. Flexibility in working :
Parameters under this dimension could be readiness to adjust to variations in allocation of jobs

6. Initiative & Problem Solving attitude and innovativeness :
Parameters under this dimension could be
proactiveness
responsiveness
facilitation
readiness to shoulder responsibilities.
Suggestion for process improvement

7. Team Spirit
Parameters under this dimension could be :
collaborative approach
cordial relationship with peers and superiors
participation in business development

8. Communication with customer /staff / superiors
Parameters under this dimension could be :
ability to understand instructions of superiors
clarity in communication.
Understand and attend to customer grievance

9. Efficiency in computer operations :
Parameters under this dimension could be :
Knowledge of the system
Application of knowledge.
willingness to enhance computer knowledge

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10. Discipline, Attendance & Punctuality :
Parameters under this dimension could be
Regularity in attendance
Adherence to timings
Prior intimation about leave
Judicious use of leave
Adherence to rules and regulations

PROCESS & MECHANISM OF REVIEW

The system calls for a great deal of involvement on the part of Reviewing Authority (RA).Appraising the performance of award staff should not be treated as a simple form filling exercise. Appraisal should be made objectively to reflect appropriate performance of the reviewee, so that it serves as a good data base facilitating decision making with regard to placement, talent identification, developmental needs etc.,

8.0 ADVANCE PREPARATION

Under the system the review process starts at the beginning of a review year. However, before commencing the actual review process, there has to be advance preparation or planning by RA by goal setting. He may rely upon the following sources for finalization of annual performance targets.

9.0 PERFORMANCE BUDGET OF THE BRANCH

Action plan formulated to achieve specific goals / targets of branch / Office. Specific focus areas or thrust areas to be covered.
Inspection /Audit report of the branch /office of the previous year. Any other relevant data source

10.0 ROLE OF REVIEWEE, REVIEWING & FINAL REVIEWING AUTHORITY

The quality of appraisal process depends on;
Involvement of all concerned (Reviewee, RA & FRA)
Belief in the system of performance measures and employee development
Objectivity

10.1 Role of Reviewee :

Important role has to be played by Reviewee in self development by expressing training needs, constraints in order to facilitate RA & FRA to appreciate his training and placement needs.

10.2 Role of Reviewing Authority :

The RA shall assess the performance of each award staff employee objectively on the assessment factors defined in PAF-1 and PAF-2 and shall award marks against each factor.
RA has to play role of a mentor and a coach for the employee working under him. Therefore, endeavor has to be made by RA to integrate needs of the bank with individual growth & development of the Reviewee.
Objective approach is required from the RA so as to be fair in reviewing the actual performance of Reviewee.
Vital role is envisaged in creating and providing information about Reviewee for a variety of decisions related to efficient management of human resources.
Identifying potential of the Reviewee for special assignments.

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10.3 Role of Final Reviewing Authority:

The FRA shall review the assessment of performance submitted by the RA in respect of each employee in PAF-1 and PAF-2 and shall award marks against each factor.
To provide greater objectivity in review of performance of Reviewee by acting as a moderator to eliminate subjectivity, strict / lenient tendency on the part of RA and by examining constraints which may have affected performance.
Using the system as a leverage for developing human resource and decision making related to human resource.
As can be seen, the role of FRA is equally significant in proper implementation and usage of system for different objectives, that are set out.

GUIDELINES FOR USERS

The Performance Appraisal system for award Staff aims at amongst other things, (proving objectivity in review of performance. The Reviewee, RA & FRA have certain)les and responsibilities. With a view to bring clarity to their roles, as also in order to facilitate them to play their roles meaningfully, guidelines are set out as under :

11.0 GUIDELINES FOR REVIEWEE

In the review system, focus has been on work performance and quality of work performance.
The employee should be concise in responding to the questions with special reference to constraints and facilitating factors, outstanding achievements and training needs. The Reviewee, should keep in mind that the information furnished would help RA in making an objective review which in turn would result in development of Reviewee. The Reviewee should maintain proper records of his outstanding achievements and may furnish this in the form at appropriate space, so that it does not escape the attention of RA, while reviewing his performance.

12.0 GUIDELINES FOR R.A. / F.R.A.:

The total assessment to be awarded by RA & FRA shall be out of 100 marks.
Various parameters in the forms have been made self-explanatory for better understanding. Nevertheless, a careful study of these parameters is essential before evaluating performance of the reviewee.
The RA shall have to state specific comments / observations on each of the assessment factors in PAF-1 / PAF-2.
The RA & FRA shall take into account the aspects stated by the reviewee in the self-appraisal, if any, while giving their comments / observations on the assessment factors.
There is no pre-determined slab for any parameter. Only maximum weightages are specified for individual parameter. Therefore, RA / FRA would be free to award any marks. However, marks awarded by RA / FRA should not be in fraction / decimals
The Final Marks for each award staff member shall be arrived at by averaging the marks awarded by RA & FRA. In the event of occurrence of fraction of 0.5 while arriving at the average score, the score should be rounded off to the next higher integer. For eg. If the average score derived is 60.5 the score should be rounded off to 61.
The FRA shall also give his comments / observations on each of the assessment factors. In case there is a variance of 20% over the total marks awarded by RA, the FRA must state specific reasons for such variance.
Change of RA / FRA may take place during the review period due to several reasons. With a view to simplify the procedure, the RA / FRA obtaining on the last date of the review period would review the performance of the reviewee. However, the present RA / FRA may seek information/ views or any other relevant details about the reviewee's performance from the previous RA / FRA under whom the reviewee had worked during the review period.

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Objectivity should be the main concern of all. As long as the human factor is involved, there remains a chance of certain amount of subjectivity. Subjectivity or bias occur when the ratings assigned by any appraiser to any reviewee are determined by factors other than the actual performance of the reviewee.
Sometimes appraisers like or dislike one or two actions or qualities of the appraisee immensely and, therefore, tend to rate him positively or negatively on all other dimensions (also called `Halo effect').
Some appraisers tend to believe that they should be 'nice'to their subordinates and, therefore, tend to assign them lenient ratings (leniency effect). Some other appraisers have an opposite philosophy and view of their subordinates and tend to rate them too strictly (severity effect).
Some appraisers do not want to give too high or too low ratings to their subordinates. Due to their over consciousness, they tend to rate most of their appraisees around the average (central tendency or averaging).
Some raters tend to like the subordinates who are like them and, therefore, assign them higher ratings than those who are perceived by them as different from them. Some other appraisers tend to like those who have characteristics which they do not have but would like to have (called `assimilation' or `differential effects').
Quite a few appraisers make judgements about others on the basis of their first contacts and tend to carry these impressions over a long time (first impression errors).
Sometimes appraisers assign ratings on the basis of the recent behaviour they have seen in their appraisees forgetting about the past behaviour over a period ('recency effect').
Some appraisers tend to assess their appraisees on the basis of their expectations and perceptions about how their own bosses are going to appraise them.
A prudent RA/FRA should be free from personal prejudices and errors while appraising performance of Reviewee. The biggest challenge to RA is the "self discipline" of being objective while evaluating performance of the employee.
Although, there is no provision of a meeting for mid-term review of performance, the RA can hold this to elicit response / views of Reviewee and can communicate the level of performance or areas of deficiency/excellence etc. to the reviewee.
The RA may make necessary endeavors to extend support, guidance to Reviewee in achieving the desired level of performance. As and when assigned some additional tasks, the RA should make noting of it and record it in the review form.
While evaluating performance, RA / FRA should carefully weigh the constraints, favourable factors which are expressed by Reviewee and they should record his comments on such feedback, while making an overall reviewal of performance.
Be conscious that performance appraisal system for award staff is used primarily for growth of award staff and therefore information generated in the form should be used mainly for this purpose.
To consider performance of Reviewee exclusively for the review period.
To give importance to good performance as well as areas which may need improvement.

ADMINISTRATION OF SYSTEM

13.0 REVIEW PERIOD

The performance appraisal system for award staff would be effective from 1.4.2004 and review period would be from accounting year i.e. April to March.

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14.0 SELECTION OF PERFORMANCE APPRAISAL FORM

It is necessary that all RAs have a clear understanding of cluster of forms and coverage of category of Award Staff.

Since the review process for a particular review year starts at the beginning of the review year, RAs should ensure availability of proper forms in advance.
Schedule of R.A. / F.R.A. :

Award Staff Posted at	Reviewing Authority (RA)	Final Reviewing Authority (FRA)
Branches (Small, Medium, Large, Very Large)	Departmental Head*	Branch Head
Branches (Exceptionally Large & DGM headed branches)	Departmental Head*	An executive in the rank of Chief Manager
Regional Offices	Departmental Head	Dy. Regional Head
Zonal Offices	Departmental Head	Chief Manager (Coord)
Zonal Inspection Centres	Station Officer	AGM / CM posted at ZIC
Staff College/ Training Centres	Faculty member in-charge of administration	Principal / Head of Training Centre.
Head Office	Departmental Head(Immediate Superior Officer)	AGM/ CM of the function
Baroda Corporate Centre(BCC)	Departmental Head (Immediate Superior Officer)	AGM / CM of the function
Bank's Subsidiaries	Departmental Head (Immediate Superior Officer)	AGM/ CM / Head of the subsidiary

*In many branches, Spl. Asstts. are made In-charge of the Savings Bank Section, Current A/c Section etc. Please note that Sp.Asstt.(s) are only sectional head(s) and review of performance of award Staff working in such section(s) must be done by an officer who is the departmental head i.e to whom Sp. Asstt. is reporting. Only officers working as Departmental Head are envisaged as Reviewing Authority.

Note : At one officer branches, i.e. where Branch Manager is the only officer, the marks awarded by the Branch Manager shall be treated as final score and there shall be no further review.

15.0 TIME SCHEDULE :

Submission of Self-appraisal is optional. Reviewees desirous of submitting their Self-Appraisal should submit the same latest by 20th April every year to their Reviewing Authority.

The RA shall submit the completed Review Reports in the prescribed format to the FRA for final review latest by 10th May every year.

The FRA shall complete the performance reviews latest by 20th May every year. Thereafter, the same shall be returned to the RA i.e. Branch Head or the Departmental Head, as the case may be.

16.0 GUIDELINES FOR BRANCHES /ADMINISTRATIVE OFFICES :

After completion of the performance appraisal process of all award staff employees at the branch / office, the final marks shall be submitted to the Regional Office in the prescribed format (Annexure - I) to be sent in hard copy as well as soft copy (email / floppy) together with the ORIGINAL of the duly completed PAF-1 / PAF-2 of every award staff employee in one lot by 30th May every year.

Further, the concerned Branch / Administrative Office shall maintain the COPY of the duly completed PAF-1 / PAF-2 of every award staff employee on their records.

16.1 Guidelines for Regional Offices :

The HRM department at Regional Office shall maintain a record of the final ratings awarded to each award staff employee in their Region (including all Award Staff posted at Administrative Offices / Units falling within geographical area of jurisdiction of the concerned Regional Office).
The Regional Office shall also maintain the original PAF-1 / PAF-2 at their end.
The HRM department at Regional Office shall peruse the training and developmental needs recommended in respect of each award staff employee and endeavor to address them in consultation with the concerned Training Centre / Branch / Office.
The Regional Office shall follow-up and provide necessary support / guidance to branches / offices for ensuring completion of the performance review process within the prescribed time-schedule.
Regional HRM Functionary should update the PASAS rating of each award staff in HRMS and shall forward the details of ratings awarded to Clerical / Substaff by 30th June, every year to HRM Deptt, at HO, Baroda, in the prescribed format (Annexure I).
Distribution & Storing of Forms / Scores
The review reports shall be in duplicate. After being finally reviewed by FRA, one copy of the form will be retained at the Branch and the other copy shall be sent to the respective Regional Office.
Utilisation of data for development actions
Performance Appraisal System for award staff is a step towards total performance culture in the Bank. Its primary aim is the growth and development of Human Resources.
Opportunities like class room training, on the job training, special assignments, job rotation will have to be provided to Award Staff as per the needs identified through performance appraisal system.
Primarily, the end users of the information / data generated in performance appraisal system for award staff will be the RA, FRA, HRM Dept. (Regional Office) and HRD Deptt., HO. Apart from identifying training needs of Award Staff on individual basis, organizational training needs also could be identified. Besides training, data generated on constraints, facilitating factors - hampering or facilitating performance of Reviewee can be used by RA & FRA to take suitable measures in removing / minimizing constraints as well as taking advantage of the facilitating factors. Use of such data will only enhance performance of the Reviewee, and hasten their development.
Last -03- years PASAS rating is considered in the promotion exercise from Clerical to officer cadre.

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COMMON FOR OFFICERS & AWARD STAFF

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

CHAPTER 1: TERMINAL BENEFITS

PROVIDENT FUND
GRATUITY
PENSION
ADDITIONAL RETIREMENT BENEFITS
NPS

A. PROVIDENT FUND:

1. ADMINISTRATION OF FUND:

For the purpose of administering the Provident Fund and its payments, our Bank has constituted Provident Fund Trust, approved by Income Tax Authorities. The Trustees meet periodically to approve the payment of Provident Fund claims, allow withdrawal both refundable as well as non-refundable and for administering the Fund.

In cases of regular retirement, blank claim form is sent by Head Office to the branch/office where the employee is posted, well in advance. In cases of resignation, termination, death etc the branches/ offices are advised to use the claim form for handing over the same to employee/ heirs of employee.

1.2 MEMBERSHIP OF THE FUND:

Officers: All officers who have joined bank's services on or before 31-3-2010 will become member of the Provident Fund from the date of their confirmation in bank's service. However, the Directly Recruited Officers who join bank's service on or after 14.3.1984 will become member of the Provident Fund from the date of joining bank's service. Officer employees joining the services of the bank on or after 1-4-2010 will not be eligible to become member of Provident Fund as they will be governed by New Pension Scheme.

Award Staff: All full time Award Staff employees who have joined bank's services on or before 31-3-2010 will become member of Provident Fund from the date of joining in the Bank's service. The part-time employees who are drawing scale wages and whose duty hours are more than six hours per week will become member of the Provident fund with effect from 1.9.1978 or date of joining whichever is later. However, personal or domestic servants, either full-time or part-time, part time sweepers not on scale wages are not entitled to become the member of the Provident Fund. Employees joining the services of the bank on or after 1-4-2010 will not be eligible to become member of Provident Fund as they will be governed by New Pension Scheme.

1.3 RATE OF CONTRIBUTION:

(i) Each member of Provident Fund, when on duty, shall contribute to the Provident Fund at the rate of 10% of Pay.

'Pay' for the officers would be basic pay, PQP if any, Fixed Personal Pay (increment component only) and officiating allowance if any.

'Pay' for the Award Staff would be basic pay, special pay, if any, graduation pay/PQP if any, Fixed Personal Pay (increment component only) and officiating pay if any.

Note: For workmen who were in service in area I as on 31.12.1969, and entitled to receive CCA, only that amount of CCA which would have been payable to him as per the terms and conditions as applicable then, shall rank for Provident Fund to the extent of 50% subject to a maximum of `. 30 per month.

(ii) The Bank shall contribute an amount equal to the amount subscribed by the member as compulsory subscription to Provident Fund as employer's contribution in respect of employees.

(iii) In respect of those employees, who have opted for pension, contribution by bank will be credited to Pension Fund so created by the Bank.

1.4 VOLUNTARY SUBSCRIPTION: (VPF)

A provision has been made in the Bank's Provident Fund Rules to enable the members to make voluntary subscription, if they so desire, to Provident Fund over and above the present compulsory subscription of 10% of 'Pay' payable to the staff members (both officers and award staff) up to an amount not exceeding 90% of the 'Pay', subject to the following terms and conditions:

- The total subscription to be made by the members (including the compulsory subscription and the voluntary subscription) shall not exceed 90% of 'Pay' of the concerned members.
- Bank's contribution will be restricted to 10% of the 'Pay'.

- Interest payable on the voluntary subscription will be at the same rate as applicable in the case of compulsory subscription.
- Fresh mandate letters to be obtained from those members of the staff who desire to avail of the benefit of the Scheme for voluntary subscription.
- Changes effected in the employee's voluntary subscription should remain in force at least for one year.

1.5 ACCOUNTING PROCEDURE:

The contribution made by the staff members towards provident fund along with Bank's Contribution get credited to Bank of Baroda Provident Fund Trust's current account maintained with Baroda Main Branch. Thereafter, bank's contribution in respect of employees' who have opted for pension is transferred to Pension Fund Trust.

While computing income-tax on salaries, appropriate rebate on the Contributions to provident fund is taken into account by Payroll before computing income tax on the total emoluments of the employees.

Bank's contribution to the provident fund, which is equal to the employee's subscription (excluding voluntary contribution) gets debited to the Profit and Loss Account of the Branch.

1.6 PAYMENT OF PROVIDENT FUND CLAIMS:

The claim for settlement of Provident Fund should be submitted by the member/ nominee/legal heir in the prescribed form. Provident Fund claims of ex-staff members are settled on receipt of their applications in the prescribed forms duly completed and signed by them or their nominees/ legal heirs, as the case may be. The claims are required to be recommended by the authorities at the branch/office where the member worked last while in service and shall be routed through Regional Authority.

In case of an employee whose whereabouts are not known for more than one year, the nominee/legal heir of such employee would be paid amount of P.F. standing to the credit of the account of such employee after submission of proof and lodgement of FIR. Such payment may be made after obtaining the indemnity bond, copy of FIR and police certificate etc.

In order to ensure expeditious consideration and disposal of requests received in respect of claim for Provident Fund settlement the particulars in the revised format should be furnished to Head Office with the detailed information.

In case where disciplinary action is taken and punishment is imposed at the time of retirement the following additional documents should be submitted.

i) Copy of Charge sheet
ii) Copy of D. A. Order
iii) Copy of Appellate Authority Order.

Full payment of the Provident Fund balance shall be made to the employee or his nominee/s on the following basis:

- A member who has put in a service of not less than 10 years with the Bank, shall be entitled to the full amount of Bank's contribution with interest attributable there to.
- A member who has served with the Bank for 5 years and more but less than 10 years, shall be entitled to the Bank's contribution at the rate of 10% of such contribution with interest there on for each completed year of service.
- A member who has put in service of less than -5-years with the Bank, shall not be entitled to receive any amount of Bank's contribution towards Provident Fund or interest on it notwithstanding that the same may have been credited to the account opened in his individual account.

In case of retirement, retrenchment, termination of his/her service by the Bank on account of illness, physical disability or for reasons beyond his/her control and in respect of deceased employee, bank shall pay to such employee/nominees/ legal heirs, the full amount of the Bank's Contribution together with interest, irrespective of the length of service.

The accumulated balance standing to the credit of a member according to the rules shall be payable on the day he/she ceased to be a member of the Fund and shall be paid to him/her within one month from the date he/she ceased to be a member of the Fund whether on account of death or retirement of such member or the termination of his/her service and interest on such amount shall cease to be added in the individual account of such member on such payment.

In case of deceased member where the claimants are unable to fulfil all the requirements insisted on by the Trustees of the Fund before payment to them of the Provident Fund dues of such deceased member, the interest shall be added from the date of death of such member up to the date of payment or up to a maximum period of twelve months whichever is earlier, in other cases the interest shall cease to be added on the expiration of three months from the date a member ceases to be a member of the Fund.

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Withdrawal of an amount by a member from his Provident Fund Account is permitted for various purposes under Income-tax Rules which forms part of the Bank of Baroda PF Rules.
Withdrawal permitted by the Trustees of Bank of Baroda Provident Fund is by way of (i) Non-Refundable Withdrawal; and (ii) Refundable Withdrawal.

(i) Non-Refundable Withdrawal:

The Non-Refundable Withdrawal is permitted by the Trustees only for the following purposes:

- To meet the expenditure on building a house or purchase a site or house and site.
- for payment of loan previously raised for the purpose of construction or purchase of the house.
- To pay premium on policy of insurance of the life of employee or his wife, provided the policy is assigned to the Trustees of Provident Fund.
- From 8-8-2008, Non Refundable Withdrawal is also permitted for following purposes also to the extent advised against the same to the employees who have completed 10 years of Service and against whom no disciplinary action has been initiated / pending as on date of application.
- For meeting the Expenses in connection with the marriage of children- - 6 – month's gross salary subject to maximum of 50% of Member's own contribution towards PF/VPF (Annexure G)
- For meeting the cost of Higher Education of dependent Children.- Estimated Expenses for complete course OR 50% of Member's own contribution towards PF/VPF. (Whichever is less) (Annexure H)

Higher Education would mean any Medical, Engineering or other Technical / Professional / Specialized Courses in India beyond High School.
Estimate of cost of Education shall include Admission Fees, Tuition Fees, Hostel Fees, Lodging/Boarding Expenses and Travelling expenses for joining the course (single fare only) and for which proof of admission / details of fees will have to be submitted along with the application for withdrawal.
Applicant should also submit an undertaking that the Child for whose education Non-Refundable Withdrawal is sought is dependent on him/her.
The member will be allowed Non-Refundable Withdrawal for the purpose of housing to the extent of 50% of the amount standing in his Provident Fund Account or the amount actually requested by the member, whichever is lower.
The amount of premium paid from Provident fund contribution is to be added in the income of the employee at the time of calculation of tax and the premiums paid by withdrawal from P.F. is to be considered for deduction under prevailing I. T. Rules.

(ii) Refundable Withdrawal:

Refundable withdrawal (Loan) is permitted by the Trustees of Bank of Baroda provident Fund for the following purposes:

1. Own Marriage.
2. Son's Marriage.
3. Daughter's Marriage.
4. Dependent Sister's Marriage
5. Dependent Niece's Marriage (widowed sister's daughter)
6. Own Medical treatment
7. Medical treatment of family members'(i.e. wife and children)
8. Dependent father/mother's medical treatment.
9. Vastu Puja ceremony.
10. Thread ceremony/Janoi ceremony/Navjyot i.e.own children and dependent minor brothers)
11. Baptism ceremony of children
12. Choul/ JawaI/Akika/Tonsure/ Mundan ceremony (i.e. own children.)
13. Annaparasan/ First Rice ceremony of children.
14. Naming ceremony of children
15. Circumcision/ Sunnat/ Khathna ceremony of children
16. Bismillah ceremony of own children.
17. Holy Communion' ceremony of children.
18. Obsequies/Funeral/After death ceremony of dependent parents.
19. 1st Shraddh/ 1st Death Anniversary/Varshi of dependent parents.
20. 'Seemantham' ceremony. (of wife/ daughter)
21. Puberty ceremony of daughter.

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22. Higher education of children.
23. Passage fare for going abroad.
24. Chitty ceremony (for Punjabis) Pagri.
25. Ear Boring Ceremony.
26. Sons Prayojan Ceremony.
27. Dastar Bandhi Ceremony.
28. Akasharabysam Ceremony.
29. Shashtipoorti Ceremony.

The quantum of Refundable Withdrawal is allowed for the purpose mentioned at Sr. No. (a) to (h) would be six times of "Pay" or the employees Provident Fund contribution, whichever is less. For the remaining purposes, the quantum of Refundable Withdrawal (Loan) would be three times of "Pay".

"Pay" for this purpose would be basic pay plus special pay if any. An extract of Income-tax Rules, containing conditions regarding withdrawal from P.F. A/c. is annexed as Form VI.

1.7 WITHDRAWAL WITHIN TWELVE MONTHS BEFORE RETIREMENT:

It shall be open to the trustees of Provident Fund to permit any time within twelve months before the date of retirement on superannuation of an employee the withdrawal upto 90% of the amount standing at the credit of the employee.

1.8 REPAYMENT OF AMOUNT WITHDRAWN (REFUNDABLE WITHDRAWAL)

- Where a withdrawal is allowed in connection with marriages, the amount withdrawn shall be repaid in not more than -48- equal monthly instalments.
- Where a withdrawal is allowed for any other purpose, the amount withdrawn shall be repaid in not more than -24- equal monthly instalments.
- Interest may be recovered on the amount aforesaid, or the balance thereof outstanding from time to time at one percent above the rate which is payable for the time being on the balance in the fund at the credit of the employee.

In order to have proper accounting of all PF Loans the branches MUST maintain SHADOW ACCOUNTS of all PF Loans with full details of sanction and PF instalments deducted by Payroll.

It may be noted that non-maintenance of shadow accounts of loan accounts at the branch level would be viewed seriously.

If such shadow accounts are not being maintained at the branch, then please arrange to open such shadow accounts immediately and maintain it properly.

1.9 FORECLOSURE OF NEW PF LOAN ACCOUNTS:

In case of foreclosure of new PF loans (sanctioned after 01.04.1994) please follow the instructions as mentioned hereunder:

Please always use the prescribed proforma for foreclosure of (new) PF loan accounts.

While foreclosing the PF Loan accounts, branches must credit the foreclosure amount to the current account of Bank of Baroda Provident Fund Trust maintained with Baroda Main Office.

The interest in PF Loan is to be calculated on monthly product basis with half yearly rests and not on daily product basis.

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1.10 DEDUCTION FROM FINAL PAYMENT OF PROVIDENT FUND

No deductions shall be made except in accordance with Provident Fund Rules, unless an employee is dismissed for misconduct causing financial loss to the Bank and in such case recovery to be made by the trustees and to be paid by them to the Bank shall not exceed the amount of such financial loss quantified in the order of the Disciplinary Authority and shall be made from the Bank's contribution to Provident Fund and interest thereon.

On and from 10/07/2000 a new loan facility is introduced known as "Loan against Provident Fund", being sanctioned by Bank.

A staff member desirous of availing loan under this scheme should not have any outstanding balance under the loan sanctioned by Trustees of Bank of Baroda Provident Fund Trust and similarly there should not be any outstanding in loan against P.F. while applying for loan to Trustees of Bank of Baroda P. F. Trust.

1.11 **NOMINATION**

It is necessary for every employee to nominate a person who shall, in the event of the employee's death, be authorised to receive the balance standing at the credit of such employee's Provident Fund Account. Such nomination can be made by the employee in favour of any of his family members, i.e.– employee's spouse, legitimate children, step children, dependent parents, sisters and minor brothers. When the employee has no such family members, nomination can be made in favour of any other person.

BANK OF BARODA PROVIDENT FUND RULES:

1.1The Fund shall be called "Bank of Baroda Provident Fund".

1.2 These rules shall be deemed to have come into operation on 01.06.2003 in substitution for all previous Rules of the Provident Fund of the Bank of Baroda, which are hereby cancelled.

1.3 The fund shall be governed by these Rules and by such other Rules as shall for the time being be in force.

In these Rules unless there is something repugnant in the subject or context:

(a) 'The Bank' means Bank of Baroda.

(b) 'Bank's contribution' shall mean the amount contributed by the Bank.

(c) 'Board of Directors' means the Board of Directors for the time being of the Bank.

(d) 'Member' means any person in the service of the Bank, who is a subscriber to the Fund or whose subscription to the fund has arisen on account of amalgamation and absorption of his/her service from any other Bank with the Bank.

(e) 'Member's subscription' shall mean the amount subscribed by each member.

(f) 'Officer' shall mean any person who is an officer of the Bank or who is so designated or who is governed by the terms and conditions of service prescribed by the Bank for officers of the Bank by whatever name called (and includes a workman) who has opted for the scales of pay and terms and conditions of service prescribed by the bank for the officers of the Bank.

(g) 'Officiating allowance ' shall mean an allowance payable to an employee for officiating in a post carrying a higher salary than his/her own and/or payable as such under the Bipartite settlements/ BOB(O)SR,1979/Bank level settlements/ Industrial Award or other law or decision from time to time binding upon the Bank.

(h) 'Rules' means these Rules as amended from time to time and the Rules for the time being in force for the management of the fund.

(i) 'Salary' means basic pay, including stagnation increments, PQP, FPP, PPA, if any, special pay and officiating Allowance, if any, received by each member from the Bank and does not include any personal pay, bonus, dearness allowance, commission, presents, donations or house, motor or other allowances not included in special pay. The special pay shall be those payable as such under the Bipartite settlements/ Bank level settlements, industrial Award or other law, or decision from time to time binding upon the Bank.

(j) "The Trustees" means the Trustees for the time being of the fund.

(k) 'Workman' shall mean a person who is in employment of the Bank as a confirmed employee and whose relations with the bank are governed by the Industrial disputes Act, 1947 or to whom the Award of the National Industrial Tribunal (Bank Disputes) Bombay or other law, rules, regulations and settlements for the time being in force and from time to time governing the relations between the Bank and its workmen applies.

Words importing the singular number shall include the plural number and vice versa.

Words importing the masculine gender shall include the feminine gender.

1.4. The object of the Fund shall be to provide every employee who is a member with a sum of money, the amount of which will be ascertained according to these Rules on the cessation of his service with the Bank.
Provided that the members who have opted for pension in accordance with Bank's pension scheme shall be paid such amount of contributions made by such member standing to the credit of his own subscription to the Provident Fund accordingly.
1. 5. (a) The fund shall be vested in and administered by Trustees under a Trust, which shall not be revocable save with the consent of all the members of the Fund for the time being.
(b) The number of Trustees shall be five. One of these Trustees shall be a workman who is a member of the fund. Such Workman Trustee shall be a workman serving the Bank in any of its offices at Baroda and shall be nominated by the Board of Directors of the Bank.
A Workman Trustee shall hold office for a period of two years unless in the meanwhile he is transferred to any office of the Bank outside Baroda or he resigns of his own accord or ceases to be in the employment of the Bank or is desired to resign by the Board of Directors or fails to attend all meetings of the Trustees for a period of six months.
One trustee shall be Director of Bank, nominated by the Board of directors of the Bank. A Director Trustee shall continue in office until he dies or becomes insolvent or ceases to be a Director or is desired by the Board of Directors to vacate his office or resigns his office of Trustee or leaves India for a period exceeding six months. The Board of Directors of the Bank shall appoint a Trustee to fill up such vacancy. The remaining three Trustees shall be members of the Fund nominated by the Board of Directors of the Bank from time to time, in their discretion.
(c) Every member of the Fund, who shall be so nominated as a Trustee, shall hold office for a period of two years from his nomination unless he resigns of his own accord or ceases to be in the employment of the Bank or is desired to resign by the Board of Directors.
(d) A retiring Trustee shall be eligible for re-appointment by the Board of Directors.
(e) Whenever the number of Trustees shall be below five, the vacancy shall be filled in within two months from the date of occurrence of the vacancy.
(f) Notwithstanding such vacancy, the remaining Trustees shall have power to exercise all the powers and authorities hereby or by law conferred upon the Trustees and to carry on the administration of the Fund.
(g) If any Trustee with the permission of the Directors shall propose to be absent or be absent for a period exceeding two months, but not exceeding six months, he, if a Director Trustee, may grant a Power of Attorney to another Director of the Bank or if a member of Fund, may grant a Power of Attorney to another Member of the Fund empowering such Director of the Bank or Member of the Fund as the case may be, to act on his behalf during his absence as aforesaid and thereupon such person shall have all the powers exercisable by the Trustee so absent as aforesaid during the period of his absence.
Upon every new appointment of a Trustee the assets and investments of the Fund shall stand vested in the new Trustee together with the surviving or continuing Trustees. Every new Trustee, before as well as after the vesting of the investments in him, shall have all the powers and authorities of the Trustee in whose place he has been appointed.
1.6. (a) The management, investment, administration and control of the Fund shall in all respects be vested in the Trustees, whose decision on all matters shall be final and binding upon all members. The decision of the Trustees as regards the construction of the Rules and all questions arising out of the Rules and on all other matters shall be final and binding on all members and or their representatives. Subject to the provision of the Rules, the Trustees shall have power to decide all matters relating to the management and administration of the Fund and to make all arrangements there for, and in their discretion to make rules, bye-laws and alter them from time to time.
(b) The Management, Investment, Administration and Control of such Provident Fund as may have been vested with the Trustees on account of amalgamation or absorption of any other Bank and the Provident Fund of the employees of such Bank shall from and after the date of amalgamation of such Bank with the Bank shall also stand vested in all respect in the Trustees, whose decision in all matters relating thereto shall be final and binding upon such members of the Fund becoming members on account of such amalgamation of any other Bank with the Bank. The decision of the trustees as regards construction of the Rules and all questions arising out of the Rules and on all other matters as regards Members, whose contributions shall vest

in the Trust on account of such amalgamation, shall be binding and final on the members and/ or on their Representatives as well. Subject to the provisions of the Rules, the Trustees shall have the powers to decide all matters relating to the Management and Administration of the Fund of employees of such Bank, who are absorbed in service of the Bank on amalgamation and the Trustees shall make all arrangements thereof and in their discretion shall have power to make Rules and Bye-laws therefor and alter them from time to time.

1.7(i) Every whole time workman serving the Bank other than personal or domestic servants, irrespective of the salary he draws, and with effect from 1st September,1978, every part time workman who is required by the Bank to work for more than 6 hours a week, shall be a member of the fund as and from the date of his joining. Provided further that an employee of the Bank, who is not a workman and who is employed on contract basis shall not be a member of the fund unless permitted to join by the Directors.

(ii) if any member of the Fund becomes a member of any other Provident Fund and/or other retiring benefit established by the Bank for the benefit of particular classes of employees, e.g. employees serving at an office of the Bank outside India, he/she shall, while a member of such other fund and/or other retiring benefit not be liable to subscribe to this Fund nor shall the Bank be liable to contribute any amount to this Fund, in respect of such member. But the balance to the credit of the individual account of such member in this fund shall, until transferred to such other fund, continue to be held subject to the Rules and Conditions herein contained and shall continue to carry proportionate interest as herein provided.

If any member of the fund is transferred to any office of the Bank outside India in respect of which no other Provident Fund is established he/she shall continue to subscribe to this Fund and the Bank shall continue to contribute to this Fund in the manner herein provided.

If, however, such member resigns/is terminated, from service while serving abroad, his/her Provident Fund dues would be payable in INDIAN CURRENCY ONLY.

(iii) Trustees shall be entitled to receive the balance of the Provident Fund amount of a new in-coming employee which has been held in credit by the previous employer of such a new employee subject to the condition that such a transfer of balance would not amount to the new employee being immediately accepted as a

'MEMBER' of the Fund and that such an in-coming employee will be entitled to the membership of the Fund only upon his/her becoming eligible as per sub rule (i) above.

(iv) Trustees may also allow transfer of the balance of the Provident Fund of the out- going employees of the Bank as per his/her entitlement under the Rules, when he/she is joining other institution/bank to his/her new employer when so requested by the out-going member.

(v) The trustees of the Fund will authorise release of Bank's contribution standing in the account of member who opts for pension and for whom request is received from Pension Trust.

1.8. (a) Membership of the Fund may not be terminated during the service of an employee except as herein provided or by permission of the Trustees and of the Bank (which will not ordinarily be granted).

(b) Any member of the Fund ceasing for any reason whatsoever to be in the service of the Bank shall thereupon cease to be a member of the Fund.

1.9. Every workman/officer who shall be or become a member of the Fund shall be subject to these Rules and shall sign a declaration and agreement in the form 'A' annexed to these Rules signifying his assent thereto and shall at the same time receive a copy of such Rules. PROVIDED NEVERTHELESS that the Rules of the Fund, shall be binding upon every member whether he shall have signed the declaration and agreement and received a copy of the Rules or not.

(a) The amount of compulsory subscription of every member to the fund when on duty shall be 10% of Pay or such amount at such other rate as may be determined, of the monthly salary of each member, by Income tax Act, 1961 or other provision of Bipartite settlements/BOB(O)SR 1979/Bank level settlement as hereafter in force from time to time.

(b) The compulsory subscription of any member who shall be absent on leave without pay/ half pay shall during the period of such absence be assessed at his option either on his full salary or on the salary allowed to him during such absence but any member shall be at liberty to elect not to subscribe to the fund during such period of absence.

11. The Bank shall be entitled to deduct from each month's salary payable by the Bank to each member the amount of the compulsory subscription of such member to the Fund. If the amount of the compulsory subscription of any member to the Fund shall not be deducted by the Bank, as aforesaid, at the end of any month, such member shall forthwith pay the amount of his said subscription to the Bank. The amount of every subscription deducted by the Bank as aforesaid shall be paid to the Trustees who shall credit the same to individual accounts to be maintained by the Trustees in the name of each member.

1.10.

- For those members, who opted to continue with contributory provident fund scheme, the Bank shall contribute monthly and pay to the Trustees not later than 15 days after the compulsory subscription of the member is deducted from his salary an amount equal to the aggregate of the amounts of compulsory subscription subscribed by the members. Out of the amount so contributed by the Bank, the Trustees shall credit to the account in the name of each member an amount equal to the subscription of such member.
- The interest or dividends received by the Trustees from all sources during the preceding year shall be entered in an interest Account which shall be opened and kept for the purpose and the amount of such interest and dividend of every year shall, after providing for the expenses of the Fund, be credited to the individual account in the name of each member on a pro-rata basis as soon as possible after the 31st March and 30th September, of such year. All sums representing the aggregate of fractions shall be carried forward in the 'Interest Account.' Provided, always, that there shall be no obligation to credit such accounts at a rate exceeding the rate of interest or amount of dividend yielded by the investments of the fund.
- The Bank may, on any day in which interest under clause (b) above shall be credited to the individual accounts of the member, pay to the Trustees for crediting to the individual accounts of the members such further sum as will be equal to the difference between the amount of interest actually credited under clause
- (b) above to the individual account of members and the amounts of interest for a period of six months calculated on the balance to the credit of the individual account of each member on the previous 31st March and 30th September at a rate not less than 3 ½% per annum and not exceeding the rate fixed by the Central Government in this behalf by Notification in the Official Gazette.
- The Bank may pay periodical bonuses or other contributions in the form of bonus to the extent and in the manner permitted by law.
- The assets of the Fund and all moneys standing at the credit of the accounts in the individual names of members or other accounts shall be dealt with only in accordance with Rules and in accordance with the decision of the Trustees.
- Members can make voluntary subscription towards Provident Fund over and above the present compulsory subscription of 10% of the salary not exceeding 90% of the salary by the members on the following terms and conditions:

i) The total contribution of the members not to exceed in all 90% of salary.
ii) Bank's contribution shall be restricted to 10% of the Pay.
iii) Interest payable on voluntary subscription to be the same as in the case of compulsory subscription.
iv) Fresh mandatory letters to be obtained from those desirous of availing of the benefit of the scheme.
v) Changes effected in the employee's voluntary subscription from 10% upto 90% of the salary should remain in force atleast for one year.

No member nor any other person shall have any right to make payment of money out of the Fund except as is by these Rules expressly provided.

Each member shall by making and keeping alive a valid declaration in the form hereto annexed and marked 'B' nominate any person or persons to whom the amount standing to the credit of the account opened in the name of such member shall be payable in the event of his death while in the service of the Bank or before his claim on the Fund shall have been discharged and may from time to time change such nomination.

On a member dying, retiring by reason of incapacity or under the Bank's service rules or on termination of his service by the bank on account of illness, physical disability, by way of retrenchment or for reasons beyond his control, the full amount standing to the credit of his account opened in his name in the fund including the Bank's contribution thereon with interest upto date shall become payable to him or in the event

of his death to his nominee, subject to the payment of any withdrawal made by him under rule 22 (b) and subject to rule 18 hereof.

16.

(i) Subject to the provision of sub rule (ii) no deduction shall be made from the amount standing to the credit of the account opened in the name of a member when final payment is made to him or his nominees except as is by these rules expressly provided.

(ii)

a) A member who has put in ten years of service and over with the Bank shall be paid the full amount to the Bank's contribution with interest attributable thereto.

b) A member who has served for five years and more but less than ten years shall be entitled to the Bank's contribution at the rate of ten percent of such contribution with interest for each completed year of service.

c) A member who has served for less than five years shall not be entitled to any portion of the contribution of the Bank or interest on it notwithstanding that the same may have been credited to the account opened in his individual account.

The Bank shall nevertheless have power, in its sole and uncontrolled discretion to recommend the payment to any member of the whole or such portion of the Bank's contribution and proportionate interest attributable thereto as the Bank shall think proper having regard to the length and value of the services of the retiring member and the Trustees shall be entitled to act upon such recommendation.

No deduction shall be made, save as by these rules provided, from the amount standing to the credit of an account in the name of a member unless he is dismissed for misconduct causing financial loss to the Bank and in such case the recovery to be made by the Trustees and to be paid by them to the Bank shall not exceed the amount of such financial loss and shall be made from the contributions made by the Bank credited to individual account of such member and to interest (simple or compound) credited in respect of such contributions and accumulations thereof in accordance with these Rules.

On the death of a member, who shall have made a nomination in accordance with rule 14, the amount due to him according to these Rules shall be paid to his nominee and such payment shall be a good discharge to the Trustees and to the Bank against all claims whatsoever in respect of the said Fund by any one whosoever claiming through the said member.

On the death of member, who shall not have nominated any person, in accordance with Rule 14, who shall be living at the time of the death of such member, the amount due to him according to these Rules shall be paid to his heirs, executors or administrators and such payment shall be a good discharge to the Trustees and to the Bank against all claims whatsoever claiming, through the said deceased member provided that in any case the Trustees may in their absolute discretion dispense with the production of a succession certificate, probate or letters or legal representation by competent court or authority on production of such other evidence as it may require and upon such terms as to indemnify or otherwise as it may think fit in the manner as prescribed at Annexure hereto. (If the payment is made to the nominee/s, the execution of the indemnity bond will not be necessary).

The accumulated balance standing to the credit of a member according to the rules shall be payable on the day he ceases to be a member of the Fund and shall be paid to him within one month from the date he ceases to be a member of the Fund whether on account of death or retirement of such member or the termination of his service and interest on such amount shall cease to be added in the individual account of such member on such payment. In case of deceased member where the claimants are unable to fulfill all the requirements insisted upon by the Trustees of the Fund before payment to them of the Provident Fund dues of such deceased member, the interest shall be added from the date of death of such member upto the date of payment or upto a maximum period of twelve months whichever is earlier; in other cases the interest shall cease to be added on the expiration of three months from the date a member ceases to be a member of the fund.

Provided however, if any disciplinary proceedings are pending against any member on the date of his superannuating then the payment of accumulated balance standing to the credit of the member which is forming part of Bank's contributions and payable to such member shall be released by the Trustees based on the recommendations of the Bank, after conclusion of such disciplinary proceedings. In the event of exoneration in such disciplinary proceedings, the concerned member shall be paid the accumulated balance standing to the credit of Bank's contribution to P.F. with interest upto the date of payment. In case punishment is awarded (other than dismissal), interest should be paid only from the date of the Final Order to the date of payment.

The Trustees at their discretion, may pay admissible amount of provident fund to a nominee in case of the member whose whereabouts are not known for a period of over one year on the following terms and conditions:

i) The date of disappearance of the member will be reckoned from the date of First Information Report with the police.

ii) The date for provident fund payment will also be reckoned from the date as mentioned at (i) above.

iii) The nominee/dependents of the member (heirs/executors) in the absence of the nominee must lodge a report with the concerned police station and obtain a report that the employee has not been traced after all efforts have been made by the police.

(iv) An indemnity bond is obtained for this purpose from the nominee/the dependents of the member in the absence of the nominee, in the form annexed hereto.

(a) No member shall have any right in the assets of the Provident Fund or the amount standing to his credit in the Provident Fund save and to the extent herein provided. Accordingly, no member shall be entitled to assign, mortgage or in any way alienate or create an interest in the moneys standing to the credit of his account in the provident fund.

(b) The Trustees, however, may allow a withdrawal on ground and under circumstances and within the limits and subject to all conditions pertaining to the repayment of the loan and rate of interest payable thereon specified by Rules made by the Central Government in that behalf under the Indian Income-tax Act for the time being in force. A copy of the Rules regarding withdrawals is annexed.

(c) If any member shall purport to make any transfer, assignment, mortgage, charge or other disposition or if a member is adjudicated as insolvent in any event happening which requires the Bank or the Trustees to forfeit such member's interest (if any) in the fund shall ipso facto terminate and all moneys to the credit of or payable to such member shall forthwith be forfeited to the use of the said Fund and shall be dealt with accordingly by the Trustees or as may be deemed fit at the discretion of the Trustees/ Bank.

(d) The Trustees shall be entitled at their absolute discretion to allow such member to continue or rejoin as a member or to make any ex-gratia payment.

(e) The Trustees shall also be at liberty at anytime after such forfeiture, on the written recommendation of the Chairman of the Bank, under the authority of the Board of Directors of the Bank, to give or pay the moneys so forfeited or any part thereof for the benefit of such wife, children and dependents of such member and otherwise deal with such moneys as the Trustees may in their absolute and uncontrolled discretion think fit.

All moneys standing to the credit of the Provident Fund received by the Trustees and not immediately required for the purpose of the Fund and held in a bank account shall be invested as for the time being authorised under the Income Tax Act, 1961, the Indian Trust Act, 1882 and the companies Act, 1956 as amended, altered, modified or substituted from time to time. The Trustees may place any uninvested part of the fund in an account to be opened with one or more scheduled banks. If the said account or the accounts require replenishing at any time, the Trustees may in their discretion sell any investment in which the fund was invested.

All investments and bank accounts of the fund may be kept by the Trustees in the name of the fund or in the names of the Trustees with power to any two of them to operate the bank accounts and to sell, transfer, vary and transpose such investments. The Trustees shall invest such moneys not later than three calendar months after receipt of the same by the Trustees and any money remaining uninvested from time to time shall be kept by the Trustees in the bank account or accounts above referred to.

Any loss or diminution in the value of the investments to the Fund from whatever cause arising shall be borne by the Fund and the Trustees shall incur no responsibility by reason or on account thereof.

The Trustees shall cause to be maintained proper accounts relating to the Fund in such form as may from time to time be prescribed by Income Tax Act, 1961 and the rules made thereunder as modified, altered, amended or substituted from time to time. Such modified accounts shall be made up half yearly upto 31st March and 30th September in each and every year. Separate personal account or accounts shall also be maintained in the name of each member, who shall be furnished annually a statement of account or accounts showing the balance/s for the previous year in respect of and the amount to the credit of such account made up of his subscription and the Bank's contribution, interest earned of the moneys in such account or accounts and the advances, if any and repayments if any, made by him during that year.

The Trustees shall open account or accounts in the books of the Fund to be named, called or styled as may be deemed requisite by the Trustees for the management and administration of the Fund including the accounts

called respectively 'Interest Account' and "lapse and Forfeiture Account" and shall also be entitled and empowered to operate upon and/or close such account or accounts as deemed fit.
The 'Interest Account' shall be kept and maintained for the purpose and in the manner provided by Rule 12 (b).

All moneys herein expressed to be forfeited to the Fund shall be credited to the 'Lapse and forfeiture Account' and the balance to the credit of Lapse and Forfeiture Account shall from time to time be invested in accordance with the provisions of Rule 24 and Rule 25 hereof. The Trustees shall also credit or debit, as the case may be, to the 'Lapse and Forfeiture Account', the difference between the realisation or sale price and the book value or cost price of investment.
If at any time, there is such a fall in the market value of the investments of the Fund as in the absolute discretion of the Trustees requires adjustment of the accounts in the name of the members after utilising the balance to the credit of the 'Lapse and Forfeiture Account', the Trustees shall be entitled to debit to the accounts in the names of the individual members rateably in proportion to the respective amount standing to credit of such accounts, such total amount in respect of the depreciation in the investments as the Trustees may fix. In the event of the Trustees debiting such accounts, the Trustees may, when they so deem fit, at any time and from time to time thereafter credit such accounts on a pro-rata basis with such amount or amounts as the Trustees shall fix by utilising :
(a) Any amounts at the time standing to the credit of the 'Lapse and Forfeiture Account' and
(b) Any appreciation in the market value of investment of the Fund until the total amount or amounts debited to such accounts as aforesaid has been (or have been) restored in full with proportionate interest.
The balance, if any, standing to the credit of the account in the name of any member after payment under Rule 15 shall remain in the Provident Fund and be utilised in such manner as may be deemed expedient by the Trustees for the benefit of the Provident Fund or the members for the time being thereof including their families or may be taken to the "Lapse and Forfeiture Account".
The amount standing to the credit of the account in the name of a member which may remain unclaimed for a period of three years after the date on which the amount becomes payable shall be forfeited and taken to the "Lapse and Forfeiture Account".
The application of sums forfeited shall ensure to the use of the Fund PROVIDED THAT in no case shall any such sum be refunded directly or indirectly to the Bank unless properly recoverable by the Bank in terms of Rule 18 above. The Trustees may in their discretion distribute such forfeited sums, from time to time, rateably amongst the members of the Fund by crediting their respective Provident Fund Accounts with their pro-rata share.
For the purpose of making any payment, the Trustees shall be at liberty, in their discretion, either to have recourse to any amount in their Bank Account or to realise the investments or both or call upon the Bank to pay the amount of its contribution then accrued but unpaid or to borrow from any banks or the Bank or any of them or any other person, firm or company as the Trustees may, in their discretion, decide without security or upon the security of the investment of the Fund or any part thereof, with power to the Trustees for that purpose to pledge, charge or hypothecate all or any of such investments.
The Trustees shall be entitled to charge to the Fund all expenses of management of the Fund including auditors' fees, clerical salaries and wages, cost of account books and stationery and all other costs, charges and expenses to which the Trustees shall be put in connection with the Fund or any claim thereon for any reason whatsoever.
The accounts of the Fund shall be audited once in a financial year and their accuracy certified by the Auditors of the Bank. The Auditors' certificate shall be final and binding upon the Members of the Fund.
The Trustees shall, from time to time-elect one of their members to be Chairman of the Trustees. In his absence the Trustees may elect another Trustee to preside at the meeting of the Trustees. Questions arising at a meeting of the Trustees shall be decided by a majority of votes and in case of an equality of votes, the Chairman of the meeting shall have a second or casting vote. Two Trustees shall be a quorum. The Trustees may from time to time by resolution or resolutions under their signature authorise any two of them to sign and endorse for transfer or for conversion or for payment the securities held as investments by the Fund or to sign or endorse cheques, drafts, interest warrants or receipts for interest and other receipts.
The receipt of the Trustees for the purchase moneys of any property held by the Trustees and sold by them or other effect shall be a good and sufficient discharge to the persons paying or delivering such moneys or effects which in or by such receipts shall be expressed to be or to have been received and the persons paying or delivering such moneys or effects and taking such receipts as aforesaid shall not be obliged or required to see to the application of the said moneys or effects or be answerable or accountable for the misapplication or non- application thereof.

A Trustee or the Trustees shall not, any time, be made liable for any more than shall actually have come into his or their own proper hands or for the loss or variation in price of securities or for the failure of any bank, company or firm or the dishonesty of any clerk or servants, or other person with whom any part of the Trust property may be deposited or be placed in charge or be liable for any other than his own immediate and respective willful acts, deeds and/or defaults and every such Trustee shall be at liberty from and out of all or any part of the Fund in the first place to reimburse himself all sums of moneys, costs, charges, damages, expenses and demands whatsoever which he can, shall or may reasonably bear, sustain or be put to any manner, however by reason or on account of his acceptance or execution of Trust anything herein above mentioned to the contrary thereof in anyways notwithstanding.

(a) The Bank shall have power with the consent of all members to close the Fund at any time and in the event of the funds being closed, the Fund shall be divided amongst the members by payment to each member or according to the mandate given by such member (in case a mandate is given by such member) of a sum which shall bear the same proportion to the aggregate market value of the securities and uninvested cash (if any) constituting the Fund on the date of such division as the amount standing to the credit of a member in his individual account, on the date of such division bears to the aggregate to the amounts standing to the credit of the individual accounts of all the members on the same date.

(b) In the event of the Fund being closed by virtue of the Bank being merged in any other Bank or for any other cause whatsoever, all the moneys in the Fund at the time of such closing shall be distributed among the members proportionately as above provided.

(c) On the closing and winding up of the Fund after payment of all the accumulated balances due to all the members any surplus to the credit of 'The Lapse and Forfeiture Account' shall remain in the hands of Trustees, the Trustee shall pay to Bank as much of such surplus as may be equivalent to the amounts therein which had been contributed by the Bank and at any time forfeited by a member or members and which were therefore, recoverable by the Bank hereunder or under the provisions of the Indian Income tax Act but which had not been recovered together with any surplus remaining to the credit of the Interest Account. Any surplus in either or such accounts remaining in the hands of the Trustees after such payment as aforesaid, shall be credited to the members of the Fund at the date of its closing or winding up in proportion to the credit of each member's account on such date.

In accordance with the provision of Deed of Variation of the Trust dated 22.1.1996, the Trustees on receipt of application from members who have opted for the Pension Scheme in place of Employer's contribution to Provident Fund of the Bank shall transfer within 60 days the accumulated balance standing to the credit of member representing Bank's contribution along with accumulated interest on Bank's contribution upto the date of Transfer of Fund to the Pension Fund Trust of the Bank.

The Principal Deed and the Rules so far as relating to Bank's contribution and interest on Bank's contribution shall not be applicable to:

- Employees opting for pension scheme in place of Bank's contribution to Provident Fund Scheme of the Bank and have applied for transfer of their accumulated balance standing to their credit representing Bank's contribution along with accumulated interest on Bank's contribution.
- Employees below the age of 35 years joining the Bank on or after 29/09/1995.
- Employees joining the Bank on or after 29/09/1995 at the age of 35 years or more and opting for pension in lieu of Bank's contribution to provident fund.

The Rules and Regulations contained herein shall remain in operation for the management and control of the Provident Fund PROVIDED, HOWEVER, that the Trustees shall have full power from time to time to vary, alter or change the Said Rules and Regulations as they may think proper in their absolute discretion with the previous approval of the Commissioner of Income Tax.

The Office of the Provident Fund shall be situated at the same place as the Head Office of the Bank and all work in relation to the Provident Fund shall be carried out and/or administered from there.

The provisions of the Indian Income-tax Act (or any modification thereof) applicable to Provident Funds and the rules there under for the time being, in force shall apply to Provident Fund and these Regulations in respect of any matter not herein specifically provided.

CONDITION REGARDING WITHDRAWALS UNDER THE INCOME TAX RULES, 1962

Circumstances in which withdrawals may be permitted.

(1) Withdrawals by employees may be allowed by the trustees of the provident fund in the following circumstances:

(a) to pay expenses incurred in connection with the illness of the employee or a member of his family.

(aa) meeting the cost of higher education, including, where necessary, the travelling expenses of any child of the employee actually dependent on him in the following cases, namely :

(i) education outside India for academic, technical, professional or vocational courses beyond the High School stage, and

(ii)any medical, engineering or other technical or specialized course in India beyond the High School stage, provided that the course of study is for not less than three years:

(b)to pay for the cost of passage to a place out of India, of an employee or any member of his family :

(c)to pay expenses in connection with marriages, funerals or ceremonies, which by the religion of the employee it is incumbent upon him to perform :

(d)to meet the expenditure on building a house, or purchasing a site or a house and a site and, in the case of an employee whose pay does not exceed rupees Five Thousand per month also on additions, substantial alterations or improvements necessary to a house :

Provided that the employee furnishes an undertaking to the trustees not to encumber or alienate such house or site or house and site, as the case may be.

Explanation : For the purposes of this clause "pay" shall have the meaning assigned to it in the Explanation to sub rules (2A) and (2B) of rule 69 :

(dd) for repayment of loan previously raised for the purpose of construction or purchase of a house.

(e) to pay premium on policies of insurance on the life of employee or of his wife provided that the policy is assigned to the trustees of the Fund or at their discretion deposited with them and that the receipts granted by the Insurance Company for the premia are from time to time handed over to the trustees for inspection by the Income Tax Officer.

(f) to meet the cost of legal proceedings instituted by the employee for vindicating his position in regard to any allegations made against him in respect of any act done or purporting to be done by him in the discharge of his official duty or to meet the cost of his defence when he is prosecuted by the employer in any court of law in respect of any official misconduct on his part :

Provided that the advance under this clause shall not be admissible to an employee who institutes legal proceedings in any court of law either in respect of any matter unconnected with his official duty or against the employer in respect of any condition of service or penalty imposed on him.

(g)to meet the expenses of the damage caused to the movable or immovable property of the employee as a direct result of flood, cyclone, earthquake or other convulsion of nature or riot.

(2) For the purpose of sub rule (I), "family" means any of the following persons who are wholly dependent on the employee, namely : the employee's wife, legitimate children, step children, parents, sisters and minor brothers.

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Conditions for withdrawal for various purposes.

(1) The withdrawal (in connection with expenses on illness as specified in clause(a) of sub-rule(1) of rule 68) in connection with expenses on marriage as specified in clause (c) of sub rule 91) of rule 68, by an employee whose pay exceeds Rupees Five thousand per month, shall not exceed six months' pay or the total of the accumulation of exempted contributions and exempted interest lying to the credit of the employee, whichever is less.

(1A) The withdrawal for the purposes specified in clause (aa) and clause (c) of sub-rule

(1) of rule 68, by an employee, whose pay does not exceed Rupees Five thousand per month, shall be subject to the following conditions, namely :-

(a) the amount of withdrawal shall not exceed one-half of the employee's contributions to the fund with interest thereon ;

(b) the employee shall have completed seven years of service ;

(c) the amount of the employee's contributions to the fund with interest thereon is not less than one thousand.

(2) The withdrawal for the purpose specified in clause (d) and clause (dd) of sub rule (1) of rule 68 by any employee whose pay exceeds Rupees Five Thousand per month shall be subject to the following conditions :

(i) the amount of withdrawal shall not exceed one half of the amount standing to the employee's credit or the actual cost of the house and/or the site, whichever is less.

(ii)the employee shall have completed ten years of service or is due to retire within the next ten years.

(iii)the construction of the house should be commenced within six months of the withdrawal and should be completed within one year from the date of the commencement of the construction.

(iv) if the withdrawal is made for the purchase of a house and/or a site for a house, the purchase should be made within six months of the withdrawal;

(v)if the withdrawal is made for the repayment of loan previously raised for the purpose of construction or purchase of house, the repayment of the loan should be made within three months of the withdrawal ;

(vi)where the withdrawal is for the construction of a house it shall be permitted in two or more equal installments(not exceeding four), a latter installment being permitted only after verification by the trustees about the actual utilization of the earlier withdrawal.

(vii)The withdrawal shall be permitted only if the house and/or site is free from encumbrances and no withdrawal shall be permitted for purchasing share in a joint property or building or house or land whose ownership is divided.

(viii)If the amount withdrawn exceeds the actual cost of purchase or construction of the house and/or site, or if the amount is not utilized for the purpose for which it is withdrawn, the excess or the whole amount as the case may be, shall be refunded to the trustees forthwith in one lump sum together with interest from the month of such withdrawal at the rate prescribed in sub-rule (4) of Rule 71. The amount refunded shall be credited to the employee's account in the Provident Fund.

(2A) The withdrawal for the purpose specified in clause (d) of sub-rule (1) of rule 68 by any employee whose pay does not exceed Rupees Five Thousand per month, shall be subject to the following conditions namely :-

(i) the amount of withdrawal shall not exceed -

(a)one-half of the amount standing to the employee's credit in the fund ;

or

(b)the employee's basic wages and dearness allowance for thirty six months ; or

(c)the employee's contribution to the fund together with the specified percentage of the employer's contribution to that fund with interest thereon whichever is less :

Provided that the amount of such withdrawal shall in no case exceed the actual cost of the house and/ or site.

Explanation : For the purpose of sub-clause (c), "specified percentage" means:

(1)75% of the employer's contribution forming part of the accumulations as on the date of the authorisation of payment, if the period of membership of the employee in the fund is five years or more, but less than 10 years : and

(2) 85% of such contribution, if the period of membership of employee in the fund is ten years or more but less than 15 years :

(i) the employee shall have completed five years of service or is due to retire within the next ten years :

(ii) the withdrawal shall be permitted only if the house and/or site is free from encumbrances.

(iii) no withdrawal shall be permitted for purchasing a share in a joint property or a building or a house or land whose ownership is divided except where a site is owned jointly with the spouse.

(iv) where the withdrawal is for construction of a house, the payment of the withdrawal may be sanctioned in such number of instalments(not exceeding four) as trustees of the fund think fit :

(v) where the withdrawal is for the construction of a house, the construction of house should be commenced within six months of withdrawal and should be completed within 12 months of the withdrawal of final instalment.
(vi) if the withdrawal is made for the purchase of a house and/or a site for a house, the purchase should be made within six months of the withdrawal:
(vii) if the amount withdrawn exceeds the actual cost of the purchase or construction of the house and/or site or if the amount is not utilised for the purpose for which it is withdrawn, the excess or the whole amount as the case may be shall be refunded to the trustees forthwith in one lump sum together with interest from the month of such withdrawal at the rate prescribed in sub-rule (4) of rule 71 and the amount so refunded shall be credited to the employee's account in the fund.
(2B) A withdrawal for additions, substantial alterations or improvements necessary to
the house owned by the employee or jointly owned by the employee and the spouse may be granted once and in one instalment only to an employee whose pay does not exceed Rupees Five Thousand per month, up to twelve months basic wages and dearness allowance or the employee's own share of contribution with interest thereon or the amount standing to his credit in the fund, whichever is less :
Provided that the said withdrawal shall be admissible only after a period of five years from the date of purchase or completion of a house :
Provided further that where the amount withdrawn is not utilized in whole or in part for the purpose for which it was withdrawn, the excess or the whole amount, as the case may be, shall be refunded to the trustees forthwith in one lump sum together with interest from the month of such withdrawal at the rate prescribed in sub-rule(4) of rule 71 and the amount so refunded shall be credited to the employee's account in the fund.
Explanation : For the purpose of sub rule (2A) and (2B) "pay" includes basic wages with dearness allowance retaining allowance (if any), and cash value of food concession admissible thereon to which the employee is entitled at the time when the withdrawal is granted or in the case of an employee referred to in sub- rule (2) of rule 5 of Part A of the fourth schedule, the pay (including increments, if any) which he would have received had he not entered the armed forces of the Union or being taken into or employed in the national service.
(3) The withdrawal for the purpose specified in clause (f) of sub-rule (1) of rule 68 shall not exceed three month's pay or `.500/-, whichever is greater, but shall in no case exceed half the amount to the credit of the employee.
(4) The withdrawal for any other purpose referred to in sub-rule (1) of rule 68 shall not exceed three months' pay or the total of the accumulation of exempted contributions and exempted interest lying to the credit of the employee, whichever is less.
(5) For the purpose of this rule (except sub-rules (2A) and (2B) "pay" means the pay to which the employee is entitled at the time when the withdrawal is granted or, in the case of an employee referred to in sub-rule (2) of rule 5 of Part A of the Fourth Schedule, the pay (including increments, if any) which he would have received had he not entered the armed forces of the union or been taken into or employed in the national service.

Second Withdrawal :
70. (1) Save as in sub-rule (2), a second withdrawal shall not be permitted until the sum first withdrawn has been fully repaid.
(2) A withdrawal may be permitted -
(a) for any purpose specified in clause (d) or clause (e) of sub-rule (1) of rule 68 notwithstanding that the sum withdrawn earlier for any purpose has not been repaid.
(b) For any other purpose specified in sub-rule (1) of rule 68 notwithstanding that any sum withdrawn earlier for any purpose specified in clause (d) or clause (e) of the said sub rule (I) has not been repaid.

Repayment of amounts withdrawn.
(1) Subject to the provision of clause (viii) of sub rule (2) or clause (viii) of sub-rule
(2A) or the second proviso to sub-rule (2B) of rule 69 where a withdrawal is allowed for
a purpose specified in clause (d) or clause (dd) or clause (e) of sub rule (1) of rule 68,
the amount withdrawn need not be repaid.
(2) Where a withdrawal is allowed in connection with marriages as specified in clause(c) of sub rule (1) of rule 68, the amount withdrawn shall be repaid in not more than forty eight equal monthly installments.
(3) Where a withdrawal is allowed for any other purpose, the amount withdrawn shall be repaid in not more than twenty four equal monthly installments.

(4) In respect of withdrawals referred to in sub rule (2) and (3) and of the amount referred to in clause (viii) of sub rule (2) or clause (viii)of sub rule (2A) or the second proviso to sub rule (2B) of rule 69, interest shall be paid in accordance with the following table.

TABLE

1	2
Where the amount is repaid in not more than 12 monthly installments	One additional installment of 4%on the amount withdrawn.
Where the amount is repaid in more than 12 monthly installments but not more than 24 monthly installments	Two additional installments of 4% on the amount withdrawn.
Where the amount is repaid in more than 24 monthly installments but not more than 36 monthly installments	Three additional installments of 4% on the amount withdrawn.
Where the amount is repaid in more than 36 monthly installments but not more than 48 monthly installments	Four additional installments of 4% on the amount withdrawn.
Where the amount is refunded under clause (viii) of sub rule (2) of the rule 69	4% of the amount which is refundable

Provided that at the discretion of the trustees of the fund, interest may be recovered on the amount aforesaid or the balance thereof outstanding from time to time at one per cent above the rate which is payable for the time being on the balance in the fund at the credit of the employee.

(5) The employer shall deduct the installments aforesaid from the employee's salary, and pay them to the trustees of the fund . These deductions shall commence from the second monthly payment of salary made after the withdrawal or, in the case of an employee on leave without pay, from the second monthly payment of salary made after his return to duty. Amount withdrawn but not repaid may be deemed as income.

In case of default of repayment of installments due under sub rule (2) or sub rule (3) or sub rule (4) of rule 71 or where the amount withdrawn is not utilized for the purpose for which it is withdrawn, the Commissioner may at his discretion order that the amount of the withdrawal or the amount outstanding shall be added to the total income of the employee for the year in which the default occurs or the withdrawn amount is finally held not to have been utilized for the purpose for which it is withdrawn, and the Income- Tax Officer shall assess the employee accordingly.

Withdrawal within twelve months before retirement.

Notwithstanding anything contained in rule 68 to 72, it shall be open to the trustees of a provident fund to permit at any time within twelve months before the date of retirement on superannuation of an employee, the withdrawal of up to 90% of the amount standing at the credit of the employee.

Downloaded By: Mr. MOHD DANISH (DM05151965)

Annexure 'A'

REVISED CLAIM FORM FOR PROVIDENT FUND

The Trustees,

Bank of Baroda Provident Fund Trust

Head Office,

Baroda House, Mandvi,

Baroda
EC No. : □□□□□
Re : Payment of Provident Fund

I Mr/Mrs …… residing at ……..

Residential Address : ……..

……

Telephone (With STD Code): …… Mobile No. : ……

have to request you to pay me / us the amount standing to the credit of my Provident Fund Account.

1.	Full name of the member	: …….
2.	E.C. No.	: …….
3.	Designation	: …….
4.	Branch / Office to which last attached	: …….
		Alpha : □□□□□□
5.	Date of Joining the Bank of Baroda	: …….
6.	Date of Birth	: …….
7.	Total length of service	: …….Yrs. ……. Months ……. Days
8.	Date of Cessation	: …….
9.	Reason for Cessation	
	Superannuation	┐
	Death	|
	Resignation	├ ……..
	Termination of Service	|
	Abandoned	|
	Dismissed	|
	Voluntary Retirement	┘
10.	Full name of the claimant	: …….
11. Relation of the claimant/s with the		
	Deceased member. (in case of Death)	: …….
12. The name of the claimant/s and the heirs		
	(where no nomination is made)	: …….
13. Copy of Death certificate enclosed *		
	(Wherever applicable)	: …….

Downloaded by Mr. MEHMOOD DANISH .(DM051965)

Any other particulars and special Circumstances, if any viz. inordinate

Delay in submitting claim to be justified : .....

15. Whether opted for Pension ? (Yes/ No) : ..... 16. My last salary A/c. (SB/OD) No.: □□□□□□□□□□□□□ is with .....Branch, Alpha : □□□□□□ City / Dist. .....

Copy of Termination / Dismissal / Removal order Enclosed.

Date : .....
Place : .....

.....
Signature of the Claimant

Encl. A/a.

Downloaded By: Mr. MEHMOOD DANISH .(DM0513653)

ANNEXURE-B

FORM FOR P.F. WITHDRAWAL – [REFUNDABLE]

Date :: _____

The Trustees
Bank of Baroda Provident Fund,
C/o. Bank of Baroda, Head Office, Mandvi,
Baroda 390 006

EC No. :: _____

ALPHA :: _____

Dear Sir,

Re :: **Refundable Withdrawal against Provident Fund to be granted by the Trustees.**

Please sanction me a Refundable withdrawal of ₹ _____ for the purpose of _____ _____ from my own contribution towards P.F. The required particulars are given below for information.

1	Full Name					
2	Employee's Code No.					
3	Designation / Category					
4	Date of Joining the Bank					
5	Marriage of self/ son/ daughter/ solely dependent sister					
	i	Name of Bride		Age	Years	
	ii	Name of Bridegroom		Age	Years	
	iii	Date of Marriage				
	[**I confirm that Loan for same son/ daughter not availed earlier**]					
6	Medical treatment of wife/ son/ daughter/ dependent father/ mother / own [medical certificate stating expenses to be incurred enclosed]					
7	Other Religious ceremony which is incumbent upon to perform by Religion					
8	Date of Religious Ceremony to be performed					
9	In case of Education Loan, expenses to be incurred					
10	Refundable withdrawal last availed on		Date		₹	
11	Non-Refundable withdrawal last taken on		Date		₹	
I confirm that there is no outstanding balance of previous refundable withdrawal granted to me by the Trustees.						
12	Salary account Number					
13	**I authorise P.F.Trust to recover refundable withdrawal instalment along with interest thereon from my salary until the refundable withdrawal together with interest is settled in full.** **I also irrevocably authorise Trustees of Provident Fund to recover entire outstanding amount of P.F. refundable withdrawal from the balance standing to the credit of my Provident Fund in the event of my death or my ceasing to be in service of the Bank.**					
14	**I confirm that I have completed 10 years of Service & No Disciplinary Action has been initiated / Pending against me as on date of this application.**					
15	Salary Particulars		Basic Salary	₹		

_____

[Signature of the Applicant]

.----------.

We have verified the above particulars and as nothing adverse is reported against above employee, we recommend Loan

1. Branch : _____
2. Branch Code : _____
3. Region : _____

[**Branch/ Office Head**]

.----------

Eligible Loan Amount :

Marriage & Medical Treatment Purpose : 6 basic or Requested Amount, whichever is less.
For other Purposes : 3 basic or Requested amount, whichever is less.

Application to be directly submitted to PF Dept.

Downloaded by MR NEMISH ANISH (DM61965)

ANNEXURE-C

APPLICATION FORM FOR P F WITHDRAWAL – [NON-REFUNDABLE]

[CHILDREN MARRIAGE]

PLACE :: _____

DATE :: _____

The Trustees
Bank of Baroda Provident Fund,
C/o. Bank of Baroda, Head Office,
Mandvi,BARODA – 390 006

EC No :: _____

ALPHA :: _____

Dear Sir,

Re :: **Withdrawal from Provident Fund.**

Please sanction me a withdrawal of ₹ _____ for marriage of my son/daughter from the balance standing to the credit of my Provident Fund.

The required particulars are given below for your consideration ::

1	Full Name				
2	Employee's Code No.				
3	Branch				
4	Designation				
5	Date of Joining the Bank				
6	Date of Birth				
7	Marriage of self/ son/ daughter/ solely dependent sister				
	i	Name of Bride		Age	Years
	ii	Name of Bridegroom		Age	Years
	iii	Date of Marriage			
8	**DETAILS OF MARRIAGE LOAN OUTSTANDING ::**				
	a	P.F.Loan A/c. No.			
	b	Date of availment			
	c	Sanctioned amount	₹		
	d	Outstanding as on application date [As per mirror account maintained at the branch]	₹		
9	I authorise PF Trust to pre-close my above loan account and recover the amount payable by me from the non-refundable withdrawal sanctioned for the said purpose.				
10	Basic Pay	₹	Pay Slip for last paid salary enclosed		
	Dearness Allowance	₹			
	Gross Salary	**₹**			
11	Salary Account Number				
12	**I confirm that I have not withdrawn PF for same son/ daughter earlier.**				
13	**I also confirm that I have completed 10 years of Service & No Disciplinary action has been initiated / pending against me as on date of this application.**				

._____.

[Signature of the Applicant]

._____

We have verified the above particulars and as nothing adverse is reported against above employee, we recommend the withdrawal.

Branch/Office :: _____

._____.

[Branch / Office Head]

._____

Eligible Withdrawal Amount : 6 Gross or 50% of MPF+VPF or requested amount, whichever is less.
Application to be directly submitted to PF Department.

Downloaded by MUNEHMOOD DANISH (DM051965)

ANNEXURE-D

APPLICATION FORM FOR P F WITHDRAWAL – [NON-REFUNDABLE]
[HIGHER EDUCATION]

Place :: _____
Date :: _____

The Trustees,
Bank of Baroda Provident Fund,
C/o. Bank of Baroda, Head Office,
Mandvi,BARODA – 390 006

EC No :: _____
ALPHA :: _____

Dear Sir,

Re :: **Withdrawal from Provident Fund.**

Place sanction me a withdrawal of ₹ _____ from the balance standing to the credit of my Provident Fund, for Higher Education of my son/ daughter who is solely dependent on me and passed 12th Standard in the year _____.

The required particulars are given below for your consideration ::-

1	Full Name			
2	Employee's Code No.			
3	Branch			
4	Designation			
5	Date of Joining the Bank			
6	Date of Birth			
7	Name of Course			Duration _____ Years
8	Name of Institution			
9	Estimated Expenses	₹	Proof of admission & fee structure enclosed	
8	**DETAILS OF LOAN FOR THE ABOVE PURPOSE OBTAINED FROM TRUSTEES AND IF, OUTSTANDING ::**			
	a	P.F.Loan A/c. No.		
	b	Date of availment		
	c	Sanctioned amount		₹
	d	Outstanding as on application date [As per mirror account maintained at the branch]		₹
9	I irrevocably authorise PF Trust to pre-close my above loan account and recover the amount payable by me from the non-refundable withdrawal sanctioned for the said purpose.			
10	Basic Pay	₹	Pay Slip for last paid salary enclosed	
	Dearness Allowance	₹		
	Gross Salary	**₹**		
11	Salary Account Number			
12	**I confirm that I have completed 10 years of Service & No Disciplinary action has been initiated / pending against me as on date of this application.**			

._____.

[Signature of the Applicant]

._____

We have verified the above particulars and certify that the child for whose education the withdrawal is requested is solely dependent on the employee. As nothing adverse is reported against above employee, we recommend the withdrawal.

Branch/Office :: _____

._____.

[Branch / Office Head]

._____

Eligible Withdrawal Amount : Actual Expenses to be incurred or Amount Requested or 50% of MPF+VPF or requested amount, whichever is less.

Application to be directly submitted to PF Department.

Downloaded by MAHEMOOD DANISH (DM051965)

ANNEXURE-E

[APPLICATION FORM FOR NON-REF-WITHDRAWAL TO PAY THE LIC PREMIUM]

Name :: _____
EC No :: _____
ALPHA :: _____
Date :: _____

The Trustees
Bank of Baroda Provident Fund,
P F Department,
Head Office,Baroda.

Dear Sir,

Re :: **Withdrawal from Provident Fund for payment of yearly LIC Premium.**

I refer to the above and hereby apply for sanction of withdrawal of P.F. or ₹ _____ from the balance standing to the credit of my Provident Fund for purpose of payment of yearly premium of ₹ _____due on _____.

[Relative premium notice/ last premium paid receipt is enclosed]

I confirm that the said policy is already assigned to BOB PF Trust and is in my possession.

The required particulars such as service, salary, loans, P.F. Position etc, duly verified are given on the reverse sheet.

The various details of my LIC Policy are given below to enable you to effect the payment of premium directly to LIC of India _____ Branch.

1	Policy No.	
2	Amount of Insurance	₹
3	Name of Assured	
4	Relationship	
5	Amount of Premium	₹
6	Terms of Payment	
7	Due date of Premium	
8	Address of LIC where Premium to be paid	

Kindly sanction and remit the payment of Premium of ₹ _____ due on _____ directly to LIC at the address given above. Kindly advise me the date of payment of premium to LIC.

I confirm that I have completed 10 years of service & no Disciplinary Action has been initiated/ pending against me as on date of this application.

Respectfully forwarded through

Yours faithfully,

[_____]

Signature of Applicant

Downloaded By: MOHAMMOOD DANISH (DM051965)

SERVICE PARTICULARS

1	Full Name	
2	Employee's Code No.	
3	Branch/Office	
4	Designation	
5	Branch Alpha Code	
6	Date of Joining the Bank	
7	Date of Birth	

RECOMMENDATION OF THE BRANCH / OFFICE

The above particulars have been verified by us and we recommend the withdrawal from P.F. for payment of LIC Premium of Mr./ Mrs./ Miss _____.

For Bank of Baroda

Seal of the Branch/Office

[_____]
Branch/Office Head
_____Branch/Office

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

ANNEXURE-F

APPLICATION FORM FOR P. F. WITHDRAWAL [NON-REFUNDABLE]

[HOUSING]

The Trustees,
Bank of Baroda Provident Fund,
C/o. Bank of Baroda, Head Office,
Mandvi,
BARODA – 390 006

Date :: _____

EC No :: _____

ALPHA :: _____

Dear Sir,

Re :: **Withdrawal from Provident Fund.**

Please sanction me a withdrawal of ₹ _____ for purchase of house/ land/ construction of house against the balance standing to the credit of my Provident Fund.

The required particulars are given below for your consideration :

1	Full Name													
2	Employee's Code No.													
3	Branch													
4	Designation													
5	Date of Joining the Bank													
6	Date of Birth													
7	Place at which plot/ house is to be purchased/ building to be constructed and its cost											Cost	₹	
8	Purchase price of plot/ House [copy of Sale Deed/ Banakhat enclosed]												₹	
9	Estimate from Contractor for construction of building [Copy enclosed]												₹	
10	LOANS OUTSTANDING – BALANCE AS ON ::													
	a	Bank											₹	
	b	Trustee											₹	
	c	Housing Loan											₹	
	d	Any other Loan											₹	
11	Whether Housing Loan is taken/ to be taken from the Bank [Housing Loan Sanction Letter enclosed] **- Housing Loan must be from Bank of Baroda only**													
12	PROVIDENT FUND POSITION [As On]													
	Member's Subscription	₹		Bank's Contri.	₹		V.P.F.	₹						
13	Basic Pay	₹		D.A.	₹		Gross	₹						
14	Date of purchase of Ready House													
15	Date of completion certificate													
16	Sources of Fund to complete the Project													
17	My Salary Account Number is													
18	The property is in my own name/ in joint name with my spouse and not in joint name with other than my spouse.													

I confirm that plot/house to be purchased/constructed will be free from all encumbrances. The excess amount, if any, will be refunded to the Trustees in one lump sum together with interest. **I also confirm that I have completed 10 years of service and no Disciplinary Action has been initiated/ pending against me as on date of application.**

[_____]
Signature of the Applicant

The above particulars have been verified by us and we recommend the withdrawal.

Branch/Office : _____

[_____]
Branch / Office Head

Eligible Withdrawal Amount : 50% of MPF+VPF or Requested Amount, whichever is less.
Application to be directly submitted to PF Department.
IMORTANT : Withdrawal not allowed for REPAIRING/RENOVATION/EXTENSION OF THE HOUSE.

B. GRATUITY

(1) Gratuity is payable to employees of our Bank on Cessation from Bank's Service by way of Retirement, Voluntary Retirement, Resignation etc., subject to other terms and conditions. Gratuity entitlement is calculated under -3- different schemes and the amount that is most beneficial is paid to the employees. (For Officers, higher of the A-1, B or C below and for award staff higher of A, B or C below)

(2) For the purpose of administering the Gratuity Fund and its payments, our Bank has constituted Gratuity Fund Trust that is approved by Income Tax Authorities. The Trustees meet periodically to approve the payment of Gratuity.

(3) In cases of regular retirement, Head Office sends blank claim form to the branch/office where the employee is posted well in advance. In cases of resignation, termination, death etc the branches/ offices are advised to use the prescribed claim form for handing over the same to employee/ heirs of employee.

Downloaded By: Mr. MEHMOOD DANISH (EMP-19...)

(A) PROVISIONS OF AWARDS/BIPARTITE SETTLEMENTS :

Eligibility :

An Award staff employee shall be eligible for gratuity :

(i) On death while in service, on becoming physically or mentally incapable for further service or on termination of service irrespective of the length of service.

(ii) On Voluntary retirement, retirement or resignation after -10- years of service in the Bank. (Para 8.31 of Desai Award)

Quantum of Gratuity Payable :

One month's pay for every completed year of service subject to maximum of 15 months pay

Any period in excess of six months is reckoned as one complete year of service.

If he has put in service of more than -30- years, additional amount at the rate of one-half of a month's pay for each completed year beyond -30- years is permissible. Officers/Award Staff who claim additional gratuity as above are not eligible for A.R.B.

Amount admissible for calculation of gratuity : Basic Pay, Special Pay, Fixed Personal Pay, PQP and Permanent Personal Pay(PPP) (Dearness Allowance is not payable.)

Forfeiture of Gratuity :

No forfeiture of gratuity for dismissal on account of misconduct except in cases where such misconduct causes financial loss to the Bank and in that case, to that extent only.

(B) PROVISIONS OF BOBOSR, 1979:

ELIGIBILITY:

An officer employee shall be eligible for gratuity on:

(i) Retirement

(ii) Death

(iii) Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank

(iv) Resignation after completing –10- years of continuous service

(v) Termination of service in any other way except by way of punishment after -10- years of service.

Quantum of Gratuity Payable :

One month's pay for every completed year of service subject to maximum of 15 months pay

Any period in excess of six months is reckoned as one complete year of service.

If an officer employee who was in service as on 1.7.1979 and has put in service of more than -30- years and he opts not to receive Additional Retirement Benefit, additional gratuity amount at the rate of one-half of a month's pay for each completed year beyond -30- years is permissible.

Amount admissible for calculation of gratuity : Basic Pay, Special Pay, FPP, PQP (Dearness Allowance is not payable.)

Downloaded By: Mr. MOHMMOOD DANISH .(DM051965)

(C) PROVISIONS OF PAYMENT OF GRATUITY ACT, 1972

Eligibility :

If an employee has rendered continuous service for not less than 5 years, Gratuity is payable to him on his :

(a) Superannuation, or

(b) Voluntary retirement or

(c) Resignation, or

(d) Death, disablement due to accident or disease:

The completion of continuous service of five years is not necessary where the cessation is due to death or disablement.

Quantum of Gratuity payable :

Gratuity shall be payable to an eligible employees at the rate of 15 days wages for every completed year of service based on the rates of wages last drawn by an employee. The last wage drawn by employee is to be divided by 26 days to arrive at one day's wage. Thereafter, 15 days wage as above is to be multiplied by number of completed years of service rendered by an employee.

Any period in excess of six months is reckoned as one complete year of service. The maximum amount of gratuity payable is increased to Rs.10,00,000/- in respect of employees ceasing to be in bank's services on or after 24-5-2010.

Amount admissible for calculation of gratuity :

(1) Pay includes Basic Pay, Special Pay, Professional Qualification Pay (PQP), Fixed Personal Pay (FPP), Permanent Personal Pay(PPP)., and

(2) Dearness Allowance

Forfeiture of Gratuity :

(a) On termination of an employee for any act, wilful omission or negligence causing any damage, or loss to, or destruction of, property belonging to the employer, gratuity shall be forfeited to the extent of the damage or loss so caused.

(b) Gratuity shall be fully forfeited :

(i) If the services of an employee have been terminated for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment

(ii) If the services of an employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part.

Downloaded By: Mr. MEHMOOD DANISH (M05051965)

(D) PROVISION OF BANK OF BARODA GRATUITY FUND RULES :

Eligibility:

Officers:

Officers shall be eligible for gratuity:-

(i) On the death of an executive/officer while in service of the Bank or on his becoming physically or mentally disabled to continue further in the service of the Bank.

(ii) On Superannuation or on termination of his service by the Bank in any other way except by way of punishment.

(iii) On voluntary retirement after 20 years of service/ or resignation after 5 years of continuous of service.

The completion of continuous service of five years is not necessary where the cessation is due to death or disablement.

Award staff:

An Award staff employee shall be eligible for gratuity:

- On the death of an employee while in the service of the Bank or on his becoming physically or mentally disabled to continue further in the service of the Bank or on termination of his service by the Bank or on Superannuation.
- On voluntary retirement under Pension Regulations after 20 years of service.
- On resignation after 5 years of continuous service

The completion of continuous service of five years is not necessary where the cessation is due to death or disablement.

Downloaded By: Mr. MEHMOOD DANISH (DM0519651)

Quantum of Gratuity payable :

Officers:

One month's salary for every completed year of service subject to 15 months salary

Any period in excess of six months is reckoned as one complete year of service.

1. If he has put in service of more than -30- years and he opts not to receive Additional Retirement Benefit, additional gratuity amount at the rate of one-half of a month's pay for each completed year beyond -30- years is permissible. However, those officer employees who have joined the bank's services as an officer on or after 1.7.1979 are not eligible to get the Additional Retirement Benefit and as such they are eligible for additional gratuity as above.

2. When payment is made as per the provisions of Gratuity Fund Rules/BOBOSR 1979/Awards-Bipartite Settlements, amount can be paid in excess of `. 10 lacs but payment beyond amount paid in excess of the gratuity payable under Payment of Gratuity Act, 1972 is taxable in the hands of beneficiary.

Award Staff:

One month's pay for every completed year of service subject to 15 months pay. Any period in excess of six months shall be reckoned as one complete year of service.

If he has put in service of more than -30- years, additional gratuity amount at the rate of one-half of a month's pay for each completed year beyond -30- years is permissible.

Amount admissible for calculation of gratuity :

OFFICERS:

(1) Basic Pay, Special Pay (Not FPP & PQP)

(2) Dearness Allowance

AWARD STAFF:

(1) Basic Pay, Special Pay, Permanent Personal Pay, FPP, PQP

(2) Dearness Allowance

Forfeiture of Gratuity :

Gratuity shall be fully forfeited :

a. If the services of an employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part, or

b. If the services of such employee have been terminated for any act, which constitutes an offence involving moral turpitude, provided that, such offence is committed by him in the course of his employment.

SUBMISSION OF CLAIM FORMS:

Claims should be submitted in the prescribed proforma only duly verified and recommended by branch/ office and Regional Office. No column in the claim form should be left blank.

While forwarding claims submitted by the nominees of deceased employee, where nomination is available, copy of death certificate duly verified by the branch/office should invariably be attached along with the claim.

IN case of claims submitted by heirs/dependants of deceased employee, apart from the above, a Succession Certificate from Competent Authority should accompany the claim form.

While forwarding claims submitted by dismissed, terminated, removed employee, following additional documents should invariably be attached along with the claim.

(a) Copy of Charge sheet

(b) Order of Disciplinary Authority

(c) Order of Appellate Authority if appeal was preferred

(d) Details of period of suspension, if any and its treatment in the order of Disciplinary Authority

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IMPORTANT STATUTORY PROVISIONS:

- Section 7 of Payment of Gratuity Act, 1972 reads as under: -
- A person who is eligible for payment of gratuity under this Act or any person authorised, in writing to act on his behalf shall, send a written application to the employer, within such time and in such form, as may be prescribed, for payment of such gratuity.
- As soon as gratuity becomes payable, the employer shall, whether application referred to in sub-section (1) has been made or not, determine the amount of gratuity and give notice in writing to the person to whom gratuity is payable and also to the Controlling Authority specifying the amount of gratuity so determined.
- Employer shall arrange to pay the amount of gratuity within thirty days from the date it becomes payable to the person to whom the gratuity is payable.
- If the amount of gratuity payable under sub-section (3) is not paid by the employer within the period specified in sub-section (3), the employer shall pay, from the date on which the gratuity becomes payable to the date on which it is paid, simple interest at such rate, not exceeding the rate notified by the Central Government from time to time for repayment of long-term deposits, as that Government may, by notification specify:
- Provided that no such interest shall be payable if the delay in the payment is due to the fault of the employee and the employer has obtained permission in writing from the Controlling Authority for the delayed payment on this ground. For example, delay in submission of claim form by employees arises in cases of disputes of nomination, death, disciplinary proceedings etc.
- Normally, Asstt. Labour Commissioner (Central) is the controlling authority for the purpose.

Section 8 & 9 of the Payment of Gratuity Act, 1972 provides as under:

- Within fifteen days of the receipt of an application under rule 7 for payment of gratuity, the employer shall -
- If the claim is found admissible on verification, issue a notice in Form 'L' to the applicant employee, nominee or legal heir, as the case may be, specifying the amount of gratuity payable and fixing a date, not being later than the thirtieth day after the date of receipt of the application, for payment thereof, or If the claim for gratuity is not found admissible, issue a notice in Form 'M' to the applicant employee, nominee or legal heir as the case may be, specifying the reasons why the claim for gratuity is not considered admissible.
- In either case a copy of the notice shall be endorsed to the controlling authority.
- In case, payment of gratuity is due to be made in the employer's office, the date fixed for the purpose in the notice in Form 'L' under clause (i) of sub-rule shall be re-fixed by the employer, if a written application in this behalf is made by the payee explaining why it is not possible for him to be present in person on the date specified.
- If the claimant for gratuity is a nominee or a legal heir, the employer may ask for such witness or evidence as may be deemed relevant for establishing his identity or maintainability of his claim, as the case may be. In that case the time limit specified for issuance of notices under sub-rule (1) shall be operative with effect from the date such witness or evidence as the case may be, called for by the employer is furnished to the employer.
- A notice in Form 'L' or Form 'M' shall be served on the applicant either by person after taking receipt or by registered post with acknowledgement due.
- A notice under sub-section (2) of section 7 shall be in Form 'L'.
- As delay in payment of Gratuity attracts Payment of interest, branches/offices should ensure submission of claim form, complete in all respect, with out delay.

Rule 4 of Payment of Gratuity Rules, 1972 provides as under:

(1) The employer shall display a notice at or near the main entrance of the establishment in bold letters in English and in a language understood by the majority of the employees specifying the name of officer with designation authorised by the employer to receive on his behalf notices under the Act or the rules. (Annexure 7)

(2) A fresh notice shall be displayed immediately after the notice referred to above becomes illegible or requires a change.

Rule 20 of Payment of Gratuity Rules, 1972 provides as under:

The employer shall display an abstract of the Act and the rules made thereunder in English and in the language understood by the majority of the employees at a conspicuous place or at near the main entrance of the establishment. The above will be in Form U. (Annexure 8)

NOMINATIONS: (Rule 14 of Gratuity Fund Rules & Regulations)

Department a Head Office is noting the nominations of employees and acknowledges the receipt of Nominations Forms to the branch where employee is posted. The nomination is registered in the Gratuity

Department and the same is reflected in Provident Fund Statement being issued as at 31st March every year. Branches/officers are also required to preserve copy of nomination form submitted by the employee.

BANK OR BARODA GRATUITY FUND RULES AND REGULATIONS

1. **Name & Object:** The Fund shall be known as "Bank of Baroda Gratuity Fund" (herein after referred to as "The Gratuity Fund"). Subject to the provisions of these of these Rules, the Gratuity Fund shall apply to all executives, officers and other employees of the Bank whether they are employed in India or whether having been employed in India are posted for service in any overseas branch or office of the Bank. The Gratuity Fund is established under an irrevocable Trust created by the Bank under the Deed of Trust dated 1-1-75 as modified and amended by the Deed of Variation/modifications of the Gratuity Trust dated 5-5-89 for the sole purpose of providing funds to secure payment of gratuity to the aforesaid employees of the Bank as per these Rues. The Gratuity Fund shall be located in India and all payments made under the Rules shall also be made only in India and in Indian currency only.

2. **Definitions:** In these Rules the headings and/or marginal heads, notes shall not affect the construction hereof and unless repugnant to the subject or context masculine shall include feminine and following words and expression shall have meanings assigned to them as follows:

"Employer"/"The Bank means, "Bank of Baroda".

"Salary" includes dearness allowance, if the terms of employment so provide but excludes all other allowances, special allowances and perquisites.

"Beneficiary" means and employee in respect of whom the gratuity is payable under these Rules and it shall include the widow, widower, children or dependants in the event of death of such employees.

"Employee" means any person including the Executive officer or other employee of the Bank on full time work on permanent or on part-time work on permanent basis on scale wages but does not include a person employed either on contract basis or daily wage basis or on consolidated wages and excluding those employed directly outside India.

"The Trustees" shall mean the first Trustees hereinafter mentioned and the Trustees for the time being and from tome to time appointed by the Bank to act as Trustees of the Gratuity Fund.

"The Board" means the Board of Directors of the Bank.

3**. Date of Establishment of the Fund:** These Rues shall be deemed to have been established as and form 1st January 1975 pursuant to the resolution of the Board passed on 11th November 1975.

4. **Membership:** Every officer or employee entitled to gratuity under these Rules shall become a member of the Gratuity Fund. A Director of the Bank may also be admitted to the benefits of the Gratuity Fund only if he is a whole-time director of the Bank and is otherwise qualified under these Rules to become a member of the Gratuity Fund. Any member of the Gratuity Fund ceasing for any reason whatever to be in the service of the Bank shall thereupon cease to be a member of the Gratuity Fund.

5. **Management:**

a. The Gratuity Fund and the investments and money forming part thereof are and shall stand vested in the Trustees (who shall not be less than two or more than four in number) on trust and for the purpose of these Rules as for the time being and from time to time in force, being trustees not removable save with the unanimous consent of all the Trustees of the Trust or with the consent of all the beneficiaries. The management and administration of the Gratuity Fund shall save in so far as any powers are hereby conferred unto the Bank be exclusively conducted by the Trustees whose decision from time to time upon any question relating to the Gratuity Fund or interpretation of these Rules or the benefits hereunder or the persons entitled to such benefits shall subject to Rules 32 (a) be final and binding on all members of the fund and also on their nominees or representatives.

The First Trustees of the Gratuity Fund are:

i. Shri Ranchhodlal Chunilal Shah

ii. Shri Satyendraray Madhavray Mazumdar iii. Shri Prahlad Kantilal Parikh

iv. Shri Yashwant Gangadhar Ambegaonkar

b. Except with the prior approval of the Commissioner of Income Tax, Bombay a company as defined in sub-clause (i) of the sub section (1) of section 3 of the Companies Act 1956 shall not be appointed as a trustee,

c. The Trustees of the Gratuity Fund shall be resident in India ad any Trustee who leaves India permanently shall vacate his office.

d. The power of appointing a new or additional Trustee or Trustees shall be vested in the Bank. The Bank shall also have the power of removal of any Trustee/trustees. The Bank may also appoint any person to act as a Trustee in the place of any Trustee or Trustees who is/are temporarily absent from Mumbai or Baroda.

e. The Trustees shall be vested with all powers, authorities or discretion necessary or expedient for purpose of the management of the fund In addition to any express power conferred by these Rules.

f. The Trustees who are the time being residing in Mumbai or Baroda. not being less than two shall be competent to execute or exercise all the trusts, powers and discretion vested by the Rules in the Trustees generally.

6. Contributions to the Gratuity Fund: The Gratuity Fund shall consist of contributions by the Bank and interest and dividends, which the investment of money forming the Gratuity Fund from time to time may produce and of any capital gains arising from the capital assets of the Gratuity Fund and no other sums.

7. Contributions by the Bank:

1. The Bank shall contribute and pay to the Gratuity Fund by the end of each of its financial year the amount representing that year's contribution towards the gratuity Fund calculated at the maximum rate of 8-1/3% of the salary of each executive (for Director)/ Officer/employee during that year or the actuarial valuation of such contribution whichever is less not withstanding the qualifications imposed under Rule No. 12 as to the entitlement to gratuity. It is provided however that the contribution payable by the Bank on the basis of actuarial valuation should not exceed 8-1/3% of the salary of each executive/officer/employee for each year.

2. In respect of the provisions for payment of gratuity made by the Bank in its Profit and Loss Account for its three financial years ended 31st December, 1972, 31st December 1973 and 31st December 1974, the provisions having been made on the basis of sub-rule (1) hereof in these three respective financial year, the amount of the provision in each of these three financial years and the balance of 50% shall be paid by the Bank to the Gratuity Fund before 1-4-1977.

3. Subject to sub-rule 2 above the initial contribution in respect of the past services of executive/ offices/ employees shall not exceed 8-1/3% of the salary for each year of their past services with the Bank.

4. While making contributions under this Rule, the Bank may make adjustments by way of deduction in respect of contribution made in earlier years for such employees who have ceased to be in the service of the Bank but who were not entitled to any gratuity under Rule 12 or any other rule at the time of time of their ceasing to be in the service of the bank. The Bank may also stop making contributions in respect of those who have reached maximum limits.

8. **Expenses**:

All the necessary expenses of management and all other costs, charges and expenses to which the Bank or the Trustees shall be put in connection with the Gratuity Fund for any reason whatsoever shall be borne by the Bank or the Trust and be a charge on the Gratuity Fund and shall be deducted annually before the accounts of the Gratuity Fund are made up.

9. Declaration by the employee:

Every employee who shall be eligible to participate in the Gratuity Fund and eligible to receive Gratuity under these Rules shall be bound in all matters relating thereto by the Rules as in force form time to time and for the time being and shall sign on being so eligible a declaration in Form No.1 annexed an Annexure: 1 to these Rules.

Provided however, that the Rules of Gratuity Fund for the time being in force shall bind every officers/employee whether he/she has assented to or signed the same or not.

10. Accounts & Audit:

The Trustees shall cause to be kept at the Head Office of the Bank at Baroda all necessary books of accounts showing the disposal of the money coming to their hands and payments made. The Accounts of the Gratuity Fund shall be made up yearly upto the 31st March in each and every year. The accounts of the Gratuity Fund shall be made up at intervals of not more than twelve months and shall be audited annually and such abstracts as may be required shall be furnished to the Income Tax Authorities. The Auditors certificate shall be final and bending upon the members of the Gratuity Fund. A statement of the Accounts so audited shall be available to members for inspection at the said Head Office of the Bank.

11. Employees' claim:

No executive/ officer/employee nor any person or persons claiming through or under him shall be entitled to claim payment of any money out of Gratuity Fund except as is by these Rules expressly provided nor shall any executive/ officer/employee have any lien or charge on the fund.

12. Eligibility and Payment of Gratuity:

1) Each executive/officer/employee whose service with bank ceases for any one of the reasons set out below shall be entitled to gratuity at the rate mentioned against each case:

A) In the case of executive/ officers

i)	On the death of an executive/ officer which while in the service of the Bank or on his becoming physically or mentally disabled to continue further in the service of the Bank.	Irrespective of the length of service, gratuity shall be payable at the rate of one month salary for each completed year of service subject to the maximum of 15 month salaryii)
ii)	On superannuation or on termination of his service by the Bank in any other way except by way of punishment.	After completion 5 years service gratuity shall be payable at the rate of one month's salary for each completed year of service, subjected to the maximum of 15 months salary.
iii)	On voluntary retirement after 20 years of service/or resignations of an officer after 5 year of continuous service in the Bank.	Gratuity shall be payable at the rate of on e month's salary for each completed year or services subject to the maximum 15 months salary.

B) In the case of clerical and subordinate staff employees (known as "Award Staff")

i)	On the death of an employee while in the service of the Bank or on his becoming physically or mentally disabled to continue further in the service of the Bank or on termination of his service of the Bank or on superannuation or termination of his service.	Irrespective of the length of service gratuity shall be payable at the rate of one month's salary for each completed year of services subject to the maximum of 15 months salary.
ii)	On voluntary retirement under Pension Regulations after 20 years of service or resignation of an employee after 5 years of continuous service in the Bank.	Gratuity shall be payable at rate of one month's salary for each completed year of service subject to the maximum of 15 months salary.

Provided that for continuous service over 30 years, additional gratuity at the rate of half month's salary for each completed year of service over 30 years shall also be payable and to that extent the maximum provided here in above would increase.

Provided further that in respect of officers they may be given an option either to adopt the above pattern regarding extra gratuity or to continue in the present system. as applicable to officers in terms of the scheme published in Bank's publication No. 137 chapter XXXII on Page 155.

Explanations:

I. For clauses (A) (B) of this sub-rule "Continuous service" shall mean continuous service whether temporary, permanent or on probation.

II. An employee shall be said to be in continuous service for a period if he has for that period, been in uninterrupted service including service which may be interrupted in account of sickness, accident, leave, absence from duty without leave not being absence in respect of which of which an order treating the absence as break in service has been passed in accordance with the rules.

III. The expression "Salary" or "Wages" or "Pay" shall mean.

i) In the case of executive and officers:

Last basic salary drawn preceding death disability, retirement, resignation or termination of service as the case may be.

ii) In the case of clerical and subordinate staff (known in the Banking industry as the Award staff): Last basic pay preceding death, disability, retirement resignation or termination of the service as the case may be.

For removal of doubts, it is clarified that classification of employees under this rule shall be always read and understood in conformity whit the service rules in force from time to time and binding on the parties concerned.

iii) Notwithstanding anything contained in Rule 12(1) (A) or 12(1) (B) here in above:

- The gratuity of an employee whose services have been terminated for any act wilful omission or negligence causing any damage or loss to, or destruction of, property belonging to the employer, shall be forfeited to the extent of the damage or loss so caused:

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- The gratuity to an employee shall be wholly forfeited:
- If the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part, or
- If the services of such employee have been terminated for any act which constitutes an offence involving moral turpitude provided that such offence is committed by him in the course of his employment.

(C) For those who are entitled to gratuity under the Payment of Gratuity Act.

(1) As Per the provisions of that Act. (Expression Salary/ Wages shall have the meaning assigned under the Act.)

2) If in accordance of that the service rules of the Bank, a person is entitled to gratuity either 1 (A) or 1 (B) and also 1 (C) gratuity will be payable to him as per the rule which is more beneficial to him.

(3) The Trustees shall at the of payment under this rule deduct income-tax on such amount of gratuity as is not exempt under the Income-tax Act as also the amount of estate duty payable, if any, on the gratuity Payable to any executive/officer/employee and have the said amount of tax credited to Government revenue.

(4) In the event of dismissal of a workman/employee for misconduct, there shall be deduction from the gratuity amount payable under Rule 12 an amount but only to the extent of financial loss caused to the Bank by such misconduct.

(5) In every case an executive/ officer/employee ceasing to be employed by the Bank and being entitled to a gratuity under these Rules, the Bank shall furnish within reasonable time considering the provisions of Rule 23 to the Trustees the particulars of the period of service of the employee, the details of the salary and allowances last drawn by him and the reason or condition under which he ceased to be employed and any other particulars which may be necessary for the purpose of calculating the amount of gratuity payable to him and the particulars so furnished shall be conclusive and shall not be called in question.

(6) In the case of an executive/officer/employee ceasing for any reason mentioned in sub-rule (1) of this rule to be in the service of the Bank while working on overseas branch/office of the Bank, the gratuity if payable under these or other service Rules shall be payable in India and Indian currency at a corresponding rate in salary scale applicable to such executive/officer/employees in India.

13. Payment of gratuity in case the whereabouts of officer/employee are not known.

i) The trustees at their discretion may pay admissible amount of gratuity to a nominee in case of the executive/officer/employee whose whereabouts are not known for a period of over one year on following terms and conditions:

ii) The date of disappearance of executive/officer/employee will be reckoned from the date of First Information Report with the police.

iii) The benefit of gratuity payment will also be reckoned from the date as mentioned at I) above.

iv) The nominee must lodge a report with the concerned police station and obtain a report that the employee has not been traced after all efforts have been made by the police.

v) An indemnity bond is obtained for this purpose from the nominee in the form no 6 annexed at Annexure: 6 hereto.

Moreover it should be ensured that the dues outstanding against the officer/employee concerned be recovered from gratuity amount payable to the employee.

14. Nomination:

1) The Trustees shall allow every employee to make a nomination conferring on one or more persons authority to receive the amount of gratuity in the event of this death before that amount becomes payable or having become payable has not been paid. Such a nomination shall be in the Form No.2 annexed at Annexure No. 2 hereto.

2) If an employee nominates more than one person under sub-clause (1) he shall in his nomination specify the amount or amounts payable to each of the nominees or proportion of a share of the whole amount in such manner as to cover the whole of the amount of gratuity that may be payable in the event of his death.

3) A nomination made by an employee may, at any time be modified or modified or cancelled by his after giving a written notice to the Trustees of his intention of doing so in the Form No.3 annexed at Annexure No.3 hereto.

15. **<u>Nomination of a minor or a person under disability</u>**:

If any person who shall have been nominated by an employee shall at the time of his nomination be a minor or under disability to give a legal receipt or discharge to the Trustees, the executive/officer/employee

must at the time of such nomination as aforesaid state the age of the nominee and further appoint a person of full age who is capable of giving a legal receipt and discharge and to who the of giving a legal receipt and discharge and to whom the amount payable to the employee is to be paid for and on behalf of the person so nominated as aforesaid so long as he shall be a minor or under disability and the receipt of such person of full age in respect of payment made to him during the minority or disability of the person so nominated as aforesaid shall be a good discharge to the Trustees.

16 .**Fresh nomination in case of the death of nominee**:

In the event of death during the life of an executive/officer/employee of any person who shall have been nominated as aforesaid the executive/officer/employee shall forthwith nominate or appoint another person in place of the nominee or appointee so dying as aforesaid.

Every nomination or appointment made under the foregoing Rules shall be in writing signed by the employee making it whose signature must be attested by two independent witnesses and shall be according to either from annexed at Annexure No.2 or 3 as the case may be which ever is applicable and must in order tope effective be sent to the Head Office in Baroda. Every such nomination or appointment shall remain in full force and effect unit the death of the nominee or appointee or until the same shall be revoked in writing by the executive/officer/employee by whom the same was made and a fresh nomination or appointment be made and delivered in manner in aforesaid.

17. **Validity of nomination**:

A nomination or its modification or cancellation shall take effect to the extent it is valid on the date on which it is received by the Trustees.

18. **Payment in the absence of nomination**:

In the event of any employee failing to appoint a nominee (and if necessary a person to receive on behalf of the nominee) the amount due to him on his on his death will be paid to the legal heir of such deceased employee on producing to the satisfaction of the Trustees a succession certificate, probate or letters of administration or legal representation by competent court or authority issued by a court of competent jurisdiction provided that in any case the trustees may in their absolute discretion dispense with the production probate or letters of administration or legal representation by competent court or authority on production of such other evidence as it may require and on such terms as to indemnify or otherwise as it may think fit in the manner as prescribed in Form No.5 Annexed at Annexure 5 hereto. (If the payment is made to the nominee/s. the execution of indemnity bond will not be necessary).

19. **Indemnities to the Trustees**:

In addition to and not by way of substitution for all indemnities conferred on Trustees by statute, no Trustee shall be liable for the acts, receipt, neglects or defaults of any other Trustee or for joining in any receipt or other act for conformity, or for any loss or expense happening to the Gratuity Fund thought the insufficiency or deficiency of title to any property acquired for or on behalf of the Gratuity fund or for the insufficiency of any security in or upon which any of the moneys of the Gratuity Fund shall be invested, or for any loss or damage arising from the insolvency or tortuous act of any person with whom any moneys, securities or effects shall be deposited or for any loss occasioned by any error of judgement on his part or for any other loss, damage or misfortune whatever which in relation to the execution of his duties as Trustee or in relation thereto unless the same shall happen through his own default.

20. **Moneys lapsed to the Fund**:

Except as otherwise provided in any other Rule, no money belonging to the Gratuity Fund which are lapsed to the Gratuity Fund for any reason whatsoever shall be returned to the Bank.

21. **Reserve Account**:

All amount which may accrue to the Gratuity Fund as provided in Rule 20, and any balance which may remain unclaimed after a period of seven years and any sum representing income of the Gratuity Fund derived from interest which may not have been credited to the Gratuity Fund's account shall be transferred to a reserve account to be utilised by the Trustees for the benefit of the employees or of retired employees or of dependents of a deceased employee or of any such person collectively or for adjusting depreciation in investments, for payment of expenses incurred in connection with the maintenance of the Gratuity Fund or for another purpose of the Gratuity fund.

22. **Borrowing & Assignment**:

An executive/officer/employee shall under no circumstances obtain an advance out of the amount to which he may be entitled under these Rules nor shall he be entitled transfer or assign whether by way of security or otherwise howsoever his share on interest therein or in any part thereof. Any such purported transfer or assignment shall be invalid and the Trustees shall not (except so far the nomination prescribed by Rule 13. 14 and 15 operates

as such) recognise or be bound by notice to them of any such purported transfer or assignment and all moneys standing to the credit of any employee purporting to transfer or assign his share or interest or any part thereof shall forthwith be forfeited as from the date of such transfer or assignment to the use of the Gratuity Fund and be dealt with accordingly.

23. The Bank not to have interest in Fund Moneys No moneys belonging to the Gratuity Fund shall be recoverable by the Bank under any circumstances nor shall the Bank have any lien or charge in the said Gratuity Fund.

24. **Payments when to be made**:

Payments of gratuity amount due under these shall whenever reasonably possible be made within thirty days in one lump sum from the date of receipt of application in the prescribed Form No.4 annexed at Annexes No.4 hereto provided that in the case of persons entitled for payment of gratuity under the provisions of the payment of Gratuity Act 1972, such period shall be one month or such period as prescribed by that Act for this purpose from the date of receipt of application.

All gratuity benefits payable under these rules shall be paid only in lump sum and in India only and in Indian currency only.

If the amount of gratuity payable is not paid by the trustees within the period specified above, the trustees shall pay, from the date on which the gratuity becomes payable to the date on which it is paid, simple interest at such rate, not exceeding the rate notified by the Central Govt. from time to time for repayment of long term deposits, as that Govt. may by notification specify.

Provided however where the amount of gratuity payable has been kept in abeyance in the case of employee against whom departmental inquiry proceedings have been initiated during the period of his service in the Bank and such departmental inquiry proceedings have continued beyond the date of his superannuation from service in the Bank no such interest shall be payable if delayed in completion of such inquiry is in the opinion of the Trustee and a recommended by the disciplinary authority of the Bank is due to the fault of the employee or on consideration of seriousness of the charges levelled against him the trustees are of the opinion that no such interest be paid and on completion of departmental inquiry proceedings, the employees has been fully exonerated of the allegations and charges levelled against him in such proceedings than the payment of amount of gratuity shall be made to him with interest as provided for under these rules.

25. **All losses upon Gratuity Fund**:

Any loss in or diminution in value of the investment of the Gratuity Fund from whatever cause arising shall be borne by the Gratuity Fund and the Trustees shall incur no responsibility by reason or on account there of nor shall be the Trustees be bound at the request of a member or otherwise to take any proceedings against the Bank.

26. **Power to close the Gratuity Fund**:

Subject to any agreement between the Bank and it executives/officers/employees the Bank shall have power to give at any time at its discretion notice to the Trustees that it does not intend to make any further contribution to the Gratuity Fund and that the Trustees should close the Gratuity Fund. If all the Trustees shall consider that courses advisable or necessary than the Trustees shall, with the prior approval of the Commissioner of Income Tax, Mumbai, and subject to such conditions as may be imposed by the said commissioner, make arrangements for the winding up of the Gratuity fund and selling investments belonging to the Gratuity Fund and the proceeds of such sale and all other moneys belonging to the Gratuity Fund shall after defraying all expenses payable out of the Gratuity Fund be divided amongst the employees by payment to each employee is entitled at the time of division shall bear to the aggregate of all sums standing to the credit of the Gratuity Fund at the time of division.

Where the Gratuity Fund is to be closed because the Bank is being dissolved or discontinued the Trustees shall follow the same procedure for closing the Gratuity Fund provided further that the gratuity to the existing employees will be payable on the basis as if their employment had been terminated by the Bank on the date of receipt of the notice or order of dissolution on discontinuance.

No amalgamation with any other fund shall take place except with the approval of and subject to such conditions as may be imposed by the Commissioner of Income tax, Mumbai.

27. **A Liability of Trustees on Cessation of Approval**:

If the Gratuity Fund for any reason ceases to be an approved Gratuity Fund, the Trustees of the Fund shall nevertheless remain liable to tax on any gratuity paid to any employee.

28. **Alteration in Rules**:

With the previous approval of the Commissioner of Income tax, and if and so far as the rights and liabilities of the Bank are affected with the Bank's previous consent the Trustees shall have power from time to time to make such additions deletions, alterations or substitutions in these Rules and Regulations as they may thin fit in regard to the accrual. Enjoyment suspension and for feature of the benefits of the Gratuity fund and the application or the disposal of the Gratuity Fund and otherwise in relation of the working and management there of provided that no addition to or alteration shall be valid which would or might have the effect of depriving the Gratuity fund of approval by the Commissioner of Income Tax, Bombay. Every such alteration shall be binding upon the employee with effect from such date as the Trustees may determine with the approval of the said Commissioner.

29. **Investments of fund Moneys**:

All moneys contributed by the Bank and paid to the Trustees shall be invested by the Trustees in accordance with the provisions of Rule 101 of the Income Tax Rules, 1962, or any modification or replacement thereof.

30. **Investments to be in the name of the Fund or Trustees**:

All investments and banking accounts of the Gratuity Fund may be kept by the Trustees in the names of the Gratuity Fund or in the names or under the control of any two of the Trustees with power for any two of them to operate the banking account and sell transfer very and to transpose such investment.

31.**Interest on Investments**:

All interest derived from investments or accrued on any Bank account shall be deemed to be money received by the Trustees within the meaning of these Rules and shall be invested accordingly.

32. **Money which can be kept un-invested**:

Out of the money received by the Trustees from time to time the Trustees may keep un-invested such sum or sums as may from time to time be required for making any payment to members in an account or accounts to be maintained with a scheduled Bank including the Bank should the said account or accounts require replenishing at any time the Trustees may in their discretion effect this by the sale of investments in which the Gratuity Fund may be invested.

33. **How to make Payments of the Fund**:

For the purpose of making any payment under these Rules, the Trustees shall be at liberty in their discretion either to have recourse to any amount at their Bank account r to realise the investments or both.

34. **Miscellaneous**:

Without prejudice to the powers in that behalf conferred by Rules 5

(a) all of the decisions of the Trustees involving an interpretation of the provisions of the Income-Tax Act. 1961 and the Rules made there under shall be communicated to the Commissioner of Income Tax concerned.

In the event of there being any repugnance between any of these Rules and the provisions of the Income-Tax Act. 1961 and the Income-Tax Rules, 1962 the repugnant Rule will be void and the Trustees shall if so required by the Commissioner of Income Tax delete the repugnant Rule.

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ANNEXURE: 1

FORM NO.1 (SEE RULE 9)

To,
The Trustees
Bank of Baroda Gratuity Fund
Dear Sir,

I hereby declare that I have read the Rules and Regulation of Bank of Baroda Gratuity Fund and that I agree to be bound by them and by any subsequent additions to and alterations in the same from time to time made in pursuance of Rule 27 of the said Rules and Regulations.

Dated this_____day of _____ 200_____

NAME IN FULL	:	
DATE OF BIRTH	:	
NATURE OF APPOINTMENT	:	
DATE OF JOINING SERVICE	:	
SIGNATURE	:	
WITNESS	:	
PLACE	:	

(To be filled in the employees who are covered under Payment of Gratuity Act, 1972)

Downloaded By: Mr. MEHMOOD DANISH (DM05965)

FORM NO.2 (SEE RULE 14 (1)

Employee Code No.	Branch Code No.

ANNEXURE: 2

FORM OF NOMINATION **Bank of Baroda Gratuity Fund.**

1. Name of Employee _____ Surname _____
(in block letters)
2. Sex _____
3. Religion_____
4. Father's Name_____
5. Husband's Name _____ (for married woman only)
6. Marital Status _____whether unmarried, married, widow or widower)
7. Date of Birth: Day _____ Month _____ Year 19_____
8. Permanent Address: _____
Village_____Thana _____Taluka/Sub-Division Post office_____
District _____ State _____

I hereby nominate the person(s) mentioned below to receive the amount of gratuity fund in the event of my death before the amount becomes payable, or having become payable has not been paid, and direct that the said amount shall be distributed among the said persons(s) in the manner shown against their names:

1.	Name and address of nominee or nominees	Nominee's relationship with the employee	Age of Nominee	-* Amount or share of gratuity to be paid to each nominee
		2	3	4

Certified that I have no family and should I acquire a family hereafter, the above nominee should be deemed as cancelled.

2. Certified that my father/mother/sister(s)/miner brother(s) is/are dependent upon me.

Dated this _ day of _____ 19 _____at _____

Two witness to signature

1. ----------
(Signature of employee)

2.

Certified that the above declaration has been signed by Shri/Shrimati _____

- he/has read the entries before _____
- the entries have been read to him/ her by me.

---------- Signature of Br. Manager

Date:

- Delete the inapplicable words.
- This column should be filled in so as to cover the whole of the amount of gratuity that may payable in the event of his death.

Downloaded By: MR. MEHMOOD DANISH (DM051965)

ANNEXURE: 3

FORM NO.3 (SEE RULE 14 (3))

To,
The Trustees
Bank of Baroda Gratuity Fund
Dear Sir,
Account No._____

I, _____ hereby cancel the nomination made by me previously as regards the disposal of the amount of gratuity in the event of my death and hereby nominate the person (s) mentioned below to receive the amount of gratuity in the event of my death before the amount becomes payable or having become payable has not been paid and direct that the said amount shall be distributed among the said person (s) in the manner shown against their names

Name and address of nominee or nominees	Nominee's relationship with the employee	Age of Nominee	_* Amount or share of gratuity to be paid to each nominee

Downloaded By: Mr. MEHMOOD DANISH (DMC-3965)

ANNEXURE: 4

FORM NO.4 (SEE RULE 24)

THE TRUSTEES,
BANK OF BARODA GRATUITY FUND TRUST
C/O BANK OF BARODA HEAD OFFICE, BARODA

EMPLOYEE CODE NO. :_____
BRANCH ALPHA CODE:_____

Re: Payment of Gratuity

Outstanding balance in respect of loans granted (as of)
If the employee has expired
Loan from Bank Loan `.
From PF Trustees `.
Housing Loan Other `.
Loans (please specify `. The nature)
a) Full name of claimant
b) Claimant's relation with the deceased employee
c) Nomination, if any, made in favour of
d) Names of other heirs, with their relation with the deceased.
e) If there is no nomination and if no legal representation such as succession certificate,
Probate of will etc. is obtained then furnish names of two sureties to the Indemnity Bond to be executed.
Other particulars/ special remarks, if any.
Place:
Date:

Yours faithfully
(Signature of the claimant)

(to be filled in by the branch and Regional Office) This is to certify that:
1) The particulars given above have been verified with the Bank's record and are found to be correct.
2) There is no disciplinary action and/ or prosecution pending or contemplated against the aforesaid employee.
a) Vigilance clearance from:
(i) Zonal Vigilance Dept.
(ii) Central Vigilance Dept.
(Indicate reference number and date of the certificate of the issuing authority.)

3) The details of disciplinary action/ prosecution pending/ contemplated are as under:

a) Inquiry proceedings initiated/ pending

i) Departmental inquiry – details in brief	ii) Judicial proceedings – details in brief
Suspension period treated as period not spent on duty	Unauthorised absence/ leave on loss of pay
_____ days	_____ days

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The claim of gratuity is recommended for payment.

For BANK OF BARODA FOR BANK OF BARODA

BRANCH MANAGER ASSTT.GEN.MANAGER
(REGIONAL AUTHORITY)
BRANCH: REGION : DATE :
PLACE :
DATE :

NOTE:
1. Branch should route this application to Head Office through their Regional Authority with particulars duly verified by them.

2. Regional Authority should ensure that necessary information is invariably furnished in the application in order to avoid correspondence and consequent delay in settlement of the gratuity claim.

Full Postal Address of the Branch:

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

FORM NO.5

ANNEXURE 5

To,
The Trustees
Bank of Baroda Gratuity Fund Trust
Bank of Baroda
Head Office, Mandvi, Baroda – 390 006

KNOW ALL MEN by these presents that We (Name of claimant, other heirs and sureties) all Hindu _____ Inhabitant of _____ are held and firmly bound upto Bank of Baroda Gratuity Fund in the sum of `._____ (Rupees _____) to be paid to the said Bank of Baroda Gratuity Fund, its nominees, successors or assigns for which payment to be well and truly made we jointly and severally bind ourselves, our respective heirs, executors and administrators and our respective estate and effects firmly by these presents dated this _____ day of _____ in the Christian year 199_____

WHEREAS Mr. _____(Name of deceased) at the time of his death was entitled to a sum of ` _____ (Rupees _____) only as gratuity payable to him. AND WHEREAS the said _____(Name of claimant the widow of late Shri _____ is entitled to receive the said sum to be paid to her through succession and have accordingly requested the said Fund to pay the said sum to her.

AND WHEREAS the said _____ _____(Name or claimant other heirs and 2 sureties) have represented to the Fund that no estate duty in respect of the property passing of the deceased is payable and that the estate duty has been or will be paid in respect or the property passing it any and it so assessed.

AND WHEREAS the said _____ _____(Name or claimant other heirs and sureties) have agreed to indemnify the said fund in respect of such payments Now the condition of the above written bond or obligation is such that if the said Fund it successors and assigns and its Trustees Managers, Agents Officers and servants and their respective estate and effects are and shall from time to time and at all times here after be kept sate and harmless and indemnified for all and in respect of such payment Gratuity mentioned here above charges, expenses and against all actions, losses, costs, charge expenses and demands whatsoever in respect of the said payment then and in such case the above written bond or obligations shall be void otherwise the same shall remain in full force and virtue.

Signed and delivered by the above named

Claimant : _____ Other Heirs : _____

Sureties

- Name Address Occupation

: _____
: _____
: _____
: _____

2. Name Address Occupation

: _____
: _____
: _____

_____

Downloaded By: MR. MUKESH DANGI . (M-9057965)

ANNEXURE: 6

FORM NO. 6 INDEMNITY BOND

(TO BE OBTAINED IN CASE OF CLAIMS IN RESPECT OF EMPLOYEE WHOSE WHERE ABOUT ARE NOT KNOWN)

KNOW ALL MEN BY these presents that we (a)_____ aged _____
(b)_____ aged _____ and residing at _____
_____ respectively, the nominee/s of (c)_____ECNo._____ who was holding the post of _____ in your _____ branch/ office is reported to have been missing i.e. whose whereabouts are not known for the last over one year
(here in after referred as missing employee resident of _____ and sureties are held and firmly bound upto Bank of Baroda Gratuity Fund its nominees, successors or assigns for which payment to be well and truly made. I/We jointly and severally bind myself/ ourselves our respective heirs, executors and administrators and our respective estates and effects firmly by these presents dated _____ day of _____ in the Christian year 199_____.
WHEREAS Mr./Mrs. _____ was at the time of his disappearance in the employment of the Bank receiving a pay of `. _____ per month AND WHEREAS the said Mr./ Mrs. _____ disappeared on _____ day of _____ and there was due to him/her at the time of his/her disappearance the sum f gratuity.
AND WHEREAS the claimant is entitled to receive aforesaid gratuity amount as per Rules and approach Bank and Trustees of Bank of Baroda Gratuity Fund Trust for making payment thereof to avoid undue delay and hardship.
AND WHEREAS at my/our request, the Bank and Trustees have agreed to make payment of the said sum of `. _____ to the claimant and the satiates entering into a bond in the above mentioned sum to indemnify the Bank and Trustees against all claims to the amount so due to the aforesaid missing employee.
AND WHEREAS the claimant and at his/her request the surety/ sureties have agreed to execute the bond in the terms and manner hereinafter contained.
NOW THE CONDITION OF THIS BOND is such that if after payment has been made to the claimant the claimant and/or the surety/sureties shall in the event of a claim being made by any other person or the missing employee on his appearance against the Bank/Trustees with respect to the a aforesaid amount then refund to the Bank/Trustees the said sum with interest and shall otherwise indemnify and keep the Bank/Trustees harmless and indemnified against and from all liabilities in respect of the aforesaid sum and all costs incurred in consequence of the claim thereto THEN the above written bond shall be void and of no effect but otherwise it shall remain in force, effect and virtue.
AND THESE PRESENTS ALSO WITNESS that the liability of the surety/ sureties hereunder shall be impaired or discharged by reason of time being granted by or any forbearance act or omission of the Bank whether with or without the knowledge or the consent of the surety/sureties in respect of or in relation to the obligation and the conditions to be performed or discharged by the claimant or by any other method or thing whatsoever which under the law relating to sureties would but for the provision shall have no effect of so releasing the sureties form such liability nor shall be necessary for the Bank/Trustees to sue the claimant before suing the surety/sureties or either of them for the amount due hereunder.
IN WITNESS WHEREOF the claimant and the surety/sureties hereto have set and subscribed their respective hands hereunto on the day month and year above written.
Signed and delivered by the above named:

Claimant/ Sign Name Occupations Sureties
(1)_____(2)_____
_____ _____
_____ _____
_____ _____
1. Signature Name Address
Occupation
2. Signature Name Address
Occupation

_____
_____
_____
WITNESS:
1. Signature Name Address
Occupation
2. Signature Name Address
Occupation
_____
_____
_____

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

FORM U

(To be displayed at a conspicuous place within the branch premises)
Abstract of the Act and Rules

1. Extent of the Act. – The Act extends to the whole of India:
Provided that in so far as it relates to plantations or ports, shall not extend to the State of Jammu & Kashmir [Sec.1(2)].

2. To whom the Act applies. - The Act applies to (a) every factory, mine, oilfield, plantation, port and railway company; (b) every shop or establishment within the meaning of any law for the time being in force in relation to shops and establishment in State, in which ten or more persons are employed, or were employed, on any day of the preceding twelve months; and (c) such other establishments or class of establishments, in which ten or more employees are employed, or were employed, on any day of the preceding twelve months, as the Central Government may, by notification, specify in this behalf [Sec.1(3)]

3. Definitions. –
(a) "Appropriate Government" means –
(i) in relation to an establishment –
(a) belonging to, or under the control of, the Central Government,
(b) having branches in more than one State,
(c) of a factory belonging to, or under the control of the Central Government
(d) of a major port, mine, oilfield or railway company, the Central Government,
(ii) in any other case the State Government [Sec. 2(a)].
(b) " Completed year of service" means continuous service for one year [Sec.2(b)].
(c) "Continuous service" means uninterrupted service and include service which is interrupted by sickness, accident, leave, lay-off, strike or a lock- out or cessation of work not due to any fault of the employees concerned, whether such uninterrupted or interrupted service was rendered before or after the commencement of this Act.

Explanation I. – In the case of an employee who is not in uninterrupted service for one year, he shall be deemed to be in continuous service if he has been actually employed by an employer during the twelve months immediately preceding the year for not less than –

(i) 190 days, if employed below the ground in a mine, or
(ii) 240 days, in any other case, except when he is employed in a seasonal establishment.

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Explanation II – An employee of a seasonal establishment shall be deemed to be in continuous service if he has actually worked for not less than 75 per cent, of the number of days on which the establishment was in operation during the year [Sec.2(d)].

(d) "Controlling authority" means an authority appointed by an appropriate Government under Sec.3 [Sec. 2(d)].
(e) "Family", in relation to an employee, shall be deemed to consist of
(i) in the case of a male employee, himself, his wife, his children, whether married or unmarried, her dependent parents and the widow and children, of his pre-deceased son, if any.
(ii) in the case of a female employee, herself, her husband, her children, whether married or unmarried, her dependent parents and the dependent parents of her husband and the widow and the children of her pre-deceased son, if any :

Provided that if a female employee, by a notice in writing to the controlling authority, expresses her desire to exclude her husband from her family, the husband and his dependent parents shall no longer be deemed, for the purpose of this Act, to be included in the family of such female employee unless the said notice is subsequently a withdrawn by such female employee.
Explanation. – Where the personal law of an employee permits the adoption by him of a child lawfully adopted by him shall be deemed to be included in his family, and where a child of an employee has been adopted by another person and such adoption is, under the personal law of the person making such adoption lawful, such child shall be deemed to be excluded from the family of the employee [Sec.2 (h)].

4. Nomination. –

(1) Each employee, who has completed one year of service, after the commencement of the Payment of Gratuity (Central) Rules, 1972, shall make within thirty days of completion of one year of service, a nomination [Sec.6(1) read with rule 86 (1)].
(2) If an employee has a family at the time of making a nomination, the nomination shall be made in favour of one or more members of his family and any nomination made by such employee in favour of a person who is not a member of his family shall be void [Sec. 6 (3)].
(3) If at the time of making a nomination, the employee has no family, the nomination can be made in favour of any person or persons, but if the employee subsequently acquires a family, such nomination shall forthwith become invalid and the employee shall make within 90 days a fresh nomination in favour of one or more member of his family [Sec. 6(4) read with rule 6 (3)].
(4) A nomination or a fresh nomination or a notice or modification of nomination shall be signed by the employee or, if illiterate, shall bear his thumb-impression in the presence of two witnesses, who shall also sign declaration to that effect in that nomination, fresh nomination or notice of modification of nomination, as the case may be [rule 6(5)].
(5) A nomination may, subject to the provision of sub-sections (3) and (4) of Sec. 6, be modified by an employee any time after giving to his employer a written notice of his intention to do so [Sec. 6 (5)].
(6) A nomination or fresh nomination or notice or modification of nomination shall take effect from the date of receipt of the same by the employer [Sec. 6 (6)].

5. Application of gratuity. –

(1) An employee who is eligible for payment of gratuity under the Act, or any person authorized, in writing, to act on his behalf, shall apply ordinarily within thirty days from the date the gratuity become payable:
Provided that where the date of superannuation or retirement of an employee is know the employee may apply to such employer before thirty days of the date of superannuation or retirement [rule 7(1)].
(2) A nominee of an employee who is eligible for payment of gratuity, shall apply ordinarily within thirty days from the date the gratuity became payable to him, to the employer [rule 7(2)].
(3) A legal heir of an employee who is eligible for payment of gratuity, shall apply ordinarily within one year from the date the gratuity became payable to him, to the employer [rule 7(3)].
(4) An application for payment of gratuity filed after the expiry of the periods specified above shall also be entertained by the employer if the applicant adduces a sufficient cause for the delay [rule 7(5)].

6. Payment of gratuity.

(1) Gratuity shall be payable to an employee on the termination of his employment after he has rendered continuous service for not less that five years,-

on his superannuation, oron his retirement or resignation, or on his death or disablement due to accident or disease: Provided that the completion of continuous service of five years shall not be necessary where the termination of the employment of any employee is due to death or disablement.
Disablement means such disablement, which incapacitates an employee for the work, which he was capable of performing before the accident or disease resulting in such disablement [Section 4 (1)].
(2) For every completed year of service or part thereof in excess of six months, the employer shall pay gratuity to an employee at the rate of fifteen days, wages based on the rate of wages last drawn by the employee concerned.
Provided that in the case of a piece-rated employee, daily wages shall be computed on the average of the total wages received by him for a period of three months immediately preceding the termination of his employment, and, for this purpose, the wages paid for any overtime work shall not be taken into account:
Provided further that in the case of an employee employed in a seasonal establishment, the employer shall pay the gratuity at the rate of seven days' wages for season [Sec.4(2)].
(3) The amount of gratuity payable to an employee shall not exceed twenty months' wages [Sec.14(3)].

7. Forfeiture of gratuity
(1) The gratuity of an employee, whose services have been terminated for any act, willful omission or negligence causing any damage or loss to or destruction of property belonging to the employer, shall be forfeited to the extent of the damage or loss so caused.
(2) The gratuity payable to an employee shall wholly be forfeited -.
if the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part, or if the services of such employee have been terminated for any act which constituted an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment [Sec.4 (6)].
8. Notice of opening, change or closure of the establishment.
(1) A notice shall be submitted by the employer to the controlling authority of the area within thirty days of any change in the name, address, employer or nature of business [rule 3(2)].
(2) Where an employer intends to close down the business he shall submit a notice to the controlling authority of the area at least sixty days before the intended closure [rule 3(3)].
9. Application to Controlling Authority for direction. – If an employer, -
(i) refuses to accept a nomination or to entertain an application for payment of gratuity; or
(ii) issues a notice either specifying an amount of gratuity which is considered by the applicant less than what is payable or rejecting eligibility to payment of gratuity; or
(iii) having received an application for payment of gratuity, fails to issue notice within fifteen day ; the claimant employee, or legal heir, as the case may be, may within ninety days of the occurrence of the cause for the application, apply to the Controlling Authority for issuing a direction under sub-section (4) of Sec. 7 with as many extra copies as are the opposite – party.
Provided that the controlling authority may accept any application on sufficient cause being shown by the applicant after the expiry of the period of ninety days [rule 10].
10. Appeal. – Any person aggrieved by an order of the Controlling Authority may, within sixty days from the date of the receipt of the order, prefer an appeal to the Regional Labour Commissioner (Central) of the area, who has been appointed as the appellate authority by the Central Government:
Provided that the appellate authority may, if it is satisfied that the appellant was prevented by sufficient cause from preferring the appeal within the said period of sixty days, extend the said period by a further period of sixty days [Sec. 7 (7)].
11. Machinery for enforcement of the Act or rules in Central sphere. All Assistant Labour Commissioners (Central) have been appointed as controlling authorities and all the Regional Labour Commissioner (Central) as appellate authorities.
12. Powers of the Controlling Authority: - The Controlling Authority for the purpose of conducting an inquiry as to the amount of gratuity payable to an employee or as to the admissibility of any claim of, or in relation to, an employee for payment of gratuity, or as to the person entitled to receive the gratuity, shall have the same powers as are vested in a court, under the Code of Civil Procedure, 1908, in respect of the following matters, namely:
(a) enforcing the attendance of any person or examining him on oath;
(b) requiring the discovery and production of documents;

(c) receiving evidence of affidavits; and
(d) issuing commissions for the examination of witnesses [Sec. 7(5)].

13. Recovery of gratuity. – If the amount of gratuity payable is not paid by the employer, within the prescribed time, to the person entitled thereto the Controlling Authority shall, on an application made to it in this behalf by the aggrieved person, issue a certificate for that amount to the Collector, who shall recover the same, together with compound interest thereon at the rate of 9 percent per annum from the date of expiry of the prescribed time as arrears of land revenue and pay the same to the person entitled thereto [Sec. 8]

14. Protection of gratuity. – No gratuity payable under the Payment of Gratuity Act and the rules made thereunder shall be liable to attachment in execution of any decree or order of any civil, revenue or criminal court [Sec. 13].

15. Penalties for offences.

(1) Whoever, for the purpose of avoiding any payment to be made by himself or of enabling any other person to avoid such payment, knowingly make or causes to be made any false statement or false representation shall be punishable with imprisonment for a term which may extend to six months, or with fine which may extend to one thousand rupees, or with both [Sec.
9(1)].

(2) An employer who contravenes, or makes default in complying with any of the provisions of the Act or any rule or order made thereunder shall be punishable with imprisonment for a term which may extend to one year, or with fine which may extend to one thousand rupees or with both;

Provided that if the offence, relates non-payment of any gratuity payable under the Payment of Gratuity Act, the employer shall be punishable with imprisonment for a term which shall not be less than three months unless the Court trying the offence for reasons to be recorded by it in writing, is of opinion that a lesser term of imprisonment or imposition of a fine would meet the ends of justice [Sec.9 (2)].

16. Display of notice. – The employer shall display conspicuously notice at or near the main entrance of the establishment in bold letters in English and in the language understood by the majority of the employees specifying the name of the officer with designation authorized by the employer receive on his behalf notices under the payment of Gratuity Act or the rules made thereunder [rule 4].

17. Display of abstract of the Act and rules. – The employer shall display an abstract of the Payment of Gratuity Act and the rules made thereunder in English and in the language understood by the majority of the employees at a conspicuous place at or near the main entrance of the establishment [rule 20].

Downloaded By: Mr. NEERAJ KUMAR SINGH

C. PENSION

Bank of Baroda (Employees) Pension Regulations, 1995 are annexed as Annexure A. However, salient features of the Pension Scheme are as under:

ELIGIBILITY:

Only permanent full time as well as permanent part time employees who have opted for pension and in respect of whom, bank's contribution to Provident Fund stands transferred to Pension Fund, are covered under the pension scheme.

MINIMUM QUALIFYING SERVICE:

- In case of officers/ Award staff retiring voluntarily under Bank of Baroda
- (Employees') Pension Regulations, 1995. –20- Years

- In case of officers retiring voluntarily after –30- years of service or –55- years of age under BOBOSR-1979. (Attains minimum qualifying service)

- In case of officers/ Award staff Superannuating. –10- years

- In case of (a) above, Officers/ Award staff will be given the benefit of notional addition in the qualifying service up to -5- years. Provided such addition will not take him/her beyond date of Superannuation.

- Maximum service counted for pension is 33 years.

Qualifying service will not include-

1. Unauthorised Leave/ Leave on Loss of Pay not counted as service by Competent Authority.
2. Suspension not treated as period spent on duty.
3. Past service in nationalised bank prior to joining Bank.
4. In respect of military service, an employee may continue to draw military pension, if any. Military service rendered by the employee shall not count as qualifying service for pension.

Part-time service of an employee is counted as under-

1/3 Scale Wage: One third of a year
1/2 Scale Wage: One half of a year
3/4 Scale Wage: Three fourth of a year

PENSION OPTEE:

1. An employee who has joined the bank's service prior to 29.9.1995 and has opted for Pension in terms of Bank's circular letter No: HO: BR: 87:239 dated 8.11.1995 and in respect of whom bank's contribution to P.F. stands transferred to Pension Fund.
2. An employee who has joined bank's service on or after 29.9.1995 but on or before 31-3-2010.
3. If any employee joins bank's service at the age of thirty-five or more, he will have option to opt for P.F. But he will have to exercise the option within -90- days of his appointment.

DIFFERENT TYPES OF PENSION:

1. Superannuation pension. (Regulation 28)
2. Voluntary Retirement Pension (Regulation 29)–(DOES NOT INCLUDE VRS OPTEES voluntarily retiring under any specific scheme approved by Government of India. THEY ARE COVERED UNDER REG.28).
3. Invalid Pension. (Reg.30)
4. Compassionate Allowance (Reg.31)
5. Premature Retirement Pension (Reg.32)
6. Compulsory Retirement Pension (Reg. 33)
7. Family Pension (Reg.39)

PROVISIONAL PENSION

Provisional Pension is sanctioned when Regulation 20(3)(iii) of BOBOSR-1979 is invoked and an officer/executive is not allowed to superannuate on the date of superannuation. The competent authority for sanction of this pension

is General Manager (HRM). In such cases, Regional HRM functionary should however ensure the submission of his claim to Head Office.

COMPASSIONATE ALLOWANCE:

If an employee is dismissed, removed or terminated on or after 1.11.1993 and his case deserves special consideration, Competent Authority MAY sanction compassionate allowance not exceeding 2/3rd of pension. For this, the following documents are required to be submitted along with the application of such employee.

(1) Copy of Charge sheet.
(2) Copy of DA's order
(3) Copy of Appellate Authority's order.
(4) Status note on accounts, which were the subject matter of disciplinary action.
(5) Specific Recommendation of Zonal Head along with the justification as to why the allowance should be sanctioned and at which rate it should be sanctioned.

COMPULSORY RETIREMENT PENSION

If an employee is Compulsorily retired as a punishment on or after 1.11.1993, Competent Authority MAY sanction compulsory retirement pension at the rate not less than 2/3rd and not more than full pension. For this, the following documents are required to be submitted along with the application of such employee. -

1. Copy of Charge sheet.
2. Copy of DA's order
3. Copy of Appellate Authority's order.
4. Status note on accounts, which were the subject matter of disciplinary action.
5. Specific Recommendations of Zonal Head along with the justification as to why the Compulsory Retirement Pension should be sanctioned and at which rate it should be sanctioned.

INVALID PENSION

Invalid pension may be granted to an employee who, -

(a) has rendered minimum ten years of service; and
(b) retires from the service on or after the 1st day of November 1993 on account of any bodily or mental infirmity, which permanently incapacitates him for the service.

An employee applying for an invalid pension shall submit a medical certificate of incapacity from a medical officer approved by the Bank.

Where the Medical Officer approved by the Bank has declared the employee fit for further service of less laborious character than that which he had been doing, he should, provided he is willing to be so employed, be employed on lower post and if there be no means of employing him even on a lower post, he may be admitted to invalid pension.

No medical certificate of incapacity for service may be granted unless the applicant produces a letter to show that the Competent Authority is aware of the intention of the applicant to appear before the medical officer approved by the Bank.

The medical officer approved by the Bank shall also be supplied by the Competent Authority in which the applicant is employed with a statement of what appears from official records to be the age of the applicant.

PREMATURE RETIREMENT PENSION

Premature Retirement Pension may be granted to an employee who,

(a) has rendered minimum ten years of service; and
(b) Retires from service on account of orders of the Bank to retire prematurely in the public interest or for any other reason specified in Service Regulations or Settlement, if otherwise he was entitled to such pension on superannuation on that date.

FAMILY PENSION:

Family pension is payable where an employee dies-

a) After one year of continuous service.
b) Before one year of continuous service provided the deceased employee concerned immediately prior to his appointment of service or post was examined by a medical officer approved by the Bank and declared fit for employment in the Bank; OR
c) After retirement from service and was on the date of death in receipt of pension or compassionate Allowance.

Period of payment of family pension is governed by Regulation 40 of Bank of Baroda (Employees') Pension Regulations, 1995.

Downloaded by: Mr. VENKATESH DHANISH (DM051963)

In case of death of an employee, regular pension claim form may be obtained from the eligible family pensioner and be submitted to Head Office. Whereas in case of death of a pensioner, a request letter from the claimant (Widow/widower, son/daughter who has not attained the age of –25- and is not earning ` 2550/ p.m., or wholly dependant parents whose income from all sources does not exceed ` 2550/- p.m. provided deceased employee has not left behind widow/widower, child/children.) and branch Copy of PPO along with Pensioner's copy of PPO should be submitted to Head Office along with the certified copy of death certificate.

Head Office after making necessary entries on Page 5 of PPO regarding amount of family pension payable at enhanced/normal rates, will return the PPOs to pension paying branch.

CALCULATION OF PENSION

- Full Pension will be 50% of 'Pay' for purpose of pension. Allowances, which are admissible to the extent counted for making contribution to Provident Fund. Allowances will attract additional pension but will not qualify for dearness relief.
- 'Pay' for the purpose of Pension is defined as pre revised Pay (Pay as per
- 6th Bipartite Settlement/Joint note in case of officers effective from
- 1.11.1992) plus DA @ CPI 1616 points thereon in respect of officers/ Award staff retired on or after 1.4.98.
- Where qualifying service is below 33 years under Regulation 28, pension will be paid pro-rata.

DEARNESS RELIEF:

Dearness relief shall be granted on basic pension or family pension or in valid pension or compassionate allowance or compulsory retirement/provisional pension in accordance with the rates specified and advised vide circulars from time to time. The rate of Dearness Relief changes every six months, i.e. in the months of February and August every year.

COMMUTATION OF PENSION

An employee is entitled to commute for a lump sum payment of a fraction not exceeding one-third of a pension. The details guidelines for the same are as per Regulation 41 of Bank of Baroda (Employees') Pension Regulations, 1995. The commutation is available to an employee who is authorised a superannuation pension, Voluntary Retirement Pension, premature retirement pension, compulsory retirement pension, invalid pension or compassionate allowance.

Commutation of pension is not permissible in cases where Family pension or Provision Pension (Regulation 46) is sanctioned.

Commuted portion of pension will be restored to an employee after a period of – 15- years from the date of commutation.

Dearness relief will be payable on basic pension (Pension authorized before commutation of pension)

WITHHOLDING OR WITHDRAWAL OF PENSION

The competent authority may, by order in writing, withhold or withdraw, a pension or a part thereof, whether permanently or for a specified period, if the pensioner is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct.

Further, where a part of pension is withdrawn or withheld, the amount of such pension shall not be reduced below the minimum pension per month payable under the Bank of Baroda (Employees') Pension Regulations, 1995.

PENSION PAYMENT:

The pension payment is effected by Head Office since 1-3-2011.

STAFF PENSION

Pension claims are processed at Head Office, Baroda and payment of Commutation and Monthly Pension is also made by Head Office at Baroda.

As you are aware, monthly payment of staff pension is being done by Head Office since April 2010. However, the liability of deducting tax and issuance of Form 16 to staff pensioners in respect of pensioners whose pension is credited will rest with the branch. The onus of obtaining life certificate and non employment/non remarriage certificate also rests with the branch. This is to be obtained in the month of November every year. However, when a pensioner presents himself before the branch for verification, no life certificate is necessary. Only noting to the effect that in the Pension Payment Order should be made.

On credit of pension by Head Office to the account of Pensioners, it is obligatory on the part of the branches to make the required entry in Pension Register which is required to be maintained at the branch.

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Further, in case of unfortunate death of the pensioner, the intimation to that effect should be sent to Head Office at Baroda informing date of death by email on pension.ho@bankofbaroda.com followed by a written communication. To enable Head Office to calculation family pension payable, following documents should be forwarded without any delay.

Original PPO (Branch Copy and Pensioner Copy)

Copy of death certificate

Request of family member eligible to receive family pension

To facilitate the branches, data of pension paid to the pensioners during the financial year is available on Bank's Intranet on Home Page under the link DATA ON STAFF PENSION PAID FOR INCOME TAX AND ISSUANCE OF FORM 16. This link contains 2 files. (PENTAX.ZIP-TR(Financial Year.ZIP). These file should be downloaded and used for the purpose.

BANK OF BARODA (EMPLOYEES') PENSION REGULATION, 1995

NO.BOB: HO: PEN: 87/780; In exercise of the powers conferred by Clause (f) of sub section (2) of section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970) the Board of Directors of Banks of Baroda after consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations, namely:

CHAPTER I

PRELIMINARY

Short title and commencement:

i. These Regulations may be called **"BANK OF BARODA (EMPLOYEES') PENSION REGULATIONS, 1995".**

ii. Save as otherwise expressly provided in these regulations, these regulations shall be deemed to have come into force on the date of their publication in the Official Gazette.

2. Definitions:

In these Regulations, unless the context otherwise requires,

"**Act"** means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970);

"**Actuary"** shall have the meaning assigned to it in clause (1) f section 2 of the Insurance Act, 1938 (4 of 1938);

"Appendix" means, an Appendix annexed to these regulations;

"Average Emoluments" means the average of the pay drawn by an employee during the last ten months of his service in the Bank;

"Bank" means BANK OF BARODA mentioned under column 2 of THE FIRST SCHEDULE of the Act;

"Board" means the Board of Directors of the Bank;

"Child" means a child of the employee, who if a son, is under twenty-five years of age and if a daughter, is unmarried and is under twenty-five years of age and the expression "children" shall be construed accordingly;

"Competent Authority" means the authority appointed by the Board for the purpose of these regulations;

"Consolidated Wages" means lump sum amount payable to part-time employee belonging to the subordinate staff who is not drawing scale wages;

"Contribution" means any sum credited by the Bank on behalf of employee to the Fund, but shall not include any sum credited as interest;

"Date if retirement" means the last date of the month in which an employee attains the age of superannuation or the date on which he is retired by the Bank or the date on which the employee voluntarily retires or the date on which the officer is deemed to have retired;

"Deemed to have retired" means cessation from service of the Bank on appointment by Central Govt. as a whole-time Director or Managing Director or Chairman in the Bank or in any other Bank specified in column 2 of the FIRST SCHEDULE of the Act or Banking Companies (Acquisition and Transfer of Undertakings) Act, 1980(40 of 1980) or in any public financial institution or State Bank of India established under State Bank of India Act, 1955 (23 of 1955);

"Discipline and Appeal Regulations" means the Bank of Baroda Officer Employees' (Discipline and Appeal) Regulations, 1976 made under section 19 of the Act;

"employee" means any person employed in the service of the Bank, whether as a workman on full time work on permanent basis or on part-time work on permanent basis on scale wages or as an officer and who opts and is governed by these regulations, but does not include a person employed either on contract basis or daily wage basis or on consolidated wages;"

"Family" in relation to an employee means;
wife in the case of a male employee or husband in the case of a female employee;
a judicially separated wife or husband, such separation not being granted on the ground of adultery and the person surviving was not held guilty of committing adultery;
son or unmarried daughter or widowed/divorced daughter, who has not attained the age of twenty-five years, including such son or daughter adopted legally.

"(c) son or daughter including widow or divorced daughter till he or she attains the age of twenty five years or upto his or her marriage or re-marriage, whichever is earlier including such son or daughter adopted legally;",(Amended and notified in Gazette on 13/11/2010)
parents who were wholly dependent on the employee when he/she was alive, provided the deceased employee had left behind neither a widow/widower nor a child.

p) **"Financial year"** means a year commencing on the first day of April,

q) **"Fund"** means the " Bank of Baroda (Employees') Pension Fund" constituted under Regulation 5;

r) **"Notified Date"** means the date on which these regulations are published in the official Gazette; (i.e. 29th Sept-1995)

s) **"Pay"** includes,

(a) in relation to a workman who had either retired or died on or after the 1st day of January, 1986 but before the 1st day of November, 1992,and in relation to an officer who had either retired or died on or after the 1st day of January, 1986 but before the 1st day of July, 1993,-

i) the basic pay including stagnation increments, if any, and

ii) all allowances counted for the purpose of making contribution to the Provident Fund and for the payment of dearness allowance;

(b) in relation to a workman who had retired or died while in service on or after the 1st day of November, 1992;and in relation to an officer who retired or died while in service on or after the 1st day of July, 1993, -

i) the basic pay including stagnation increments, if any; and

ii) all other components counted for the purpose of making contribution to the Provident Fund and for the payment of dearness allowance; and

iii) increment component of Fixed Personal Allowance;

iv) **dearness allowance thereon on the above calculated up to index number 1148 points in the All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100. (Notified in Gazette of Government of India- 24th July 2004)**

(c) in relation to an employee who retired or died while in service on or after the 1st day of April, 1998-

i) the basic pay including stagnation increments, if any; and

ii) all other components of pay counted for the purpose of making contribution to the Provident Fund and for the payment of dearness allowance; and

iii) increment component of Fixed Personal Allowance; and

iv) **dearness allowance thereon on the above calculated up to index number 1616 points in the All India Average Consumer Price Index for Industrial Workers in the series 1960 = 100. (Notified in Government Gazette on 15/3/2003)**

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Explanation:
For the purpose of this clause basic pay, other components of pay and Fixed Personal Allowance would mean the basic pay, other components of Pay and Fixed Personal Allowance drawn by the employee in terms of the scales of pay as applicable and rates at which the other components of pay were payable prior to 1.11.1997 (in the case of workmen) and prior to 1.4.98 (in the case of officers);
Pending Amendments to Pension Regulations:
AWARD STAFF
In respect of an employee other than the employee in State Bank of India, who is a member of Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 01.05.2005. 'Pay' for the purpose of pension shall mean Basic Pay, Stagnation increments, Special Pay, Graduation Pay, Professional Qualification Pay and Officiating Pay, if any.
Note : The increment component of Fixed Personal Pay shall rank for superannuation benefits.
OFFICERS
In respect of an officer, other than the officers in State Bank of India, who is a member of Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 01.05.2005. 'Pay' for the purpose of pension shall mean Basic Pay including Stagnation increment, Professional Qualification Pay , increment component of Fixed Personal Pay and Officiating Allowance.
"Pension" includes the basic pension and additional pension referred to in Chapter VI of these Regulations:
"Pensioner" means an employee eligible for pension under these Regulations;
(v) **"Public financial institution"** means a financial institution regarded as a public financial institution for the purpose of Section 4A of the Companies Act, 1956 (1 of 1956);
"Qualifying service" means the service rendered while on duty or otherwise which shall be taken into account for the purpose of pension under these regulations;
"Retired" includes deemed to have retired under clause (i);
"Retirement" means cessation from Bank's service, -
on attaining the age of superannuation specified in Service Regulations or Settlements;
on voluntary retirement in accordance with provisions contained in Regulation 29 of these regulations;
on premature retirement by the Bank before attaining the age of superannuation specified in Service Regulations or Settlements;
(z) **"Scale wages"** in relation to part-time employees means the Basic Pay, City Compensatory Allowance, Special Allowances, House Rent Allowance and other allowances, if any, and dearness allowance payable from time to time under the settlement;
(za) **"Service Regulations"** means Bank of Baroda (Officers') Service Regulations, 1979 made under Section 19 of the Act;
(zb) **"Settlement"** means memorandum of settlement agreed between the Management of the Bank represented by the association authorised by them and workmen of such Bank represented by trade unions authorised by them;
(zc) **"Trust"** means the trust of the Bank of Baroda (Employees') Pension Fund constituted under sub-regulation (1) of Regulations 5;
(zd) **"Trustee"** means the trustees of Bank of Baroda (Employees') Pension Fund constituted under Regulations 5;
(ze) **"Trustee of the Provident Fund"** means the trustees of the Provident Fund of the Bank;
(zf) all other words and expressions used in these regulations but not defined, and defined in the Act or the Service Regulations or Settlements shall have the same meanings respectively assigned to them in the Act, the Service Regulations or settlement, as the case may be.

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CHAPTER II

APPLICATION AND ELIGIBILITY

3. Application.

(1) These regulations shall apply to employees who, -

(a) were in the service of the Bank on or after the 1st day of January. 1986 but had retired before the 1st day of November, 1993; and

(b) exercise an option in writing within one hundred and twenty days from the notified date to become member of the Fund' and

(c) refund within sixty days after the expiry of the said period of one hundred and twenty days specified in clause (b) the entire amount of the Bank's contribution to the Provident Fund including interest accrued thereon together with a further simple interest at the rate of six per cent per annum on the said amount from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the bank or till the 1st day of April, 1995 whichever is earlier; or

(2) (a) have retired on or after the 1st day of November, 1993 but before the notified date; and

(b) exercise an option in writing within one hundred and twenty days from the notified date to become member of the Fund; and

(c) refund within sixty days after the expiry of the said period of one hundred and twenty days specified in clause (b) the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon together with a further simple interest at the rate of six per cent per annum on the said amount from the date of settlement of the Provident Fund account till the date of the refund of the aforesaid amount to the Bank; or

(3) (a) are in the service of the Bank before the notified date and continue to be in the service of the Bank on or after the notified date; and

exercise an option in writing within one hundred and twenty days from the notified date to become member of the Fund; and

authorise the trust of the Provident Fund of the Bank to transfer the entire contribution of the Bank along with the interest accrued thereon to the credit of the Fund constituted for the purpose under Regulation 5; or

(4) join the service of the Bank on or after the notified date; or

(5) were in the service of the Bank during any time on or after the 1st day of November, 1993 and had died after retirement but before the notified date, their family shall be entitled for the amount of pension payable to them from the date on which they would have been entitled to pension under these regulations, had they been alive till the date on which they died, if the family of the deceased -

exercise an option in writing one hundred and twenty days from the notified date to become member of the Fund; and

refund within sixty days after the expiry of the said period of one hundred and twenty days specified in clause (a) above the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon together with a further simple interest at the rate of six per cent per annum from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the Bank; or

(6) joined the service of the bank on or after the 1st day of November, 1993 but who have died while in the service of the Bank before the notified date, their family shall be entitled to the family pension under these regulations;

Provided that the family of such a deceased employee refunds within one hundred and eight days from the notified date the entire amount of the Bank's contribution to the Provident Fund. If any, ad interest accrued thereon together with further simple interest at the rate of six per cent per annum from the date of settlement of the provident Fund account till the date of refund of the aforesaid amount to the Ban;

Provided further that the family of such a deceased employee shall apply in writing for grant of family pension; or

(7) were in the service of the bank during any time on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1993 or had retired on or before the 31st day of October, 1993 but died before the notified date in which case their family shall be entitled to the pension or the family pension as the case may be under these regulations, if the family of the deceased,exercise an option in writing within on hundred and twenty days from the notified date to become member of the Fund; and refund within sixty days of the expiry of the said period of one hundred and twenty days specified in clause (a) above the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon together with further simple interest at the rate of six per cent per annum from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the Bank or till the 1st day of April, 1995 whichever is earlier'; or

(8) joined the service of the bank on or before the 31st day of October, 1993 and who died while in service on or after the 1st day of November, 1993 but before the notified date in which case their families shall be entitled to family pension under these regulations if the family of the deceased employee,-

exercise an option in writing within one hundred and twenty days from the notified date to become a member of the Fund; and

refund within sixty days of the expiry of the said period of one hundred and twenty days specified in clause (a) above the entire amount of the Bank's contribution to the Provident Fund, including interest accrued thereon together with a further simple interest at the rate of six per cent per annum from the date of settlement of the Provident Fund account of the employee till the date of refund of the aforesaid amount to the Bank;

(9) Notwithstanding anything contained in sub-regulations (1), (2), (3), (5) and (8) an option exercised before the notified date by an employee or the family of a deceased employee in pursuance of the settlement shall be deemed to be an option for the purpose of this chapter if such an employee or the family of the deceased employee refund within sixty days from the notified date, the amount of the Bank's contribution to the Provident Fund including interest accrued thereon together with a further simple interest in accordance with the provisions of this Chapter and in case employer's contribution of Provident Fund has not been received from Provident Fund Trust, has authorised or authorises within sixty days from the notified date, the trustees of the Provident Fund of the Bank to transfer the entire contributions of the Bank to the Provident Fund including interest accrued thereon in accordance with the provisions of this Chapter to the credit of the fund constituted for this purpose under Regulation 5.

(10) Notwithstanding anything contained in sub-regulation (2), (5), (6) and (8), in cases where an employee had retired/died after retirement on or after the 1st day of November, 1993 but on or before the 1st day of April, 1995 or where an employee had died while in service of the Bank on or after the 1st day of November, 1993 but on or before the 1st day of April, 1995 such an employee or the family of the deceased employee, as the case may be, shall refund within the period specified in aforesaid sub-regulations the entire amount of the Bank's contribution to the Provident Fund including interest accrued thereon with a further simple interest at the rate of six percent per annum on the said amount from the date of settlement of the Provident Fund account till the date of refund of the aforesaid amount to the Bank or till the 1st day of April,1995 whichever is earlier".

4. Option to subscribe to the Provident Fund,

Notwithstanding anything contained in sub-regulation. (4) of Regulation 3, 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 these regulations shall not apply him;

The option referred to in sub-regulation (1) and Regulation 3, once exercised, shall be final.

CHAPTER III
THE FUND

5. Constitution of the Fund.

The Bank shall constitute a Fund to be called the "Bank of Baroda (Employees') Pension Fund" under an irrevocable trust within one hundred twenty days from the notified date.

The Fund shall have for its sole purpose the provision of the payment of pension or family pension in accordance with these regulations to the employee or his family.

The Bank shall be a contributor to the Fund and shall ensure that sufficient sums are placed in it to enable the trustees to make due payments to beneficiaries under these regulations.

6. Liability of the Provident Fund Trust.

The Provident Fund trust shall, immediately after constitution of the Fund, transfer to the Bank of Baroda (Employees') Pension Fund, the accumulated balance of the contribution of the Bank to the Provident Fund and interest accrued thereon upto the date of such transfer in respect of every employee.

7. Composition of the Fund.

The Fund shall consist of the following, namely,

The contribution by the Bank at the rate of ten per cent per month of the pay of the employee;

the accumulated contributions of the Bank to the Provident Fund and interest accrued thereon upto the date of such transfer in respect of the employees;

the amount consisting of contributions of the Bank along with interest refunded by the employees who had retired before the notified date but who opt for pension in accordance with the provisions contained in these Regulations;
the investment in annuities or securities purchased out of the moneys of the Fund and interest thereon;
amount of any capital gains arising from the capital assets of the Fund;
the additional annual contribution made by the Bank in accordance with the provisions contained in Regulation 11 of these Regulations;
any income from investments of the amounts credited to the fund;
the amount consisting of contribution of the Bank along with interest refunded by the family of the deceased employee.

8. Board of Trustees.

The Board of trustees shall consist of such number of persons not less than three and not more than nine, as may be determined by the Board, to be appointed by the Bank

The power to appoint the trustees shall be vested with the Bank and all such appointments shall be made in writing.

The Bank shall nominate one of the trustees to be the Chairman of the Board of Trustees. The Bank shall also nominate a trustee to be an alternate Chairman who shall act as Chairman in the absence of the Chairman.

"The term of appointment of trustee shall be for a period of three years and the Bank may re-appoint a trustee who has already completed his term; provided that no trustee shall be appointed for more than two terms."

(ADDED WITH NOTIFICATION IN GAZETTE ON 13/11/2010)

9. Trustees to carry out the directions of the Bank.

The trustees shall comply with all such directions as may be given by the Bank for the proper functioning of the Fund.

"Provided that all such direction shall be given in writing and shall specify the purpose or objective."
(ADDED WITH NOTIFICATION IN GAZETTE ON 13/11/2010)

Books of accounts of the Fund.

The accounts of the Fund shall contain the particulars of all financial transactions relating to the fund in such form as may be specified by the Bank.

Within one hundred and eighty days from the closing of each financial year, the trust shall prepare a financial statement of the trust indicating therein the general account of assets and liabilities of the trust and forward a copy of the same to the Bank.

Within sixty days from the date of publication of the "Balance sheet of the Bank", the trust shall prepare a financial statement of the trust indicating there in the general account of assets and liabilities of the trust and forward a copy of the same to the Bank. **(AMENDED WITH NOTIFICATION IN GAZETTE ON 13/11/2010)**

The accounts of the fund shall be audited in accordance with the provisions of Section 10 of the Act.

11. Actuarial investigation of the Fund.

The Bank shall cause an investigation to be made by an Actuary into the financial condition of the Fund every financial year on the 31st day of March, and make such additional annual contributions to the Fund as may be required to secure payment of the benefits under these regulations:

Provided that the Bank shall cause an investigation to be made by an actuary into the financial condition of the fund. As on the 31st day of March immediately following the financial year in which the Fund is constituted.

12. Investment of the Fund.

All moneys contributed to the Fund or received or accruing after that date by way of interest or otherwise to the Fund, may be deposited in a Post Office Savings Bank Account in India or in a current account or in a savings account with any scheduled bank or utilised in making payment of pensionary benefits in accordance with Pension Regulations and to the extent such moneys as are not so deposited or utilised shall be invested in the manner specified in sub-rule (2) of rule 67 of Income Tax Rules, 1962.",

13. Payment out of the fund:

The payment of benefits by the trust shall be administered for grant of pensionary benefits to the employees of the Bank or the family pension to the families of the deceased employees of the Bank.

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CHAPTER IV

QUALIFYING SERVICE

14. Qualifying service.

Subject to the other conditions contained in these regulations, an employee who has rendered a minimum of ten years of service in the Bank on the date of his retirement or the date on which he is deemed to have retired shall qualify for pension.

15. Commencement of qualifying service.

Subject to the provisions contained in these regulations, qualifying service of an employee shall commence from the date he takes charge of the post to which he is first appointed on a permanent basis.

16. Counting of service on probation.

Service on probation against a post in the Bank if followed by confirmation in the same or any other post shall qualify.

17. Counting of periods spent on leave.

All leave during service in the Bank for which leave salary is payable shall count as qualifying service:

Provided that extraordinary leave on loss of pay shall not count as qualifying service except when the sanctioning authority has directed that such leave not exceeding twelve months during the entire service, may count as service for all purposes including pension.

18. Broken period of service of less than one year.

If the period of service if an employee includes broken period of service less than one year, then if such broken period is more than six months, it shall be treated as on year and if such broken period is six months or less, it shall be ignored.

"Provided that provisions of this regulation shall not apply for determining the minimum service required to make an employee eligible for pension.";

19. Counting of period spent on training.

Period spent by an employee on training in the Bank immediately before his appointment shall count as qualifying service.

20. Counting of past service in the erstwhile bank.

In the case of an employee who is permanently transferred to a service in the Bank from any other bank on merger, amalgamation of any other bank with the Bank to which these regulations apply, the continuous service rendered by such an employee in any other bank on permanent basis, if any, followed without interruption, by permanent appointment, or the continuous service rendered under that bank in a permanent capacity, as the case may be, shall qualify:

Provided that nothing contained in this regulation shall apply to any such employee who is appointed on contract basis or on daily wage basis or on consolidated wages.

21. Period of suspension.

Period of suspension of an employee pending inquiry shall count for qualifying service where, on conclusion of such inquiry, he has been fully exonerated or the suspension is held to be wholly unjustified, and in other cases, the period of suspension shall not count as qualifying service unless the Competent authority passing the orders under the Service Regulation or Discipline and Appeal Regulation or Settlements governing such cases expressly declares at the time that it shall count to such extent as such authority may declare.

22. Forfeiture of Service.

Resignation or dismissal or removal or termination of an employee from the service of the Bank shall entail for forfeiture of his entire past service and consequently shall not qualify for pensionary benefits;

An interruption in the service of a Bank employee entails forfeiture of his past service, except in the following cases, namely:-

authorised leave of absence;

suspension, where it is immediately followed by reinstatement, whether in the same or a different post, or where the Bank employee dies or is permitted to retire or is retired on attaining the age of compulsory retirement while under suspension:

transfer to non-qualifying service in an establishment under the control of the Government of Bank if such transfer has been ordered by a competent authority in the public interest;

Joining time while on transfer from one post to another.

Notwithstanding anything contained in sub-regulation (2) the appointing authority may, by order, commute retrospectively the periods of absence without leave as extraordinary leave.

(a) In the absence of specific indication to the contrary in the service record, an interruption between two spells of service rendered by a bank employee shall be treated as automatically condoned and the pre-interruption service treated as qualifying service;

Nothing in clause (a) shall apply to interruption caused by resignation, dismissal or removal from service or for participation in a strike:

Provided that before making an entry in the service record of the Bank employee regarding forfeiture of past service because of his participation in strike, an opportunity of representation may be given to such bank employees.

23. Period of deputation to Foreign Service.

An employee deputed on foreign service to the United Nations or any other foreign body or organisation may at his option, -

pay pension contribution in respect of his foreign service and count such service as qualifying service under these regulations; or

avail of the retirement benefits admissible under the rules of the foreign employer and not count such service as qualifying service under these regulations;

Provided that where an employee opts for clause (b), retirement benefits shall be payable to him in India in rupees from such date and in such manner as the Bank may, by order specify.

24. Military service.

An employee who has rendered military service before appointment in the Bank shall continue to draw the military pension, if any, and military service rendered by the employee shall not count as qualifying service for pensions.

25. Period of deputation to an organisation in India.

Period of deputation of an employee to another organisation in India will count as qualifying service:

Provided the organisation to which he is deputed or the employee pays the pensionary contributions at the rates specified in sub-regulation (a) of Regulation 7 of these regulations or at the rates specified by the Bank at the time of deputation, whichever is higher to the Bank.

26. Addition to qualifying service in special circumstances.

An employee shall be eligible to add to his service qualifying for superannuation pension (but not for any other class of pension) the actual period not exceeding one fourth of the length of his service or the actual period by which his age at the time of recruitment exceeded the upper age limit specified by the Bank for direct recruitment or a period of five years, whichever is less, if the service or post to which the employee is appointed is one -

for which post-graduate research, or specialist qualification or experience in scientific, technological, or professional fields, is essential; and to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited.

for which the candidate was given age relaxation over and above the maximum age limit fixed by the Bank on account of his possessing higher qualifications or experience:

Provided that this concession shall not be admissible to an employee unless his actual qualifying service at the time he quits the service in the Bank is not less than ten years;

Provided further that this concession shall be admissible if the recruitment rules in respect of the said service or post contain specific provision that the service or post is one, which carries benefit of this regulation;

Provided also that the recruitment rules in respect of any service or post, which carries the benefit of this regulation, shall be made with the approval of the Central Government.

27. Counting of service rendered on permanent part-time basis.-

In case of an employee who was employed on scale wages and on a permanent part-time basis in the service of Bank and was contributing to the Provident Fund, such service rendered by him on a permanent pat-time basis from the date he became a member of the Provident Fund shall be counted as qualifying service.

For the purpose of calculating the amount of pension in respect of a part-time employee who was/is initially recruited on a lower scale wage and later fitted on higher scale wages including full scale wages, the length of qualifying service shall be determined in accordance with Appendix - IV.

In respect of part-time employees who continue to be in the same scale wages since their recruitment, for the purpose of calculating the amount of pension, the actual service put in shall be taken as qualifying service. In such cases the actual pay drawn on scale wages at the time of retirement shall be reckoned for the purpose of average emoluments.

Note:

The actual service/qualifying service shall be calculated from the date of recruitment or 1.9.1978, whichever is later.";

CHAPTER V
CLASSES OF PENSION

28. Superannuation Pension.

Superannuation pension shall be granted to an employee who has retired on his attaining the age of Superannuation specified in the Service Regulations or Settlements.

Provided that, with effect from 1st day of September, 2000 pension shall also be granted to an employee who opts to retire before attaining the age of Superannuation, but after rendering service for a minimum period of 15 years in terms of any Scheme that may be framed for such purpose by the Board with the approval of the Government.

Explanatory Memorandum

1.Indian Banks' Association, after taking a no-objection from the Government of India, circulated a model Voluntary Retirement Scheme (VRS) to all the Public Sector Banks on 31.8.2000. The Scheme, inter alia, provided that employees who have rendered 15 years' service are eligible for the Scheme. According to the existing provisions in the pension regulations, it is only employees who opt voluntary retirement after completing 20 years' of qualifying service and after giving notice of not less than 3 months in writing to the appointing authority, are eligible for pensionary benefits. The eligibility criteria and the benefits flowing out of the above provisions in the Pension Regulations are distinct and separate from that envisaged under VRS circulated on 31.8.2000. There are no provisions available in the Pension Regulations for extending pensionary benefits to a member employee who retires before attaining the age of superannuation under such specific schemes. It has been, therefore, decided to provide the benefit of pro rata pensionary benefits to members of Pension Fund who opt for voluntary retirement under specified scheme(s).

2. It is, therefore, necessary that the amendment may be made effective from 1st September 2000 so that all employees who are members of the Pension Fund and have taken voluntary retirement under the scheme after completion of 15 years of service can draw the benefit of pension.

3. It is certified that no employee/ officer of the Bank of Baroda is likely to be affected adversely by the Notification being given retrospective effect.

(AMENDED AND NOTIFIED IN GOVERNMENT OF INDIA GAZETTE- 27-12-2003)

29. Pension on Voluntary Retirement.

On or after the 1st day of November, 1993, at any time after an employee has completed twenty years of qualifying service he may, by giving notice of not less than three months in writing to the appointing authority retire from service; Provided that this sub-regulation shall not apply to an employee who is on deputation or on study leave abroad unless after having been transferred or having returned to India he has resumed charge of the post in India and has served for a period of not less than one year;

Provided further that this sub-regulation shall not apply to an employee who seeks retirement from service for being absorbed permanently in an autonomous body or a public sector undertaking or company or institution or body, whether incorporated or not to which he is on deputation at the time of seeking voluntary retirement:

Provided that this sub-regulation shall not apply to an employee who is deemed to have retired in accordance with clause (1) of Regulation 2.

The notice of voluntary retirement given under sub-regulation (1) shall require acceptance by the appointing authority;

Provided that where the appointing authority does not refuse to grant the permission for retirement before the expiry of the period specified in the said notice, the retirement shall become effective from the date of expiry of the said period.

(a) An employee referred to in sub-regulation (1) may make a request in writing to the appointing authority to accept notice of voluntary retirement of less than three months giving reasons thereof;

(b) On receipt of a request under clause (a), the appointing authority may, subject to the provisions of sub-regulation (2), consider such request for the curtailment of the period of notice of three months on merits and if it is satisfied that the curtailment of the period of notice will not cause any administrative inconvenience, the appointing authority may relax the requirement of notice of three months on the condition that the employee shall not apply for commutation of a part of his pension before the expiry of the notice of three months.

An employee, who has elected to retire under this regulation and has given necessary notice to that effect to the appointing authority, shall be precluded from withdrawing his notice except with the specific approval of such authority; Provided that the request for such withdrawal shall be made before the intended date of his retirement.
The qualifying service of an employee retiring voluntarily under this regulation shall be increased by a period not exceeding five years, subject to the condition that the total qualifying service rendered by such employee shall not in any case exceed thirty-three years and it does not take him beyond the date of superannuation
The pension of an employee retiring under this regulation shall be based on the average emoluments as defined under clause (d) of Regulation 2 of these Regulations and the increase, not exceeding five years in his qualifying service, shall not entitle him to any notional fixation of pay for the purpose of calculating his pension.

30. Invalid Pension.

(1) Invalid pension may be granted to an employee who, -
(a) has rendered minimum ten years of service; and
(b) retires from the service on or after the 1st day of November 1993 on account of any bodily or mental infirmity, which permanently incapacitates him for the service.
(2) An employee applying for an invalid pension shall submit a medical certificate of incapacity from a medical officer approved by the Bank.
(3) Where the Medical Officer approved by the Bank has declared the employee fit for further service of less laborious character than that which he had been doing, he should, provided he is willing to be so employed, be employed on lower post and if there be no means of employing him even on a lower post, he may be admitted to invalid pension.
(4)No medical certificate of incapacity for service may be granted unless the applicant produces a letter to show that the Competent Authority is aware of the intention of the applicant to appear before the medical officer approved by the Bank.
(5)The medical officer approved by the Bank shall also be supplied by the Competent Authority in which the applicant is employed with a statement of what appears from official records to be the age of the applicant.

31. Compassionate Allowance.

An employee, who is dismissed or removed or terminated from service, shall forfeit his pension
Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may, if -
(i) such dismissal, removal, or termination is on or after the 1st day of November, 1993; and
(ii) The case is deserving of special consideration, sanction a compassionate allowance not exceeding two-thirds of the pension which would have been admissible to him on the basis of the qualifying service rendered upto the date of his dismissal, removal, or termination.
The Compassionate Allowance sanctioned under the proviso to sub-regulation (1) shall not be less than the amount of minimum pension payable under Regulation 36 of these regulations.

32. Premature Retirement Pension.

Premature Retirement Pension may be granted to an employee who, -
has rendered minimum ten years of service; and
Retires from service on account of orders of the Bank to retire prematurely in the public interest or for any other reason specified in Service Regulations or Settlement, if otherwise he was entitled to such pension on superannuation on that date.

33. Compulsory Retirement Pension.

(1) An employee compulsorily retired from service as a penalty on or after 1st day of November, 1993 in terms of Bank of Baroda Officers' Employees (Discipline and Appeal) Regulations, 1976 or awards/settlements may be granted by the authority higher than the authority competent to impose such penalty, pension at a rate not less than two-thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date."
(2) whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the board of Directors shall be consulted before such order is passed.
(3) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2), shall not be less than the amount of rupees three hundred and seventy five per mensem.

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34. Payment of pension or family pension in respect of employees who retired or died between 1.1.1986 to 31.10.1993.

Employees who have retired from the service of the Bank between the 1st day of January, 1986 and the 31st day of October, 1993 shall be eligible for pension with effect from the 1st day of November, 1993,

(2) The family of a deceased employee governed by the provisions contained in sub-regulation (7) of regulation 3 shall be eligible for pension or family pension as the case may be, with effect from the 1st day of November, 1993.";

CHAPTER VI
RATE OF PENSION

35. Amount of Pension.

In respect of employee who retired between the 1st of January 1986 but before the 31st day of October 1987, basic pension and additional pension will be updated as per the formula given in Appendix-I.

In the case of an employee retiring in accordance with the provision of the Service Regulations or Settlement after completing a qualifying service of not less than thirty-three years the amount of basic pension shall be calculated at fifty per cent of the average emoluments.

(3) (a) Additional pension shall be fifty per cent of the average amount of the allowance drawn by an employee during the last ten months of his service;

(b) no dearness relief shall be paid on the amount of additional pension.

Explanation: - For the purpose of this sub-regulation "allowance" means allowance which are admissible to the extent counted for making contributions to the Provident Fund.

(4) Pension as computed being aggregate of sub-regulation (2) and (3) above shall be subject to the minimum pension as specified in these regulations.

(5) An employee who has commuted the admissible portion of his pension as per the provisions of Regulation 41 of these Regulations shall receive only the balance of pension, monthly.

(6) (a) In the case of an employee retiring before completing a qualifying service of thirty-three years, but after completing a qualifying service of ten years, the amount of pension shall be proportionate to the amount of pension admissible under sub-regulations (2) and (3) and in no case the amount of pension shall be less than the amount of minimum pension specified in these regulations.

(b) Notwithstanding anything contained in these regulations, the amount of invalid pension shall not be less than the ordinary rate of family pension which would have been payable to his family in the event of his death while in service.

(7) The amount of pension finally determined under these regulations shall be expressed in whole rupee and where the pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee.

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36. <u>Minimum Pension –</u>

The amount of minimum pension shall be.-

(a) rupees three hundred and seventy five per month in respect of an employee other than a part-time employee, where the employee had retired before the 1st day of November, 1992 (in case of workmen) or before 1st day of July, 1993 (in case of officers) and proportionate amount thereof in relation to the rate of scale of wages in the case of a part-time employee who retired before the 1st day of November, 1992;

(b) rupees seven hundred and twenty per month in respect of an employee other than a part-time employee, where the employee had retired on or after the 1st day of November, 1992 (in case of workmen) or on or after the 1st day of July, 1993 (in case of officers) and proportionate amount thereof in relation to the rate of scale of wages in the case of a part-time employee who had retired on or after the 1st day of November, 1992.

(c) rupees one thousand and fifteen per month in respect of an employee other than a part-time employee, where the employee retired on or after the 1st day of April, 1998 and rupees three hundred and thirty nine per month in respect of a part-time employee drawing 1/3 scale wages,; rupees five hundred and eight per month in respect of a part-time employee drawing 1/2 scale wages and rupees seven hundred and sixty two per month in respect of a part-time employee drawing 3/4 scale wages where the part-time employee retired on or after the 1st day of April, 1998.";

(d)i.In respect of employees, other than part-time employees, who retired on or after 01.04.1998 but before 31.10.02, the amount of minimum pension shall be Rs.1060/- p.m. In respect of part-time employees who retired during this period, the minimum pension payable shall be Rs.355 p.m. in respect of part- time employees drawing 1/3 scale wages, Rs.530 p.m. in respect of part-time employees drawing ½ scale wages and Rs.795 p.m. in respect of part-time employees drawing ¾ scale wages.

ii. In respect of employees, other than part-time employees, who retired on or after 01.05.2005, the amount of minimum pension shall be Rs.1435/- p.m. In respect of part-time employees, who retired on or after 01.05.2005, the minimum pension payable shall be Rs.480 p.m. in respect of part-time employees drawing 1/3 scale wages, Rs.720 p.m. in respect of part-time employees drawing ½ scale wages and Rs.1080 p.m. in respect of part-time employees drawing ¾ scale wages.

NOTE : Minimum pension being paid to retirees of the period 01.11.02 to 30.04.05 may also be revised with effect from 01.05.2005 with reference to paragraph (b) above.

37. Dearness Relief.

Dearness relief shall be granted on basic pension or family pension or invalid pension or on compassionate allowance in accordance with the rates specified in Appendix II.

Dearness relief shall be allowed on full basic pension even after commutation.

38. Determination of the period of ten months for average emoluments. -

The period of the preceding ten months for the purpose of average emoluments shall be reckoned from the date of retirement.

In the case of voluntary retirement or premature retirement, the period of the preceding ten months for the purpose of average emoluments shall be reckoned from the date on which the employee voluntarily retires or is premature retired by the Bank.

In the case of dismissal or removal or compulsory retirement or termination of service, the period of the proceeding the months for the purpose of average emoluments shall be reckoned from the date on which the employee is dismissed or removed or compulsorily retired or terminated by the Bank.

If during the last ten months of the service, an employee had been absent from duty on extraordinary leave on loss of pay or had been under suspension and the period whereof does not count as service, the aforesaid period of extraordinary leave or suspension shall not be taken into account in the calculation of the average emoluments and equal period before the ten months shall be included.

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CHAPTER VII
FAMILY PENSION

39. Family Pension.

Without prejudice to the provisions contained in these regulations where an employee dies –
after completion of one year of continuous service; or
before completion of one year of continuous service provided the deceased employee concerned immediately prior to his appointment to the service or post was examined by a medical officer approved by the Bank and declared fit for employment in the Bank; or
after retirement from service and was on the date of death in receipt of a pension, or compassionate allowance;
the family of the deceased shall be entitled to family pension, the amount of which shall be determined in accordance with Appendix III.

Provided that in respect of employees who were in the service of the Bank on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1987 or had retired on or before 31st day of October, 1987 but died later, the family of the deceased shall be entitled to family pension, the amount of which shall be determined in accordance with Appendix V."

The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees and where the family pension contains of a rupee, it shall be rounded off to the next higher rupee;

Provided that in no case a family pension in excess of the maximum prescribed under these regulations shall be allowed.

(3) (a) (i) Where an employee, who is not governed by the Workmen's Compensation Act, 1923 (8 of 1923), dies while in service after having rendered not less than seven years' continuous service, the rate of family pension payable to the family shall be equal to fifty per cent of the pay last drawn or twice the family pension admissible under sub-regulation (1), whichever is less, and the amount so admissible shall be payable from the date following the date of death of the employee for a period of seven years or for a period upto the date on which the deceased employee would have attained the age of sixty five years had he survived whichever is less;

(ii) In the event of death of an employee after retirement, the family pension as determined under clause (a) of this sub-regulation shall be payable for a period of seven years or for a period upto the date on which the retired deceased employee would have attained the age of sixty five years had he survived, whichever is less;

"Provided that in no case the amount of family pension determined under this clause shall exceed the pension authorised on retirement from the Bank. If the pension authorised to the employee on his retirement is less than the amount of family pension at the ordinary rates, then, the family shall be allowed family pension at the ordinary rates."

Explanation: For the purpose of this sub-clause, "Pension authorised on retirement" includes part of the pension, which the retired employee might have commuted before death.

(b) (i) Where an employee, who is governed by the Workmen's Compensation Act, 1923 (8 of 1923), dies while in service after having rendered not less than seven years' continuous service, the rate of family pension payable to the family shall be equal to fifty per cent of the pay last drawn or one and half times the family pension admissible under sub-regulation (1), whichever is less;

(ii) The family pension so determined under sub-clause (i) shall be payable for the period mentioned in clause (a);

(c) after the expiry of the period referred to in clause (a), the family, in receipt of family pension under that clause or clause (b) shall be entitled to family pension at the rate admissible under sub-regulation (i).

(4) Notwithstanding anything contained in these regulation where the family of a deceased employee opts for pension in accordance with sub-regulation (5) of Regulation 3 or is governed by the provision contained in sub-regulation (6) or (7) or (8) of Regulation 3, such family of the deceased shall be eligible for family pension under these regulations.

40. Period of Payment of family pension.

(1) The period for which family pension is payable shall be, -

(a)in the case of a widow or a widower, upto the date of death or remarriage, whichever is earlier;

(b)in the case of a son or daughter (including widowed/divorced) till he/she attains the age of twenty-five years or upto the date of his/her marriage/remarriage, whichever is earlier:

Provided the family pension payable to sons/daughters (including widowed/divorced) shall be discontinued/not admissible when the eligible son/daughter starts earning a sum in excess of Rs. 2550/- per month from employment in Government/private sector/self-employment, etc.

Provided further that if the son or daughter of an employee is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty-five years, the family pension shall be payable to such son or daughter for life subject to the following conditions, namely,

(i) If such son or daughter is one among two or more living children of the employee, the family pension shall be initially payable to the minor children in the order set out in clause (e) of sub-regulation (1) until the last minor child attains the age of twenty-five years and thereafter the family pension shall be resumed in favour of the son or daughter suffering from disorder or disability of mind or who is physically crippled or disabled and shall be payable to him or her for life;

(ii) If there are more than one such children suffering from disorder or disability of mind or who are physically crippled or disabled, the family pension shall be paid in the order of their birth and the younger of them will get the family pension only after the elder next above him or her ceases to be eligible:

Provided that where the family pension is payable to such twin children it shall be paid in the manner set out in clause (f) of sub-regulation (1);

(iii) the family pension shall be paid to such son or daughter through the guardian as if he or she were a minor except in the case of a physically crippled son or daughter who has attained the age of majority;

(iv) before allowing the family pension for life to any such son or daughter, the Competent Authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer approved by the Bank, setting out, as far as possible, the exact mental or physical condition of the child;

(v) The person receiving the family pension as guardian of such son or daughter or such son or daughter not receiving the family pension through a guardian shall produce every three years a certificate from a medical officer approved by the Bank to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

Explanation- the grant of family pension to disabled children beyond the age limit specified in this regulation is subject to the following conditions, namely -

i) a daughter shall become ineligible for family pension under this sub-regulation from the date she gets married;

(ii) the family pension payable to such son or daughter shall be stopped if he or she starts earning his or her livelihood. In such cases, it shall be the duty of the guardian or son or daughter to furnish a certificate to the Bank every month that –

(a) he or she has not started earning his or her livelihood;

(b) in case of daughter that she has not yet married;"

(c) in the case of parents the family pension payable shall be discontinued/not admissible if the income of one of the parents or the aggregate income of both the parents from employment in Government/private sector/self-employment etc. exceeds Rs. 2550/- per month.

(d) if a deceased employee or a pensioner leaves behind a widow or widower, the family pension shall become payable to the widow or widower, failing which to the eligible child;

(e)family pension to the children shall be payable in the order of the their birth and the younger of them shall not be eligible for family pension unless the elder next above him or her has become ineligible for the grant of family pension:

Provided that where the family pension is payable to twin children it shall be paid in the manner set out in clause (f) of the sub-regulation (1);

(f) where the family pension is payable to twin children it shall be paid to such children in equal shares;

Provided that where one such child ceases to be eligible, his or her share shall revert to the other child and where both of them cease to be eligible, the family pension shall be payable to the next eligible single child or twin children, as the case may be.

(2) Where a deceased employee or a pensioner leaves behind more children than one, the eldest eligible child shall be entitled to family pension for the period mentioned in clauses (b) or (c) of sub-regulation (1), as the case may be, and after the expiry of that period the next child shall become eligible for the grant of family pension.

(3) Where family pension is granted under this regulation to a minor, it shall be payable to the guardian on behalf of the minor.

(4) In case both wife and husband are employees of the Bank and are governed by the provisions of this regulation and one of them dies while in service, or after retirement, the family pension in respect of the deceased shall be payable to the surviving husband or wife and in the event of death of the husband or wife, the surviving

child or children shall be granted the two family pensions in respect of the deceased parents subject to the limits specified below, namely,

(a) if the surviving child or children is or are eligible to draw two family pensions at the rates mentioned in sub-clause (i) of clause (a) and sub clause (i) of clause (b) of sub-regulation (3) of Regulation 39, the amount of both pension shall be limited to-

(i) two thousand five hundred rupees only per mensem in respect of employees who retired or died while in service prior to the 1st day of November, 1992(in the case of workmen) or prior to 1st day of July, 1993(in the case of officers);

(ii) four thousand eight hundred rupees per mensem only in respect of employees who retired or died after the 1st day of November 1992(in the case of workmen) or on or after 1st day of July, 1993(in the case of officers); and

(iii) six thousand seven hundred and fifty six rupees per mensem only in respect of employees, both officers and workman, who retired or died on or after 1st day of April, 1998.

(b) if one of the family pensions ceases to be payable at the rates mentioned in sub clause (i) of clause (a) or sub-clause (i) of clause (b) of sub-regulation (3) of Regulation 39 and in lieu thereof the family pension at the rate mentioned in sub-regulation (1) of Regulation 39 becomes payable, the amount of both the pension shall also be limited to-

(i) Two thousand five hundred rupees only per mensem in respect of employees who retired or died while in service prior to the 1st day of November, 1992(in the case of workmen) or prior to 1st day of July, 1993(in the case of officers);

(ii) four thousand eight hundred rupees per mensem only in respect of employees who retired or died on or after the 1st day of November, 1992(in the case of workmen) or on or after 1st day of July, 1993(in the case of officers); and

(iii) six thousand seven hundred and fifty six rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of April, 1998.

(c) if both the family pensions are payable at the rate mentioned in sub-regulation (1) of Regulation 39 amount of the two pensions shall be limited to-

(i) one thousand two hundred and fifty rupees per mensem in the case of employees who retired or died while in service prior to the 1st day of November, 1992 (in the case of workmen) or 1st day of July, 1993(in the case of officers);

(ii) two thousand four hundred rupees per mensem in respect of employees who retired or died on or after the 1st day of November, 1992(in the case of workmen) or 1st day of July, 1993(in the case of officers); and

(iii) three thousand three hundred and seventy eight in respect of employees (both officers and workmen) who retired or died on or after 1st Day of April, 1998.";.

(a) where family pension is payable to more widows than one, the family pension shall be paid to the widows in equal shares;

on the death of widow, her share of the family pension shall become payable to her eligible child;

Provided that if the widow is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares, or if there is only one such other widow, in full, to her

(c)where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from another wife who is not alive, the eligible child or children shall be entitled to the share of family pension which the mother would have received if she had been alive at the time of the death of the employee or pensioner;

"Provided that on the share or shares of family pension payable to such a child or children or to a widow or widows ceasing to be payable, such share or shares shall not lapse, but shall be payable to the other widow or widows and/or to the other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child."

(ca)where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from a divorced wife or wives, such eligible child or children shall be entitled to the share of family pension which the mother would have received at the time of death of the employee or pensioner had she not been so divorced:

Provided that on the share or shares of family pension payable to such a child or children or to a widow ceasing to be payable, such share or shares, shall not lapse, but shall be payable to the other widow or widows and/or to the other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full, to such widow or child."

(d)where the family pension is payable to twin children, it shall be paid to such children in the manner specified in clause (f) of sub-regulation (1) above;
(e)except as provided in this sub-regulation the family pension shall not be payable to more than one member of the family at the same time.
(6) Where a female employee or male employee dies leaving behind a judicially separated husband or widow and no child r children, the family pension in respect of the deceased shall be payable to the person surviving;
Provided that where in a case the judicial separation is granted on the ground adultery and the death of the employee takes place during the period of such judicial separation, the family pension shall not be payable to the person surviving if such person surviving was held guilty of committing adultery.
(7) (a) where a female employee or male employee dies leaving behind a judicially separated husband or widow with a child or children, the family pension pay-able i respect of the deceased shall be payable to the surviving person provided he or she is the guardian of such child or children;
(b) Where the surviving person has ceased to be the guardian of such child or children, such family pension shall be payable to the person who is the actual guardian of such child or children.
(8) If the son or unmarried daughter eligible for the grant of family pension has attained the age of eighteen years, the family pension may be paid to such son or unmarried daughter directly.
(9) (a) If a person who, in the event of death of an employee while in service, is eligible to receive family pension under these regulations, is charged with the offence of murdering the employee or for abetting in the commission of such an offence, the claim of such a person, including other eligible member or members of the family to receive the family pension, shall remain suspended till the conclusion of the criminal proceeding instituted against him;
(b) If on the conclusion of the criminal proceedings referred to in clause (a), the person concerned (i) is convicted for the murder or abetting in the murder of the employee, such a person shall be debarred from receiving the family pension which shall be payable to the other eligible member of the family, from the date of death of the employee; (ii) is acquitted of the charge of murder or abetting in the murder of the employee, the family pension shall be payable to such a person from the date of death of the bank employee;

(c) The provisions of sub-clause a) and (b) shall also apply for the family pension becoming payable on the death of an employee after his retirement.

CHAPTER VIII
COMMUTATION

41. Commutation.
An employee shall be entitled to commute for a lump sum payment of a fraction not exceeding one-third of his pension:
Provided that in respect of an employee who is governed by sub-regulation (5) of Regulation 3 of these regulations, the family of such employee shall also be entitled to commute for a lump sum payment a fraction not exceeding one-third of the pension admissible to the employee.
An employee shall indicate the fraction of pension, which he desires to commute, and may either indicate the maximum limit of one-third pension or such lower limit, as he may desire to commute.
if fraction of pension to be commuted results in fraction of rupee, such fraction of a rupee shall be ignored for the purpose of commutation.
The lump sum payable to an applicant shall be calculated in accordance with the Table given below.
TABLE

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Commutation values for a pension of Re. one per annum

Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase
17	19.28	35	16.92
18	19.20	36	16.72
19	19.11	37	16.52
20	19.01	38	16.31
21	18.91	39	16.09
22	18.81	40	15.87
23	18.70	41	15.64
24	18.59	42	15.40
25	18.47	43	15.15
26	18.34	44	14.90
27	18.21	45	14.64
28	18.07	46	14.37
29	17.93	47	14.10
30	17.78	48	13.82
31	17.62	49	13.54
32	17.46	50	13.25
33	17.29	51	12.95
34	17.11	52	12.66
Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase
53	12.35	69	7.22
54	12.05	70	6.91
55	11.73	71	6.60
56	11.42	72	6.30
57	11.10	73	6.01
58	10.78	74	5.72
59	10.46	75	5.44
60	10.13	76	5.17
61	9.81	77	4.90
62	9.48	78	4.65
63	9.15	79	4.40
64	8.82	80	4.17
65	8.50	81	3.94
66	8.17	82	3.72
67	7.85	83	3.52
68	7.53	84	3.32
		85	3.13

Notes:

(1) The Table above indicates the commuted value of pension expressed as number of years' purchase with reference to the age of the pensioner as on his next birthday. The commuted value in the case of an employee retiring at the age of fifty eight years is 10.46 years' purchase and, therefore, if he commutes rupees one hundred from his pension within one year of retirement, the lump sum amount payable to him works out to Rs.100 X 10.46 X 12 = Rs. 12,552. ";

(2) An employee who had commuted the admissible portion of pension is entitled to have the commuted portion of the pension restored after the expiry of a period of fifteen years from the date of commutation.

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(3) An applicant who is authorised a superannuation pension, voluntary retirement pension, premature retirement pension, compulsory retirement pension, invalid pension or compassionate allowance shall be eligible to commute a fraction of his pension under these regulations.

Provided that on and from 1.7.2003, in case of an applicant in whose case the commuted value of pension becomes payable on the day following the date of retirement or from the date from which commutation becomes absolute, the reduction in the amount of pension shall become operative from its inception. Where, however, payment of commuted value of pension could not be made within the first month after the date of retirement or within the first month after the date when the commutation becomes absolute, as the case may be, the difference between the normal monthly pension and the commuted pension shall be paid for the period between the date on which commutation

(4) In the case of a pensioner eligible for superannuation pension or pension on voluntary retirement or premature retirement pension, no medical examination shall be necessary, if the application for commutation is made within one year from the date of retirement. However, if such a pensioner applies for commutation of pension after one year from the date of his retirement, the same will be permitted subject to medical examination.;

Provided that in the case of an applicant who is in receipt of a provisional pension as in Regulation 46 and for whom pension in whole or in part on the finalisation of the departmental or judicial proceedings has been authorised, the period of one year referred to in this sub-regulation shall reckon from the date of issue of the orders consequent upon the finalisation of the departmental or judicial proceedings.

(5) An applicant who -

(i) retires on invalid pension under regulation 30 of these regulations; or

(ii)is in receipt of compassionate allowance under regulation 31 of these regulations; or

(iii)is compulsory retired by the Bank and is eligible for compulsory retirement pension under regulation 33 shall be eligible to commute a fraction of his pension subject to the limit specified in sub-regulation (1) after he has been declared fit by a medical officer approved by the bank.

(6) The commutation of pension shall become absolute in the case of an employee,

retiring on superannuation or voluntary retirement who submits an application for commutation of pension before the date of retirement, on the date following the date of retirement:

Provided that the employee governed by sub-regulation (3) of Regulation 29 shall not apply for commutation of a part of his pension before the expiry of the notice of three months and the commutation of pension shall become absolute only on the expiry of the period of notice referred to in sub-regulation (1) of Regulation 29;

retiring on superannuation or on voluntary retirement or on premature retirement, if he applies for commutation of pension after the date of retirement but before the completion of one year from the date of retirement, on the date the application for commutation is received by the Competent Authority;

retiring on superannuation or on voluntary retirement or on premature retirement, if he applies for commutation of pension after one year from the date of retirement, on the date of the medical certificate given by a medical officer approved by the Bank;

who has retired prior to the 1st day of November 1993, and who opts to be governed by these regulations, on the 1st day of November, 1993, where the application for commutation is made within the period specified by clause (b) of the sub-regulation (1) of Regulation 3;

who was in the service of the Bank on or after the 1st day of November, 1993 but who retired prior to the publication of these regulations on the day immediately following the date of his retirement, where the application is made within the period specified by clause (b) of sub-regulation (2) of Regulation 3;

who retired on or after the 1st day of November 1993, but died prior to the notified date. on the day immediately following the date of his retirement, where the application for commutation is made by the family of the deceased within the period specified by clause (a) of sub-regulation (5) of Regulation 3:

in respect of whom invalid pension under Regulation 30 or compassionate allowance under Regulation 31 or compulsory retirement pension under Regulation 33 is admissible, commutation shall become absolute on the date of medical certificate given by a medical officer approved by the Bank."

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"(6) An applicant who is authorised a superannuation pension, voluntary retirement pension, premature retirement pension, compulsory retirement pension, invalid pension or compassionate allowance shall be eligible to commute a fraction of his pension under these regulations.

Provided that on and from 1.7.2003, in case of an applicant in whose case the commuted value of pension becomes payable on the day following the date of his retirement or from the date from which the commutation becomes absolute, the reduction in the amount of pension on account of commutation shall become operative from its inception. Where, however, payment of commuted value of pension could not be made within the first month after the date of retirement or within the first month after the date when the commutation becomes absolute as the case may be, the difference between the normal monthly pension and the commuted pension shall be paid for the period between the date on which commutation becomes absolute and the date preceding the date on which commuted value of pension is deemed to have been paid.
(AMENDMENT NOTIFIED IN GAZETTE OF GOVERNMENT OF INDIA DATED 24.7.2004)

CHAPTER IX

GENERAL CONDITIONS

42. Pension subject to future good conduct.-

Future good conduct shall be an implied condition of every grant of pension and its continuance under these regulations.

43. Withholding or withdrawal of pension.

The Competent Authority may, be order in writing, withhold or withdraw a pension or a part thereof, whether permanently or for a specified period, if the pensioner is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct;

Provided that where part of pension is withheld or withdrawn, the amount of such pension shall not be reduced below the minimum pension per mensem payable under these regulations.

44. Conviction by Court.

Where a pensioner is convicted of a serious crime by a Court of Law, action shall be taken in the light of the judgement of the court relating to such conviction.

45. Pensioner guilty of grave misconduct.-

In a case not falling under Regulation 44 if the Competent Authority considers that the pensioner is prima facie guilty of grave misconduct, it shall, before passing an order, follow the procedure specified in Bank of Baroda Office Employees' (Discipline and Appeal) Regulation, 1976 or in Settlement at the case may be.

46. Provisional Pension.

An employee who has retired on attaining the age of superannuation or otherwise and against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a provisional pension, equal to the maximum pension which would have been admissible to him, would be allowed subject to adjustment against final retirement benefits sanctioned to him, upon conclusion of the proceedings but no recovery shall be made where the pension finally sanctioned in less than the provisional pension or the pension is reduced or withheld etc., either permanently or for a specified period.

In such cases the gratuity shall not be paid to such an employee until the conclusion of the proceedings against him. The gratuity shall be paid to him on conclusion of the proceedings subject to the decision of the proceedings. Any recoveries to be made from an employee shall be adjusted against the amount of gratuity payable.

Explanation.- in this chapter,

the expression "serious crime" includes a crime involving an offence under official Secrets Act, 1923 (19 of 1923);

the expression "grave misconduct" includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, documents or information, such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the Bank so as to prejudicially affect the interests of the general public or the security of the State.

the expression "fraudulently" shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860); the expression "criminal breach of trust" shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860);the expression "forgery" shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).

47. Commutation of pension during departmental or judicial proceedings.-

An employee against whom departmental or judicial proceedings have been instituted before the date of his retirement or a person against whom such proceedings are instituted after the date of his retirement shall not be eligible to commute a fraction of his provisional pension, or pension, as the case may be, authorise under these regulation during the tendency of such proceedings.

48. Recovery of Pecuniary loss caused to the Bank.-

The Competent Authority may withhold or withdraw a pension or a part there of, whether permanently or for a specified period, and order recovery from pension of the whole or part of any pecuniary loss caused to the Bank if in any departmental or judicial proceedings the pensioner is found guilty of grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service;

Provided that the Board shall be consulted before any final orders are passed;

Provided further that departmental proceedings, if instituted while the employee was in service, shall, after the retirement of the employee, be deemed to the proceedings under these regulations and shall be continued and concluded by the authority by which they were commenced in the same manner as if the employee had continued service.

No departmental proceedings, if not initiated while the employee was in service, shall be instituted in respect of an event, which took place more than four years before such institution.:

Provided that the disciplinary proceedings so instituted shall be in accordance with the procedure applicable to disciplinary proceedings in relation to the employee during the period of his service.

Where the Competent Authority orders recovery of pecuniary loss from the pension, the recovery shall not ordinarily be made at a rate exceeding one third of the pension admissible on the date of retirement of the employee;

Provided that where a part of pension is withheld or withdrawn, the amount of pension drawn by a pensioner shall not be less than the minimum pension payable under these regulations."

49. Recovery of Bank's dues.

The Bank shall be entitled to recover the dues to the Bank on account of housing loans, advances license fees, other recoveries and recoveries due to staff co-operative credit society from the commutation value of the pension or the pension or the family pension.

50. Commercial employment after retirement.

if a pension 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.

In granting or refusing permission under sub-regulation (2) to a pensioner for taking up any commercial employment, the Bank shall have regard to the following factors, namely:-

the nature of the employment proposed to be taken up and the antecedents of the employer;

whether his duties in the employment which he proposes to take up might be such as to bring him into conflict with the Bank;

whether the pensioner while in service had any such dealing with the employer under whom he proposes to seek employment as it might afford a reasonable basis for the suspicion that such pensioner had shown favours to such employer;

whether the duties of the commercial employment proposed involve liaison or contact work with Bank;

whether his commercial duties will be such that his previous official position or knowledge or experience under Bank could be used to give the proposed employer an unfair advantage;

the emoluments offered by the proposed employer; and any other relevant factor.

Where within a period of sixty days of the date of receipt of an application under sub-regulation (3), the Bank does not refuse to grant the permission applied for or does not communicate the refusal to the applicant, the Bank shall be deemed to have granted the permission applied for;

Provided that in any case where defective or insufficient information is furnished by the applicant and it becomes necessary for the Bank to seek further clarifications or information from him, the period of sixty days shall be counted from the date on which the defects have been removed or complete information has been furnished by the applicant.

Where the Bank grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of the receipt of the order of the Bank to that effect, make a representation against any such condition or refusal and the Bank may make such orders thereon as it deems fit:

Provided that no order other than an order canceling such condition or granting such permission without any conditions shall be made under this sub-regulation without giving the pensioner making the representation an opportunity to show cause against the order proposed to be made.

If any pensioner takes up any commercial employment at any time before the expiry of two years from the date of his retirement without the prior permission of the Bank or commits a breach of any condition subject to such permission to take up any commercial employment has been granted to him under this regulation, it shall be competent for the Bank to declare by order in writing and for reasons to be recorded therein that the shall not be entitled to the whole or such part of the pension of the pension and for such periods as may be specified in the order;

Provided that no such order shall be made without giving the pensioner concerned an opportunity of show cause against such declaration:

Provided further that in making any order under this sub-regulation, the Bank shall have regard to the following factors namely:-

the financial circumstances of the pensioner concerned;

the nature of, and the emoluments from, the commercial employment taken up by the pensioner concerned, and; any other relevant factor.

(7) Every order passed by the Bank Under this regulation shall be communicated to the pensioner concerned.

(8) In this regulation, the expression "commercial employment" means :-

(i) an employment in any capacity including that of an agent, under a company (including a banking company), co-operative society, firm or individual engaged in trading, commercial industrial, financial or professional business and includes also a directorship of such company (including a banking company), and partnership of such firm but does not include employment under a body corporate, wholly or substantially owned or controlled by the Central Government or a State Government;

(ii) Setting up practice, either independently or a s a partner of a firm, as advisor or consultant in matters in respect of which the pensioner -

has no professional qualifications and the matters in respect of which the practice is to be set up or is carried on are relatable to his official knowledge or experience, or

has professional qualifications and the matters in respect of which the practice is to be set up are such as are likely to give his clients an unfair advantage by reason of his previous official position, or

Has to undertake work involving liaisons or contact with the offices or officers of the Bank.

Explanation:- For the purpose of this clause, the expression "employment under a co-operative society" includes the holding of any office, whether elective or otherwise, such as that of President, Chairman, Manager, Secretary, Treasurer and the like, by whatever name called in such society.

51. Nomination.

The trust shall allow every employee governed by these regulation to make a nomination conferring on one or more persons the right to receive the amount of pensioner benefits under these regulations in the event of his death before that amount becomes payable or, having become payable, has not been paid. Such nomination shall be mad in such form as may be specified by the Bank from time to time.

If any employee nominates more than one person under sub-regulation (1), he shall, in his nomination, specify the amount or share payable to each of the nominees in such a manner as to cover the whole of the amount of the pensioner benefits that may be payable in the event of his death.

A nomination made by an employee may, at any time, be modified or revoked by him after giving a written notice to the trust of his intention of doing so in such form as the Bank may from time to time specify.

A nomination or its revocation or its modification shall take effect to the extent it is valid on the date on which it is revised by the Trust.

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52. Date from which pension becomes payable.

Except in the case of an employee to whom the provisions of Regulation 43 and Regulation 46 apply a pension other than the family pension shall become payable from the date following the date on which an employee retires. Family pension shall become payable from the date following the date of death of the employee or the pensioner. Pension including family pension shall be payable for the day on which its recipient dies.

53. Currency in which pension is payable.

All pension admissible under these regulation shall be payable in rupees in India only.

54. Manner of payment of pension.

A pension fixed at a monthly rate shall be payable monthly on or after the first day of the following month.

55. Power to issue instructions.

The Chairman and Managing Director of the Bank may from time to time issue instructions, as may be considered necessary or expedient for the implementation of these regulations.

56. Residuary provisions.

In case of doubt, in the matter of application of these regulations, regard may be had to the corresponding provisions of Central Civil Services Rules, 1972 or Central Civil Services (commutation of Pension) Rules, 1981 applicable for Central Government employees with such exceptions and modifications as the Bank, with the previous sanction of the central Government, may from time to time, determine.

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APPENDIX - I
(See Regulation 35)

1. The formula of updating basic pension and additional pension in respect of employees who retired during the period 1.1.1986 to 31.10.1987 shall be as under:

(1)(A)(a) 50 per cent of first Rs.1000 of the average emoluments reckonable for pension	Rs.----------
(b) 45 per cent of next Rs.500	Rs.----------
(c) 40 per cent of the average emoluments reckonable for pension exceeding Rs.1500	Rs.----------
Total of (a+b+c)	Rs.---------- (A)
B. 50 per cent of the average monthly emoluments for the last 10 months in service prior to retirement	Rs.---------- (B)
C. Dearness Relief at index number 600 in the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, on basic pension calculated at (A) above, as per Table given below:	Rs.---------- (C)
D. Total basic pension = (B) + (C) X Number of years of qualifying service (Maximum 33 years) / 33	Rs.---------- (D)
E. Basic pension as on 1.11.1993 (Rounded off to the next higher rupee)	Rs.---------- (E)

(2) Special allowances to the extent of the amount ranking for making contributions to the Provident Fund in terms of the Bipartite Settlement dated 10th April, 1989 or Officers' Service Regulations, as the case may be, corresponding to the special allowances drawn at the time of retirement shall be reckoned for the purpose of additional pension.

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TABLE

1. Rates of dearness relief worked out at index number 600 in the All India Average Consumer Price Index for Industrial Workers in the Series 1960 = 100 for all classes of employees who retired during the period 1.1.1986 to 31.10.1987:

Employees in subordinate staff cadre	: 80.40 per cent of pension calculated at A above
(b) Employees in clerical staff cadre drawing pension upto Rs. 756/- per month	: 67 per cent of pension calculated at A above

(c) Employees in clerical staff cadre drawing pension of Rs.757/- per month and above will be eligible for dearness relief as under:-

Amount of basic pension drawn per month Rs.	The amount of dearness relief admissible Rs.
757 - 796	508.00
797 - 804	534.00
805 - 824	540.00
825 - 844	553.00
845 - 864	567.00
865 - 884	580.00
885 - 904	593.00
905 - 924	607.00
925 - 944	620.00
945 - 964	634.00
965 - 984	647.00
985 - 1004	660.00
1005 – 1024	674.00
1025 – 1044	687.00
1045 – 1064	701.00
1065 –1084	714.00
1085 & above	727.00

(d) Employees in officer cadre shall be eligible for dearness relief as under;

(i) For those drawing basic pension upto Rs. 765/- per month	66 per cent of the amount of pension calculated at A above subject to a maximum of Rs.500
(ii) For those drawing basic pension from Rs.766/- to Rs.1165/-per month	Rs.500
(iii) For those drawing basic pension of Rs. 1166/- per month or above;	42.90 per cent of amount of pension calculated as at A above subject to a maximum of Rs.715.

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TABLE (contd..)

2. The formula for updating basic pension in respect of workmen who have retired on or after the 1st day of November,1992 but before the 1st day of September,1993 and in respect of officers who have retired on or after the 1st day of July,1993 but before the 1st day of May,1994 shall be as under:-

(1) Total of pay drawn as per the old scales for the month/s during the last 10 months of qualifying service. Rs.

(2) Total of dearness allowance actually drawn or dearness allowance at 1148 points, whichever is less, for each month of pay calculated at (1) above. Rs.

(3) Total of pay drawn as per (1) above plus total of dearness allowance drawn as per (2) above. Rs.

(4) Total of pay drawn as per revised scales of pay for the month/s during the last 10 months of qualifying service including the month in which the employee retired. Rs.

(5) Total of columns (3) and (4) Rs.

(6) Average emoluments for the purpose of pension i.e.
$$\frac{\text{Total as per (5) above}}{10}$$ Rs.

(7) Updated basic pension
50 % of (6) above x $\frac{\text{Number of years of qualifying service(Max. 33 years)}}{33}$ Rs.

(8) Basic Pension (Rounded off to next higher rupee) Rs.

3. In respect of workmen who have retired on or after the 1st day of November, 1992 but before the 1st day of November, 1994 and in respect of officers who have retired on or after the 1st day of July, 1993 but before the 1st day of November, 1994 the amount of special allowances in terms of Bipartite Settlement dated 14th February, 1995 or the Officers' Service Regulations, as the case may be, corresponding to the special allowances actually drawn at the time of retirement shall be reckoned for the purpose of computation of additional pension, w.e.f. 1st November, 1994;

Provided that for the period from 1st day of November, 1992 or from the date of retirement, whichever is later, till the 31st day of October, 1994 the amount ranking for provident fund at pre-revised rates shall be reckoned for the purpose of computation of additional pension.

4. In respect of employees who have retired on or after the 1st day of November, 1994 and have drawn special allowance both at the pre-revised and revised rates during the last 10 months of service before retirement, the amount of special allowance in terms of Bipartite Settlement dated 14th February, 1995 or the Officers' Service Regulations, as the case may be, corresponding to the pre-

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revised special allowance actually drawn at the time of retirement shall be reckoned for the purpose of computation of additional pension.

ote :

The amount of revised special allowance drawn on or after the 1st day of November, 1994 shall be reckoned for computation of basic pension.

5. In respect of subordinate staff who have retired on or after the 1st day of November, 1992 and have drawn pre-revised special allowance as also those who have retired on or after the 1st day of November, 1994 and have drawn special allowance both at the pre-revised and revised rates during the last ten months of service before retirement, the amount of special allowance actually drawn at the pre-revised rates shall be reckoned for the purpose of computation of basic pension and shall draw dearness relief at the rates for every rise or fall of 4 points over 600 points in the quarterly average of the All India Consumer Price Index for Industrial Workers in the series 1960=100.

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APPENDIX-II

(See Regulation 37)

Dearness relief on basic pension shall be as under:

In the case of employees who were in the workmen cadre and who retired on or after the 1st day of January, 1986, but before the 1st day of November, 1992; and in the case of employees who were in the officers' cadre and who retired on or after the 1st day of January, 1986, but before the 1st day of July, 1993, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 600 points in the quarterly average of the all India Average Consumer Price Index for Industrial Workers in the series 1960 = 100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of basic pension **per month** **(1)**	**The rate of dearness relief as a percentage of basic pension** **(2)**
(i) Up to Rs.1250	0.67 per cent.
(ii) Rs.1251 to Rs. 2000	0.67 per cent of Rs.1250 plus 0.55 per cent of basic pension in excess of Rs.1250.
(iii) Rs.2001 to Rs.2130	0.67 per cent of Rs.1250 plus 0.55 per cent of the difference between Rs.2000 and Rs.1250 plus 0.33 per cent. of basic pension in excess of Rs.2000.
(iv) Above Rs.2130	0.67 per cent of Rs.1250 plus 0.55 per cent of the difference between Rs.2000 and Rs.1250 plus 0.33 per cent of the difference between Rs.2130 & Rs. 2000 Plus 0.17 per cent of basic pension in excess of Rs.2130.

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(2) In the case of employees who are in workmen cadre and who retire on or after 1st day of November, 1992; and in the case of employees who are in the officers' cadre and who retire on or after 1st day of July, 1993, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1148 points in the quarterly average of All India Average Consumer Price Index for Industrial workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of basic pension per month (1)	**The rate of dearness relief as a percentage of basic pension (2)**
(i) Up to Rs.2400 :	0.35 per cent.
(ii) Rs.2401 to Rs.3850 :	0.35 per cent of Rs.2400 plus 0.29 per cent of basic pension in excess of Rs.2400.
(iii) Rs. 3851 to Rs. 4100 :	0.35 per cent of Rs.2400 plus 0.29 per cent .of the difference between Rs.3850 and Rs.2400 plus 0.17 per cent of basic pension in excess of Rs.3850.
(iv) Above Rs.4100 :	0.35 per cent of Rs.2400 plus 0.29 per cent of the difference between Rs.3850 and Rs.2400 plus 0.17 per cent. of the difference between Rs.4100 and Rs. 3850 plus 0.09 per cent of basic pension in excess of Rs.4100.

In the case of employees who retire on or after the 1st day of April, 1998, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1616 points in the quarterly average of the All India Average Consumer Price Index for Industrial workers in the series 1960=100. Such increase or decrease in dearness relief for every said four points shall be calculated in the manner given below:

Scale of basic pension per month (1)	The rate of dearness relief as a percentage of basic pension (2)
(i) Up to Rs.3380 :	0.25 per cent
(ii) Rs.3381 to Rs.5420:	0.25 per cent of Rs.3380 plus 0.21 per cent of basic pension in excess of Rs.3380

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(iii) Rs.5421 to Rs.5770:	0.25 per cent of Rs.3380 plus 0.21 per cent of the difference between Rs.5420 & Rs.3380 plus 0.12 per cent of basic pension in excess of Rs.5420
(iv) Above Rs.5770 :	0.25 per cent of Rs.3380 plus 0.21 per cent of the difference between Rs.5420 & Rs.3380 plus 0.12 per cent of the difference between Rs.5770 & Rs. 5420 plus 0.06 percent of basic pension in excess of Rs.5770.

(4) Dearness relief shall be payable for the half year commencing from the 1st day of February and ending with 31st day of July on the quarterly average of the index figures published for the months of October, November and December of the previous year and for the half year commencing from the 1st day of August and ending with the 31st day of January on the quarterly average of the index figures published for the months of April, May and June of the same year.

(5) In the case of family pension, invalid pension and compassionate allowance, dearness relief shall be payable in accordance with the rates mentioned above.

(6) Dearness relief will be allowed on full basic pension even after commutation.

(7) Dearness relief is not payable on additional pension.

(8) Pensioner whose basic pension is less than minimum pension but the aggregate of basic pension and additional pension is more than the minimum pension shall draw dearness relief as applicable to minimum pension.

ANNEXURE III

DEARNESS RELIEF ON PENSION

PART A

On and from 01.05.2005, in the case of employees who retired during the period 01.04.1998 to 31.10.2002 dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 1684 points in the quarterly average of the All India Average Consumer Price Index for In for every said four points shall be calculated in the manner given below :dustrial Workers in the series 1960=100. Such increase or decrease in dearness relief

	Scale of Basic Pension per month	The rate of dearness relief as a percentage of basic pension
(i)	Upto Rs.3550	0.24 per cent
(ii)	Rs.3551 to Rs.5650	0.24 per cent of Rs.3550 plus 0.20 per cent of the basic pension in excess of Rs.3550
(iii)	Rs.5651 to Rs.6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent of basic pension in excess of Rs.5650
(iv)	Above Rs.6010	0.24 per cent of Rs.3550 plus 0.20 per cent of the difference between Rs.5650 and Rs.3550 plus 0.12 per cent difference between Rs.6010 and Rs.5650 plus 0.06 per cent of basic pension in excess of Rs.6010

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PART B

In respect of employees who retire on or after 01.05.2005, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 2288 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100, at the rate of 0.18 per cent of basic pension.

Note : In respect of retirees of the period 01.11.2002 to 30.04.2005, for whom pension will be revised w.e.f. 01.05.2005 in terms of paragraph 4(1) of this circular, dearness Relief shall be payable at 0.18 per cent of basic pension w.e.f. 01.05.2005.

APPENDIX – III

(See Regulation 39)

The ordinary rates of family pension shall be as under:

(a) In respect of employees other than part-time employees, where the employee was in the workmen cadre and retired before 1.11.1992 or where the employee was in the officers' cadre and retired before 1.7.1993.

Scale of pay per month (1)	**Amount of monthly Family pension (2)**
Upto Rs.1500/- :	30 per cent of the 'pay' shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.375 per month.
Rs.1501 to Rs.3000/- :	20 per cent of the 'Pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.450 per month.
Above Rs.3000/- :	15 per cent of the 'Pay' shall be the basic family pension plus 15 per cent. of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.600 per month and not more than Rs.1250 per month.

(b) In respect of employees other than part-time employees, where the employee was in the workmen cadre and retired on or after 1.11.1992 or where the employee was in the officers' cadre and retired on or after 1.7.1993.

Scale of pay per month (1)	**Amount of monthly Family pension (2)**
Upto Rs.2870/- :	30 per cent. of the 'pay shall be the basic family pension plus 30 per cent. of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall be subject to a minimum of Rs.720 per month.

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Rs.2871 to Rs.5740/- :	20 per cent of the 'Pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall be subject to a minimum of Rs.860 per month.
Above Rs.5740/- :	15 per cent. of the 'Pay' shall be the basic family pension plus 15 per cent. of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall be subject to a minimum of Rs.1150 per month and a maximum of Rs.2400 per month.

(c) In respect of employees (both officers and workmen) other than part-time employees retiring on or after 1.4.1998:

Scale of pay per month (1)	**Amount of monthly Family Pension (2)**
Upto Rs4040/:	30 per cent of the 'Pay' shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1015 per month.
Rs.4040 to Rs.8080/- :	20 per cent of the 'Pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1212 per month.
Above Rs.8080/- :	15 per cent of the 'Pay' shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1616 per month and a more than Rs.3378 per month.

Notes:

(1) Dearness relief is not payable on additional family pension.

(2) Scale of pay for the purpose of calculation of family pension as above shall be the aggregate of 'pay' as defined in sub-clause (s) of regulation 2 and "allowances" as defined in the explanation to sub-regulation (3) of regulation 35.

(3) In the case of a part-time employee, the minimum amount of family pension and maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

(4) In case the aggregate of basic family pension and additional family pension falls short of minimum pension the pensioner may be given minimum family pension and dearness relief may be paid on such minimum family pension. However, no additional family pension shall be payable over and above the minimum family pension.

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ANNEXURE IV

RATE OF FAMILY PENSION

PART A

In respect of employees (other than part-time employees) who retired during the period from 01.04.1998 to 31.10.2002, on and from 01.05.2005, the ordinary rate of family pension shall be as under :

Scale of pay per month (1)	**Amount of monthly family pension (2)**
Up to Rs.4210	30 per cent of the 'pay' shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1056 per month.
Rs.4210 to Rs.8420 :	20 per cent of the 'pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1262 per month.
Above Rs.8420 :	15 per cent of the 'pay' shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1687 per month and more than Rs.3521 per month.

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PART B

In respect of employees (other than part-time employees) who retired/retires from service on or after 01.05.2005, the ordinary rate of family pension shall be as under :

Scale of pay per month (1)	**Amount of monthly family pension (2)**
Up to Rs.5720	30 per cent of the 'pay' shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1435 per month.
Rs.5720 to Rs.11440 :	20 per cent of the 'pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1715 per month.
Above Rs.11440 :	15 per cent of the 'pay' shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2292 per month and more than Rs.4784 per month.

Note :

Family pension in respect of employees who retired or died while in service on or after 01.11.2002 but before 30.04.2005 shall also be revised in terms of Part B above w.e.f. 01.05.2005.

In the case of part-time employees, the minimum amount of family pension and the maximum amount of family pension shall be in proportion to the rate of scale wages drawn by the employee.

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FURTHER ADDITION (W.e.f 01.11.2007) → Care it was not part of updated Pension Regulation.

In respect of employees (other than part-time employees) who retired/retires from service on or after 01.11.2007, the ordinary rate of family pension shall be as under :

Scale of pay per month (1)	**Amount of monthly family pension (2)**
Up to Rs.7090	30 per cent of the 'pay' shall be the basic family pension plus 30 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.1779 per month.
Rs.7091 to Rs.14180 :	20 per cent of the 'pay' shall be the basic family pension plus 20 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2186 per month.
Above Rs.14181 :	15 per cent of the 'pay' shall be the basic family pension plus 15 per cent of allowances which are counted for making contributions to PF but not for dearness allowance shall be the additional family pension. The aggregate of basic and additional family pension shall not be less than Rs.2841 per month and more than Rs.5930 per month.

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APPENDIX - IV

(See Regulation 27)

Actual service on scale wages rendered on permanent part-time basic in one week **(1)**	**Length of corresponding qualifying service for each year of service rendered on permanent part-time basis for calculating the amount of pension** **(2)**
Six hours or more but upto 13 hours:	One third of a year
More than 13 hours but upto 19 hours;	One half of a year
More than 19 hours but upto 29 hours;	three fourth of a year
More than 29 hours	one year

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APPENDIX V

(See Regulation 39)

The formula for computing basic family pension and additional family pension in respect of employees who were in the service of the Bank on or after the 1st day of January, 1986 and had died while in service on or before the 31st day of October, 1987 or had retired on or before the 31st day of October, 1987 but died shall be as under:-

(1)	Basic Family Pension	
(A)	Pay drawn by the deceased employee at the time of death/ retirement	Rs. _____
(B)	Basic family pension at the ordinary rates as per Table given below	Rs. _____
(C)	Dearness Relief at index 600 in the All India Average Consumer Price Index for Industrial Workers in the series 1960=100 as per Table I given in Appendix- I on the basic family pension calculated at (B) above.	Rs. _____
(D)	Updated basic family pension i.e. (B) + (C)	Rs. _____
(E)	Updated basic family pension as per (D) above (rounded off to next higher rupee)	Rs. _____
(F)	Basic family pension at one and half times or twice the updated basic family pension as the case may be of (D) above (rounded off to next higher rupee)	Rs. _____

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(2) Additional Family Pension

Special allowance to the extent of the amount ranking for making contributions to the Provident Fund in terms of the Bipartite Settlement dated 10.4.1989/ Officers' Service Regulations corresponding to the special allowance drawn before the retirement/death shall be reckoned for the purpose of additional family pension.

Note:

(1) Dearness relief is not payable on additional family pension.

(2) In case the aggregate of updated basic family pension and updated additional family pension falls short of Rs. 375, the pensioner may be paid Rs. 375/- with dearness relief thereon in which case no updated additional family pension shall be payable,

Table

Pay Range	**Amount of Family Pension**
Below Rs. 664/- :	30 per cent of 'pay' shall be the basic family pension plus 30 per cent of the allowances which counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension with a minimum of Rs. 100/- and maximum of Rs. 166/-.
Rs.664/- and above but below Rs. 1992/- :	15 per cent of 'Pay' shall be the basic family pension plus 15 per cent of allowances which counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension with a minimum of Rs. 166/- and maximum of Rs. 266/-.
Rs.1992/- and above :	12 per cent of 'pay' shall be the basic family pension plus 12 per cent of allowances which counted for making contributions to Provident Fund but not for dearness allowance shall be the additional family pension with a minimum of Rs. 266/- and maximum of Rs. 415/-.

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SCHEDULE OF COMPETENT AUTHORITIES UNDER Bank of Baroda (Employees') Pension Regulations, 1995.

Reg. No.	Subject.	Category of Employees	Competent Authority	Authority
26	Addition to qualifying service for Superannuation Pension	All Categories of Employees	Executive Director/ Chairman & Managing Director	Board Resolution dated 21.12.1995
29	Permitting an employee for Voluntary Retirement	Award Staff and Officers upto Scale III	GM In Charge of Personnel Portfolio	Board Resolution dated 21.12.1995
29	DO	Officers in Scale IV,V,VI and VII	Executive Director/ Chairman & Managing Director	
31	Sanction of Compassionate Allowance for employees who are dismissed/terminated from Bank's service, if the case deserves special consideration.	Award Staff and Officers upto Scale III	General Manager (HRM)	Board Resolution dated 27.03.2002
31	DO	Executives in SMG/S IV & in SMG/S V	Executive Director or in his absence Chairman & Managing Director	
31	DO	Executives in TEG/SVI	Chairman & Managing Director or in his absence/in case he is functioning as Disciplinary Authority, Board of Directors.	
	DO	Executives in TEG/S VII	Board of Directors.	
33	Pension in respect of employees compulsorily retired from service as a penalty.	Same as Regulation 31	Same as Regulation 31	Board Resolution dated 27.03.2002
43	Withholding or withdrawing of pension if the pensioner is convicted of a serious crime or is found guilty of grave misconduct.	Award Staff and Officers upto Scale III	General Manager (HRM)	Board Resolution dated 27.09.2001
43	DO	Executives in SMG/S IV & in SMG/S V	Executive Director or in his absence Chairman & Managing Director	
43	DO	Executives in TEG/SVI & VII	Chairman & Managing Director	
45	Cases of grave misconduct not falling under Regulation 43	Same as Regulation 43 above	Same as Regulation 43 above	Board Resolution dated 27.09.2001

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46	Release of provisional pension to an employee who has attained age of superannuation but departmental/judicial proceedings are pending.	All Categories of Employees	GM In Charge of Personnel Portfolio	Board Resolution dtd 10.04.2002.
48	Withholding or withdrawing of pension or recovery from pension for pecuniary loss caused to the Bank if pensioner is found guilty of grave misconduct/negligence, forgery, etc. In departmental or judicial proceedings.	Same as Regulation 43 above	Same as Regulation 43 above	Board Resolution dated 27.09.2001

50	Commercial Employment within 2 years from the date of retirement.	Officers in JMG/S I to Executives in SMG/S IV	General Manager (HRM)	Board Resolution dtd 1.7.2002.
50	DO	Executives in SMG/S V	Executive Director	
50	DO	Executives in TEG/S V I & VII		
Chapter V, VI, VII & VIII	Sanction of various types of Pension, Commutation and Family Pension	All categories of employees.	Trustees of Pension Fund	Board Resolution dated 21.12.1995

Downloaded By: Mr. MEHMOOD MANISH (DM05965)

ANNEXURE B

The Trustees
BANK OF BARODA EMPLOYEES PENSION TRUST
HEAD OFFICE, BARODA

Dear Sir,

Re : Payment of pensioner benefits.

(TO BE FILLED IN BY THE CLAIMANT)

I, Mr./Mrs/Miss _____ (in block letters) residing at _____ has opted for pension under the provisions of the Bank of Baroda (employees) Pension Regulation, 1995. I, therefore, request you to pay me the pensionary benefits due to me. My Particulars are as under :

1. Full name of the member : _____
2. E C No. : _____
3. Last designation : _____
4. The branch/office to which last attached : _____

Branch Alpha

5. Date of Birth : _____
6. Date of joining the Bank's service : _____
7. Date of retirement/relieving : _____
8. Total length of service : years__months __days
9. Reasons for cessation of service : _____
   (i.e. superannuation, voluntary retirement, _____
   premature retirement, resignation, death, _____
   dismissal, discharge or any other reason)

(Please specify the reason of cessation of service)

10. I request you to give me commutation of my pension to permissible limit of 1/3rd of my pension (or to the extent of _____of my pension) as per rules.*

(*Please note that Commutation of pension is applicable)

I have taken withdrawal of PF from my own Contribution as under on _____:

Rs. _____ on _____

Full Residential Address : _____

_____

_____

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Annexure B (contd.)

SUSPENSION PERIOD TREATED AS PERIOD NOT SPENT ON DUTY, IF ANY _____ DAYS

UNAUTHORISED ABSENCE/ LEAVE ON LOSS OF PAY DURING SERVICE _____DAYS

This is to certify that :
the aforesaid details have been verified and are correct.
there is no disciplinary action and/or prosecution pending or contemplated against the aforesaid employee.
the details of disciplinary action/prosecution are as under :

SUSPENSION PERIOD TREATED AS PERIOD NOT SPENT ON DUTY, IF ANY _____ DAYS

UNAUTHORISED ABSENCE/ LEAVE ON LOSS OF PAY DURING SERVICE ____DAYS

The payment of pensionary benefits to the aforesaid employee are recommended.

_____	_____
Branch Manager	Asst. Gen. Manager
_____Branch	_____Region
Date : _____	Date : _____

(*strike out whichever is not applicable)
Full Address of Branch: _____
_____
_____

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Annexure B (contd.)

(TO BE FILLED IN BY THE BRANCH/OFFICE)

We give below the details of basic pay, special allowance, qualification allowance, fixed personal allowance, if any, drawn by the aforesaid employees in last 10 months before retirement as defined in Regulation 38 of the BOB Pension Regulations, 1995.

(Pre Revised Salary)

Sr No.	Month/Year	Basic Pay	Stagnation Increment	Special Allow/Personal Allow Offg Allow (Increment Component)	PQA	Fixed	Total
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
	TOTAL						
				10% OF Total			

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Part A (Contd…)
From Bank's contribution :
Rs. on
My PF Loan and the Bank's loans outstandings are as under :
PF Loan Rs.
Bank's Loan Rs.
Housing Loan Rs.
Other dues Rs.
Total Rs.
(In case of claim for family pension, please following details)
Name of Claimant :
Relationship with employee :
Date of death of employee (Copy of death :
Certificate be enclosed)
I desire to have my pension account opened at branch at

I enclose here –3- sets of passport size photographs of myself and my spouse duly verified by the branch/office.
(Name of the employee/spouse to be mentioned at the back of photograph and verification to be put at back of the photograph).
I also enclose herewith a letter of authority to the Bank to recover excess payment, if any made to my pension/family pension account.
Place :
Date :

_____
Signature of the employee/claimant

Encl : as above.
Note : *(Please use proforma given at Annexure : "F")

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ANNEXURE F

LETTER OF UNDERTAKING FOR RECOVERY OF EXCESS PAYMENT OF PENSION/PENSIONARY BENEFITS

The Branch Manager,
Bank of Baroda

_____
_____

Dear Sir,
Re : Pension Payment under PPO No. :

In consideration of your having agreed to credit payment of pension due to me every month in my pension account with you, I the undersigned, agree and undertake to refund of make good any amount to which I am not Entitled or any amount which may be credited to my pension account in excess of amount to which I would not be entitle. I further hereby undertake and agree to bind myself and my he is successors, executors and administrators to indemnify the Bank, in so crediting my Pension to my pension account and to for with pay the same to the Bank and also irrevocable authorise the Bank to recover the amount due debit to my said account or my other account or deposit belonging to me in possession of the Bank.

Yours faithfully,

Name :

Full Address: (_____)
Date :
Witness:

1. Signature
   Name :
   Address :

2. Signature
   Name :
   Address :

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D. ADITIONAL RETIREMENT BENEFITS

4.1 ELIGIBILITY:

The scheme for additional retirement benefit provides that an officer on his Retirement/ Voluntary retirement/ Death shall be eligible for payment of -6- months emoluments as additional retirement benefit, provided he had completed 25 years of service in the Bank.

In the same manner, award staff member on Retirement/ Voluntary Retirement/ Death shall be eligible for additional retirement benefit, provided he had completed -30- years of service in Bank.

However, in case of dismissal, discharge, termination, compulsory retirement and resignation additional retirement benefit shall not be payable, irrespective of any number of years of service.

Eligibility is further clarified as under i.e. only following categories of employees are only eligible to receive Additional Retirement Benefit.

Award Staff Members retiring as award staff
Award Staff of ETBL, EBCBL, EBSBL & SGLABL who were clerks and will retire as a clerk after putting in 30 years of exclusive service in Bank of Baroda.
Directly Recruited Officer Employees of Bank of Baroda joined the services of Bank before 1.7.79. (Appointed)
Officer employees of Bank of Baroda joined the services of Bank as a clerk before 1.7.79 and promoted to officers cadre after 1.7.1979
Officer employees of Bank of Baroda joined the services of Bank as a clerk before 1.7.79 and promoted to officers cadre before 1.7.1979

Following categories of employees are not eligible for payment of Additional Retirement Benefit.

Amalgamated Bank Officers as they are treated to have joined bank on or after 1-7-1979
Award Staff Employees of amalgamated who will not be completing 30 years of exclusive services in Bank of Baroda.
Directly Recruited Officer Employees of Bank of Baroda joined the services of Bank after 1.7.79. (Appointed)
Officer employees of Bank of Baroda joined the services of Bank as a clerk after 1.7.79 and promoted to officers cadre after 1.7.1979

4.2 OTHER PROVISION:

"Gross Emoluments" means basic pay, dearness allowance, special allowance and other allowances which are not of temporary nature. In case of staff members who were provided with Bank's residential accommodation, notional HRA shall be included while calculating A.R.B.

An eligible employee or the legal heirs, as the case may be, would make an application in the prescribed form (ANNEXURE A) to the Branch/Office where he was last attached. The Branch Manager, after verifying the particulars in the application and recommending the same, would sent it to the Head Office through the concerned regional authority. On sanction of the additional retirement benefits, head Office would advice the concerned Branch/Office to make payment to the ex-staff member or the legal heir(s).

Additional retirement benefit is to be paid to the debit of Branch profit and loss account and if the same are not possible to pay during the intervening closing period September and March, the necessary provision on the lines of other provisions should be made through "adjusting account" and entries be reversed on the next day. However, in no case the amount be paid to the debit of head Office account

(Cir.No.HO:80/351 of 1988 dt. 16/08/1988).

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ANNEXURE Á'

EC No. :_____

The Asstt. General Manager (HRM)
Bank of Baroda
Head Office,
Baroda

Re : Payment of Additional Retirement Benefit
(TO BE FILLED IN BY THE CLAIMANT)

I Mr/Mrs/Miss …… (in block letters)
request you to pay me the amount towards Additional Retirement Benefit of -6- months salary etc. at your earliest

/ at the earliest after March ending. I give below the necessary particulars :

1. Full name of the Employee.....

2. Last Designation.....

3. E.C. No.....

4. Date of Joining the service.....

4.A Date of Promotion to JM-I Officer : .....

A) SUSPENSION PERIOD TREATED AS PERIOD NOT SPENT ON DUTY, IF ANY, ……. DAYS.

(B)UNAUTHORISED BSENCE/LEAVE ON LOSS OF PAY DURING SERVICE ……. DAYS

(C) Sabbatical Leave Period From ……. To ……. (…… Days)

5. Date of Retirement / relieving / Cessation of Service.....
6. Total Length of service :..... Years, ……. Months, …….. Days.....
7. Reason for Cessation:

Superannuation Death Resignation Termination of Service Abandoned Dismissed Voluntary Retirement

Place : ……
Date : ……

Yours Faithfully,

(Signature of the Claimant)

Note : Additional Retirement Benefit is applicable only in case of retirement / death when total service is :
25 years in case of officers staff
30 years in case of award staff

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Annexure 'A'-Contd.

(TO BE FILLED IN BY THE BRANCH / REGIONAL OFFICE) EC No. : _____

We give below the details of the last salary drawn by the aforesaid employee :
(In case employee is not in receipt of HRA, Notional HRA to be reported)

Details of Last Salary
Basic (Including Stagnation) : Rs. .....
Dearness Allowance :Rs.....
Adhoc DA : Rs.....
Special Allowance : Rs.....
H R A : Rs.....
OTHER :Rs.....
PQA / Educational Allowance : Rs.....
ALLOW : CCA : Rs. .....
FPA : Rs. .....
Washing / Conveyance : Rs.....
T O T A L : Rs.....

The particulars given in part A & B have been verified and are correct as per Bank's record.
Recommended for payment.
For BANK OF BARODA

..... BRANCH / OFFICE MANAGER
..... Branch Date : .....

Recommended for payment.
For BANK OF BARODA

..... Asst. / Dy.Gen.Manager
..... Region Date : .....

FOR HEAD OFFICE USE :

The aforesaid claim is in order. We may, therefore authorize the branch / office to disburse Rs. .....
Being the amount of additional retirement benefit

The aforesaid claim is not in order as the employee has not completed 25 / 30 years of service and therefore, the same is regretted.

Payment stated above is hereby approved.
..... SENIOR MANAGER (GRATUITY)
Date : .....
..... Chief Manager / ASSTT. GEN.MANAGER (Terminal Benefits) (HRM)
Date : .....

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D. NEW PENSION SCHEME

In terms of Bipartite Settlement and Joint Note dated 27.04.2010 between IBA and Employees' Organizations' on extending another option for pension, employees joining the services of the Bank on or after 1.4.2010 are eligible for the Defined Contributory Pension Scheme, which will be introduced by the Banks in terms of the Joint Note/Settlement dated 27.04.2010, similar to the one governed by the provisions of New Pension Scheme introduced for the employees of Central Government w.e.f. 1.1.2004 and as modified from time to time. Hence they are not eligible for becoming members of Bank's Provident Fund Scheme and Pension Scheme. These employees are not eligible to join Bank's Provident Fund not they are eligible for Pension under Bank of Baroda (Employees') Pension Regulations, 1995.

In view of above, in respect of employees of the Bank who have joined the services of the Bank on or after 01.04.2010, deduction towards New Pension Scheme at the rate of 10% of Pay and Dearness Allowance from the salary with a matching contribution from Bank.

As envisaged in the Joint Note and Memorandum of Settlement signed at Industry Level, Bank had implemented the scheme as per Government Sector Model.

SALIENT FEATURES OF THE SCHEME FOR EMPLOYEES OF THE GOVERNMENT ARE AS UNDER:

The New Pension Scheme will work on defined contribution basis and will have two Tiers - Tier I & II.

The contribution to Tier-I will be mandatory and to Tier-II it will be optional and at the discretion of the employee.

Contribution in Tier I is non- withdrawable.

Tier-II Contribution will be withdrawable at the option of the employee. Bank will not make any contribution to Tier-II account.

Employees can exit at or after 60 years of age from Tier-I. 40% of pension Wealth Fund is mandatory for investment on exit. This will provide for pension for lifetime and his/her dependant. Detailed guidelines in these regard will be issued by PFRDA from time to time.

To leave the scheme before 60 years of age, 80% of the Pension Wealth Fund mandatory for investment. Detailed guidelines in these regard will be issued by PFRDA from time to time.

DO'S AT THE BRANCHES/ OFFICERS

From each of the eligible employees who joins the services of bank on or after 1.4.2010, composite application form for Subscriber Registration should be obtained along with the KYC documents for onward submission to Central Record Keeping Agency i.e. NSDL. CRA will be issuing PERMANENT RETIREMENT ACCOUNT NUMBER (PRAN) and shall also provide PRAN CARD to employees' along with TPIN for accessing the account on line. The Form which should be used is Form CSRF 1 and the same can also be downloaded from the website of NSDL i.e.

http://www.npscra.nsdl.co.in. Details of KYC documents to be obtained are also available in the Form. While submitting the form, COPY OF PAN CARD AND CANCELLED BLANK CHEQUE ARE MANDATORY over and above other KYC Documents

The Subscriber Registration Form along with KYC documents should be forwarded to Head Office, Baroda House, Mandvi, Baroda 390006 immediately within 15 days of joining of the employee.

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WITHDRAWAL FROM THE ACCOUNT:

At any point in time before 60 years of Age	Employee would be required to invest at least 80% of the pension wealth to purchase a life annuity from any IRDA – regulated life insurance company. Rest 20% of the pension wealth may be withdrawn as lump sum.
On attaining the Age of 60 years and up to 70 years of age	At exit employee would be required to invest minimum 40 percent of your accumulated savings (pension wealth) to purchase a life annuity from any IRDA-regulated life insurance company. Employee may choose to purchase an annuity for an amount greater than 40 percent. The remaining pension wealth can either be withdrawn in a lump sum on attaining the age of 60 or in a phased manner, between age 60 and 70, at the option of the subscriber.
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.

QUERIES RELATING TO NPS / PRAN ACCOUNT

As the contribution employee and bank will be remitted to PFRDA, for any queries relating to the NPS, following avenues are available.

Employee can obtain the status of his/her application from the CRA website or through the respective employer.

For more information
http://www.npscra.nsdl.co.in
Call: 022-24994200
E-mail info.cra@nsdl.co.in
Central Recordkeeping Agency, National Securities Depository Limited, 4th Floor, „A" Wing, Trade World, Kamala Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400 013.

Downloaded By: Mr. MEHMOOD ALI SHAIKH (PM 5162)

CHAPTER 2: INCENTIVE SCHEMES

USE OF HINDI IN BANK
INCENTIVES TO STAFF ACQUIRING CERTIFICATE / DIPLOMA COURSE IN COMPUTER:
SPEED" (Scheme for Professional Enhancement and Employee Development)
SCHEME FOR AWARDING CITATION/REWARD TO EMPLOYEES WHO DISPLAY EXEMPLARY ACTS OF HONESTY
STAFF SUGGESTIONS SCHEME
PERFORMANCE LINKED INCENTIVE SCHEME
BRITE (Baroda rewards for Individual and Team)
BARODA ALOK CHANDRA BRAVERY AWARD

A. USE OF HINDI IN BANK:

1 With a view to implement official language policies of Govt. of India and to promote use oh Hindi in day to day working in our Bank on the recommendation of IBA, Bank has introduced various incentive schemes. Details of which are given hereunder:

(1) For possessing a working knowledge of Hindi. As per instructions of Govt. of India, possessing of working knowledge is obligatory for all staff members of the Bank. For acquiring the working knowledge, the staff members may appear in the following examination:

Prabodh, Pravin and Pragya examinations conducted by Hindi teaching scheme.
Correspondence course conducted by Ministry of human resources development, Govt. of India.
Any other examination equivalent to the above and conducted by Recognised institutions.

(2) On passing the above examination for possessing a working knowledge of Hindi, staff members are given following lumpsum incentives:

		Employee in Category A and B (Rs.)	**Employee in Category C and D (Rs.)**
1.	Prabodh examination of Hindi teaching scheme	Rs.250/-	Rs..500/
2.	Pravin examination of Hindi teaching scheme	Rs.250/-	Rs.500/-
3.	Pragya examination of Hindi teaching scheme	Rs.300/-	Rs.600/-
4	Such Hindi examinations conducted by the voluntary Hindi organisations as has been Recognised by the Govt. of India (M/o Welfare) as equivalent to or higher than the matriculation examination	Rs.300/-	Rs.600/-
5.	Hindi Parichaya examination of central Hindi Directorate	`.300/-	`.600/-

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3) For the purpose of the above incentives employees are categorized as under:

Category: "A"- Employees whose mother tongue is Hindi and who can express themselves well in Hindi.

Category: "B" - Employees whose mother tongue is one of the following languages: Urdu, Punjabi, Kashmiri or other allied languages.

Category: "C"- Employees whose mother tongue is one of the following languages
: Marathi, Gujarati, Bengali, Oriya, Assamese, Sindhi and any other allied languages.

Category: "D"- Employees who speak any south Indian language or English.

(Cir. No. HO: 80/489 dated 01.12.1988)

(4) Besides, on passing the above examinations additional incentive amount is given in the following circumstances:

If a staff member gets 70% and above marks by availing the training facilities provided by Bank, the amount of the incentive would be additional 50 % of the prescribed incentive amount.

ii) If a staff member passes above examinations on their own efforts and gets marks less than 70% the incentive would be 50% additional of the prescribed amount and if he gets 70% and above marks, the amount of the incentive would be double the prescribed amount.

INCENTIVE FOR PASSING HINDI TYPING AND STENOGRAPHY:

As per the policy of the Bank, Hindi Typing/Stenography training is obligatory for all designated English Typist/Stenographer possessing a working knowledge of Hindi. On passing these examinations, following incentive are given:

On passing Hindi Typing Examination : Rs.500/-
On passing Hindi Stenography Examination : Rs.500/-
(Cir. No. CO: BR: 222 dated 30.09.1982)

Besides, on passing the above examinations, following additional incentive amount is given:
(i) If a staff member passes Hindi Typing Examination and gets 70% and above marks by availing the training facilities provided by the Bank, the amount of the incentive would be 50% additional of the prescribed incentive amount.
(ii) If a staff member passes Hindi Typing Examination by their own efforts and gets marks less than 70 % incentive would be 50% additional of the prescribed incentive amount.
(iii) If a staff member passes Hindi typing examination and gets 70% and above marks by their efforts, the incentive amount would be double the prescribed incentive amount.
Note: Separate incentive amount will be payable on passing Hindi typing and stenography examinations.
(Cir. No. HO: 82/448 dated 12.12.1990)

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INCENTIVE TO STENO/TYPIST FOR WORKING IN HINDI:

On passing Hindi typing/stenography examination, following incentive is given to such typist/stenographers who do Hindi Typing/Stenography work along with their routine job.

(i) English Stenographer doing Hindi stenography work: `.120/-p.m.

(ii) English typist doing Hindi typing work : `. 80/- p.m.

(Ref.: Circular No. HO: BR: 91/48 dated 15.02.1999).

The above incentive will be given only to those Typist/Stenographers who will type minimum 5 notes/drafts/letters daily or approximately 300 Notes/Drafts/Letters in a quarter on an average.

Passing of Hindi typing /stenography examination is not necessary for typing/stenography allowances.

Incentive allowance will not be treated as pay and no D.A., HRA, CCA and other allowance would be admissible on this amount.

(Cir. No. CO: BR: 80/75 dated 30/05/1988 & HO: BR: 91/48 dated 15.02.1999)

Provisions of monthly allowance for telex operators for sending telex messages in Hindi.

Telex operators who send messages in Hindi are given allowance of `.0/- per month provided they fulfill the same requirements of sending minimum number of messages as is laid down in respect of letters to be typed by the typists.

(Cir. No. HO: 82/448 dated 12/12/1990)

Provision of monthly incentive for doing official work in Hindi on Computer. Stenographer/typist doing official work in Hindi on Computers are eligible for the incentive of `. 120/80 per month, as the case may be, provided, they fulfill the same requirements of typing minimum 5 notes/drafts/letters daily or approximately 300 notes/drafts/letters in a quarter on an average.

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Honorarium to be paid to part time instructors who teach Hindi typing and stenography as under:

1.	Region "A"	If the number of training employees is upto - 5- : `. 50/- p.m. and if the number is more than -5- : `. 100/- p.m.
2.	Region "B"	1 1/2 times of what is admissible in region "A"
3.	Region "C"	Double of what is admissible in Region "A".
		(Cir. No. HO: 82/448 dated 2/12/1990)

Office who give maximum number of dictations in Hindi are considered for cash award on Zonal/circle basis as under:

If the Zone/Circle falls in region "C":
1st price : Rs.1000/-
2nd price : Rs.500/-
3rd price : Rs.250/-
If the Zone/Circle falls in region "B";
1st price : Rs. 500/-
2nd price : Rs. 250/-
If the Zonal/circle falls in region "A" ;
1st price : Rs. 250/-
(Cir. No. HO: BR: 82/448 dt. 12/12/1990)

Honorarium for translation work is paid at the rate of `. 15/- and `. 20/- for every 1000 words for translation of General and technical nature respectively.

(Cir. No. HO: BR: 82/448 dated 12/12/1990)

Incentive for passing Banking oriented Hindi examination of Indian Institute of Bankers : `. 300/- lumpsum.

(Cir. No. HO:BR: 82/448 dated 12/12/1990)

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B. INCENTIVES TO STAFF ACQUIRING CERTIFICATE / DIPLOMA COURSE IN COMPUTER:

(a) All Officers/clerks are covered under the scheme.

(b) An employee may avail of the benefits under this scheme only once in his career in the Bank.

(c) Only courses offered by institutions specially recognised under the scheme would be covered. A list of such institutions is given at para 2.15 herein below.

(d) The courses should include a minimum of 120 hours tuition and the maximum duration should not be more than one year.

(e) The course should Offer proficiency in atleast one Computer language on modern Computer system.

(f) The certificate/diploma issued by the institution should indicate the proficiency acquired by the employee and should not merely be a certificate of attendance.

(g) The course should be part time and outside the employee's working hours.

(h) Employees sponsored by the Bank for any Computer course will not be eligible for benefits under the scheme in respect of such courses.

(i) The competent authority to grant such permission will be the respective Zonal heads. Employees must seek prior approval.

(j) Under the scheme, a staff member who successfully completes a certificate course or a diploma in Computer will be paid an honorarium of `.500/- by the Bank as incentive besides reimbursing tuition fees upto `.3500/-

(k) The reimbursement of tuition fees and payment of honorarium will be made only after successful completion of the certificate/diploma course as the case may be.

(l) The scheme shall be effective comes into effect from 08/11/1986 and those staff members who have already completed such courses prior to this date are not eligible for the benefits under the scheme.

(m) Further, incentive under this scheme shall be allowed only to those staff members who have been granted permission to pursue permissible courses prior to issuance of Master Circular No.BCC:BR:96:208 dated 1.6.2004 advising thereby the revised Scheme for encouraging employees to pursue Professional and Computer Education through correspondence, part-time and distance-learning, which is reproduced below in this chapter.

(n) Whenever an employee is granted the incentive under the scheme, a suitable noting is to be made in the personal files/ PSI card of the concerned employee.

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LIST OF COMPUTER TRAINING INSTITUTIONS RECOGNISED BY BANK FOR REIMBURSEMENT PURPOSE :

1. Computer Society of India, Mumbai (and other centres)
2. National Institute for Training & Industrial Engineering, Mumbai & Hyderabad.
3. CMC Limited, Mumbai (and other centres)
4. Tata Institute of Fundamental Research, Mumbai
5. Indian Institute of Technology, Mumbai, Kanpur, Chennai, New Delhi, Kharagpur
6. Regional Computer Centre, Pune, Chandigarh, Kolkata.
7. Indian Statistical Institute of Kolkata.
8. Indian Institute of Science, Bangalore.
9. Birla Institute of Technology & Science, Pilani
10. Electronic Corpn. of India Ltd. Hyderabad
11. Indian Institute of Management Ahmedabad, Bangalore, Kolkata, Lucknow.
12. Jamnalal Bajaj Institute of Management Studies, Mumbai.
13. Aligarh Muslim University, Aligarh.
14. Jadhavpur University, Kolkata.
15. Jawaharlal Nehru University, New Delhi.
16. University of Bombay, Mumbai.
17. University of Roorkee.
18. Administrative Staff College of India, Hyderabad.
19. University of Delhi.
20. University of Madras
21. All India Management Association.
22. National Productivity Council and its affiliates.
23. National Institute of Information Technology. NIIT, New Delhi and Branches at Delhi, Chennai, Bangalore, etc.
24. APTECH, Mumbai with Branches at Chennai, Bangalore, Baroda, Delhi, Hyderabad and Pune.
25. Indian Institute of Business Management (IIBM), Patna.
26. Lal Bahadur Shastri Engineering Research & Consultancy Centres, Trivandrum and at other Centres in Kerala.
27. Banaras Hindu University.
28. The South Indian Education Society (SIES), Mumbai.
29. The Informatics Computer Systems (ICS), Mumbai and its all branches in India.

Apart from above Institutes, Zonal Authorities are granted powers to recognise other reputed computer training institutes which are fulfilling the standard norms framed by the Bank which are conveyed to the Zonal Authorities.

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C. "SPEED"

(SCHEME FOR PROFESSIONAL ENHANCEMENT AND EMPLOYEE DEVELOPMENT)

With an objective of encouraging our employees to upgrade their knowledge and skill base and also to create a professionally qualified cadre of manpower in the organization, the Bank introduced "Scheme for encouraging employees to pursue Professional and Computer Education through Correspondence, Part-time and Distance Learning" which was last amended and circulated vide master **Circular no. BCC:BR:96:208 dated 01.06.2004.**

In the past few years, our recruitment has Increased substantially with the Bank recruiting personnel with varying specializations/level of qualification ranging from basic Graduation degree to specialized/professional qualifications and hence not all the recruits possess formal qualification in Management/Banking/Finance, which is imperative for their effective functioning and growth in a large Bank like ours. Even those employees, who are with the bank for quite some years and positioned in different roles/ levels, need to upgrade their skill sets and relearn contemporary management/ business concepts and practices as the current business milieu warrants continuous upgradation of the skills and knowledge of our human assets. Furthermore, in the last 10 years since the implementation of the above scheme, many contemporary courses related to Banking and finance, Management, IT, etc. relevant to Banking industry have been Introduced in the market and at the same time certain IT related courses have been discontinued from the market. Besides, concurrently the cost of undertaking these courses have also increased manifold.

In the above background, the "Scheme for encouraging employees to pursue Professional and Computer Education through Correspondence, Part-time and Distance Learning" has now been completely revamped and based on the approval accorded by the Board in its meeting held on 26.03.2015, a more comprehensive, broad-based and a developmental oriented scheme christened as "**SPEED" (Scheme for Professional Enhancement and Employee Development)** has been launched. Vide this master circular, the SPEED Scheme is being circulated.

While the scheme document along with the directory of the permissible courses is **annexed at annexure A and Al** respectively of this circular, The salient details/ features of the SPEED Scheme are enlisted below:

1. The SPEED scheme is **effective from the date of this circular i.e. 14.05.2015** which implies that:

w.e.f. 14.05.2015, permission for pursuing any of the approved courses will be granted by the Bank strictly as per the provisions of the SPEED scheme only.

The revised limits for loan, reimbursement or incentive will be applicable only to such staff members who are permitted by the Bank to pursue any course in terms of the SPEED scheme on or after 1.4.05.2015.

Those Employees who are presently undergoing courses in the old scheme will be eligible for educational loan, reimbursement of Course fees / grant of Incentive as per the limits specified in the earlier scheme only.

2. The scheme covers all the employees **confirmed in the Bank's service and upto 55 years of age**, working In domestic operations (at the time of seeking permission for undertaking a course).

3. The course coverage has been broadened to Include following courses conducted through distance learning/ correspondence /part-time mode only:

Executive Management courses offered by UGC, A1CTE recognized Institutes/ Deemed Universities so also premier Business schools like IlMs, !Us etc (conducted in offline /online mode). **Courses offered by ICFAI India are not eligible to be covered in the scheme.**

Specialized diploma / certification courses pertaining to different functions of Banking and Finance, Marketing / Sales, HR, Treasury, Risk Management, etc. conducted by specific institutes including IIBF, etc.

Inclusion of SSC, FISC and Graduation degree for Subordinate staff

Basic certification course in English speaking for the sub staff

Information Technology courses including a course on "using computers with screen reading software" for Visually Challenged employees

Basic certification course in foreign languages for employees who have been identified for overseas posting / selected in the pool.

4. The quantum of Education loan to Staff has been increased to a maximum limit of **Rs. 4,00,000/-or 90 %** of the actual expenses [under the permitted heads as stated in the scheme j, whichever is less.
5. For all the professional as well as IT courses the loan can be availed '**@ Base Rate.**
6. It may be noted that those staff members **who have availed SOD facility from the Bank can also avail this loan** provided they meet the stipulated eligibility criteria. Further, The criteria of statutory deductions, viz. PF, Income tax and EMI of the proposed educational loan not to exceed 60% of gross monthly emoluments of the employee **does not apply for educational loan availed under this scheme.**
7. The quantum of fees reimbursement and incentive has also been increased substantially and it has been stipulated for each course keeping in view the **course duration, relevance and rigor involved.**
8. Further, the stipulation of serving the Bank by an employee (in lieu of seeking reimbursement of course fee and incentive on successful completion of the undertaken course) for a **period of 3 years** has been modified and this stipulation of serving the Bank for a minimum time period is now stipulated for each course separately **(within the range of 1-3 years),** depending on the rigor, duration and expenses Involved in a particular course.
The list of permitted courses is given in **Annexure A 1** Course directory along with the details for each course pertaining to:
A. Target group of employees eligible for a particular course.
B. Amount of Course / exam fees admissible for reimbursement from the Bank on successful completion of the course
C. Amount of cash Incentive payable on successful completion Of the course,
D. Minimum time period to be served in the Bank by an employee after Calming reimbursement of fees and Incentive for successful completion of the undertaken course.
It may be noted that the rules/ regulations / other details of the scheme as stated vide the Annexure to this circular are subject to change on account of any guidelines/ instructions advised by Govt. of India I Indian Banks' Association or as decided upon by the Bank from time to time.
We take this opportunity to urge all staff members to avail maximum benefit of this scheme and pursue further specialized professional courses for their steady **professional enhancement and development.**

Annexure A1 as per circular no. HO:BR:110:132 dated 01.08.2018
(Please Refer to Page No. 1048 for Annexure A1)

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"SPEED" (Scheme for Professional Enhancement and Employee Development.

1. OBJECTIVES OF THE SCHEME:

1.1 To enhance the knowledge and skill sets of the human assets of the bank by encouraging them to undertake different courses offered by reputed institutes.

1.2 To encourage employees to pursue Professional and IT Education in order to create a professionally qualified cadre of manpower across all functions in the organization.

1.3 To foster a culture of continuous learning among the employees, thereby ensuring professional enhancement and Development of the employees and ultimately transforming the bank Into a Learning organization.

1.4 To provide financial support to the employees in their endeavour to enhance their qualifications by way of grant of educational loan and reimbursement of course fee.

2. COVERAGE / SCOPE;

2.1 The scheme covers all the employees confirmed in the Bank's service **and up to 55 years of age, working In domestic operations (at the time of seeking permission)**.

2.2 Coverage of courses: A host of professional courses are included in this scheme with a view to achieve the above mentioned objectives and to enable the staff members to enrich their knowledge as per the ever growing demands of the business environment and perform to the best of their capabilities.

2.3 The courses covered under the scheme are through part-time/correspondence/distance learning mode and include: 1. Professional education / management courses in different branches like Finance / Risk Management / MR / Marketing. 2. Courses offered by Indian Institute of Banking and Finance (IIBF) 3 Information Technology courses

2.4 The list of permitted courses is given in Annexure A 1- Course directory along with the details for each course pertaining to:

A. Target group of employees eligible for a particular course.

B. Amount of Course / earn fees admissible for reimbursement from the Bank on successful completion of the course

C. Amount of cash incentive payable on successful completion of the course, and

D Minimum time period to be serves in the Bank by an employee after claiming reimbursement of fees and incentive for successful completion of the undertaken course.

3.0 COMPONENTS / PARTS OF THE SCHEME:

There are 3 broad components / parts of the scheme viz.:

Part 1 : Grant of educational loan for financing the course/s covered in the scheme.

Part 2 : Reimbursement of course fees on successful completion of the course.

Part 3 : Awarding of cash incentive on successful completion of the undertaken Course.

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PART-1
GRANT OF EDUCATIONAL LOAN FOR FINANCING THE COURCES COVERED IN THE SCHEME

Eligibility:

All confirmed employees upto the age of 55 years will be eligible to avail educational loan for pursuing courses permissible under the Scheme. Those who have **availed the SOD facility can also** avail the facility of educational loan. Further, the stipulated criteria of statutory deductions, viz. PF,Income tax and EMI of the proposed educational loan not to exceed 60% of gross monthly emoluments of the employee **does not apply for educational loan availed under this scheme.**

Loan amount

Educational loan can be sanctioned for pursuing any of the permissible courses listed under the Scheme to meet the expenses pertaining to Registration / admission fees, course fees (including applicable taxes), exam fees, library / lab fees, caution deposit or any other fees payable to the college / institution. However, any other expenses for purchase of books, study material, laptop, uniform, etc. shall not be covered for grant of loan. The maximum loan amount that can be sanctioned under this scheme to eligible staff members is **Rs. 4.00 lacs or 90 %** of the actual expenses [under the permitted heads as stated above] for a particular course, whichever is less.

Rate of Interest :

Interest will be charged on **compounded basis at Base rate**. No penal interest for foreclosure of account shall be charged.

1.4 Any other employee who is not eligible to avail the education loan or not desirous of availing loan, can also pursue any course permitted under the scheme as long as he fulfills the eligibility criteria stipulated for each course and he/she is confirmed in the Bank's service and is upto the age of 55 years.

1**.5 Security and Documentation** :

a) Demand Promissory (DP) Note.
b) Lien against Provident Fund/Terminal Dues.
c) Letter of Installments (for payment of installment from salary).

1.6 Disbursement of Loan Amount : The Loan amount shall be disbursed after execution of loan documents and shall be paid, as far as possible term-wise, directly to College/Institution/University, as and when the same falls due or when demand is received.

1.7 Repayment: Loan will be recovered in maximum -60- monthly Installments commencing from the month following the month of disbursement of the last installment of loan or 1 year from the date of disbursement of rt installment whichever is earlier. **Any outstanding educational loan at the time of resignation/ VRS /Superannuation has to be settled by the employee before being relieved from the Bank's service.**

1.8 Scholarships/grants/stipend, if any, received for pursuing the professional course would have to be deposited into the loan account.

1.9 Competent authority for sanction of loan : Branch Heads in all grades / scales are authorized to sanction the educational loans under this scheme to staff members (upto Scale-III). Regional Head / Dy. Regional Head will be the competent authority to sanction education loans to Executives in SMG/S-IV and above, following the rule of at least one scale / grade above the Executive who has requested for the loan.

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PART-2
REIMBURSEMENT OF COURSE FEES ON SUCCESSFUL COMPLETION OF THE COURSE

1.1 On successful completion of the course and submission of attested copy of the Diploma/Degree/Certificate awarded for the undertaken course, reimbursement of course/examination/registration fees (on producing the fee receipt) as per the amount/Ilmit stipulated for each course would be made to the employee. The amount of fees reimbursement for each course stipulated under the scheme Is mentioned against the respective course in the **annexure A 1** to this scheme.

1.2 The reimbursed amount would be first appropriated towards the educational loan (If availed) and balance amount, if any, would be paid to the employee. **Any additional expenses towards travel, stay, books/study material, private coaching, etc. would <u>not be reimbursed.</u>**

1.3 While claiming reimbursement of course fees and incentive, the employee is required to give an undertaking to serve the Bank for a certain period of time (from the date of receipt of reimbursement) as stipulated for each course mentioned in the course directory annexed to this scheme or in lieu thereof, to refund to the Bank the amount of course fees so reimbursed. However, the employees who do not claim the reimbursement need not give any such undertaking.

1.4 The reimbursement amount may be paid to the debit of P/L Reimbursement of Professional/Computer education course fees A/c (1681).

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PART-3
AWARDING OF CASH INCENTIVE ON SUCCESSFUL COMPLETION OF THE COURSE

1.1 Along with the reimbursement of the course fee amount, employees will be eligible to receive an incentive amount from the Bank on successful completion of the undertaken course. The incentive amount for each course stipulated under the scheme, is mentioned against the respective course in **annexure A-1.**
1.2 While claiming cash incentive, the employee is required to give an undertaking to serve the Bank for a certain period of time (from the date of receipt of incentive) as stipulated for each course mentioned in the course directory annexed at annexure A-1 or In lieu thereof, to refund to the Bank the amount of such Incentive paid. However, the employees who do not claim the incentive, need not give any such undertaking.
1.3 The incentive granted should be paid to the debit of P/L Staff incentive A/c (1680).

4. Prior permission from the Bank for pursuing courses under the scheme:

4.1 Prior permission has to be obtained from the respective Competent Authority as mentioned below, for pursuing any course listed in the scheme and only after grant of permission to pursue the course under the Scheme, the employee may submit his/her application for the grant of education loan, if he/she desires to avail the same.
It may be noted that the application for availing permission to undertake any course has to necessarily be made online in HRNES through Employee Self-Service module (under Employee Intimations / Permissions). Loan Sanction/Course fee reimbursement / Incentive payment whichever applicable will be done only for those courses for which permission has been accorded in HRnes HRMS.

Staff at	**Competent authority for grant of permission for pursuing course**
Branches, ROs, ZOs, ZICs, Baroda Academies coming under the jurisdiction of a Region (upto G/S-IV)	Regional Head / Dy. Regional Head
Executives in S-V and VI in the Zone	Zonal Head / Dy. Zonal Head
BCC, Head office or In offices coming under its jurisdiction (upto G/S-IV)	DGM / AGM (Office Admn.)
Executives in S-V and S- VI In BCC/ HO	GM / DGM(HRM)
Baroda Apex Academy	Principal / Vice-principal, Baroda Apex Academy
Bank's staff on deputation to Subsidiaries RRBs	Chief Executive of the Subsidiary
Any other category of staff not covered above	GM(HRM) / DGM(HRM)
All General Managers	Executive Director - holding charge of the HRM portfolio

4.2 Permission to pursue function specif c courses like those in the areas of IT, Risk Management, HRM, Treasury, etc. wi I be granted only to the officers named in the target group mentioned against each course stated in the Course directory.

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5.0 **GENERAL GUIDELINES;**

5.1 The undertaken course should be through Distance education/ Correspondence or Part-time mode only.

5.2 The scheme is applicable for employees posted in the domestic operations of the Bank. However the 180$ and IBTOs posted in the oversees assignment can also claim the benefits like reimbursement of course fees and incentive (as per the stipulated limits) on successful completion of the undertaken course, **provided that they had sought the permission to pursue such course from the Competent authority while they were posted in India.**

5.3 The employees can avail the benefits under this scheme in respect of the listed courses only if he I she has undertaken the course after being confirmed in the Bank's service and after obtaining due permission from the competent authority (through HRNES -Self Service module).

5.4 Depending on the professional knowledge acquired. the Bank reserves the right to suitably place the employee In an assignment where the professional knowledge can be gainfully utilized.

5.5 Officers and award staff members who successfully complete any IT courses under the scheme will be deemed as IT literate for all purposes and the Bank would be free to utilize their services in suitable job roles, subject however to the relevant settlements/policy in vogue.

5.6 All employees, who avail the incentive and the reimbursement of fees shall have to submit an undertaking to serve the Bank for the time period as stipulated for each course from the date of such reimbursement/payment of incentive or in lieu thereof, to refund to the Bank the entire amount of course fees reimbursed/incentives received by them from the Bank. **(A proforma of the Undertaking is appended below.)**

5.7 No separate leave would be granted for pursuing any of the courses. However, for {reparation or appearing In the examination, privilege leave, upto a maximum of 30 days, can be granted by the employee's Reporting Authority, subject to administrative feasibility and sufficient leave balance available with the employee.

5.8 No reimbursement of course fees/incentive will be released in case of any disciplinary action pending against the employee.

5.9 The benefits of reimbursement of fees and grant of incentives to the employee pursuing professional courses like MBA, Post Graduation diploma, Ph.D., Graduation, LLB/LLM, MSC in Risk Management, BCA/MCA shall be provided thrice in a person's career. In other words, the employee who has sought reimbursement and incentive for any of the above mentioned courses can only pursue 2 more courses [out of the above mentioned courses] in his entire career with the Bank.

5.10 However, this restriction of pursuing only 3 courses during the entire career shall not be applicable to courses offered by LISP, NSE and BSE, NISM and IRDA

5.11 The benefits like Education loan, reimbursement of course fees and payment of Incentive for one particular course shall be admissible not more than once to the employee in his career. In other words, if a staff member has already completed a particular course at some point in his life, permission should not be given for pursuing that same course again. Also, care must be taken that all previous educational loan availed by the staff must have been settled before a new sanction is made.

5.12 The accounting procedure for with regards to the loan, reimbursement of course fees and payment of Incentive is same as mentioned in the old scheme circulated vide Circular no. BCC:BR:96:208 dated 01.06.2004

5.13 The Bank may make any changes/modifications/amendments in any clause of the scheme or even rescind/withdraw the scheme altogether at any point of time. The list of courses shall also be continuously reviewed and updated In line with the changes in the Banking/Business environment.

5.14 Chairman & Managing Director/ Managing Director & CEO (Executive Director looking after HR portfolio, in the absence of MO and CEO) shall be the Competent authority to approve inclusion or deletion of any course from the Scheme.

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UNDERTAKING

I, Mr. /Mrs. /Ms. _____, hereby declare that I have successfully completed _____ course from _____ Institution. The Bank had granted me permission for pursuing this course in terms of the Bank's **Scheme "SPEED" (Scheme for Professional Enhancement and Employee Development)** circulated vide Circular No. _____ dated _____

In lieu of my having successfully completed the above course, the Bank has reimbursed me the course / tuition / registration / exam fees amounting to Rs _____ and has also paid me an incentive amount of Rs. _____ . In lieu of the above reimbursement / payment of Incentive to me by the Bank**, I hereby undertake to serve the Bank for _____ years [as applicable for the said course] from the date of such reimbursement/payment and in default thereof, to refund to the Bank in full the entire amount of reimbursement 1 incentive received**

I also understand and undertake that in lieu of the Bank having given me the reimbursement and incentive in terms of the Scheme for pursuing and successfully completing the above course, I will have to be mobile within the Bank for my better and proper utilization with respect to the knowledge and skills gained. The Bank will accordingly be free to deploy me anywhere in India (for officers) / to any place In terms of my service conditions (for award staff) as per Bank's needs and requirements.

(Signature of the staff)
Name of staff member :
EC No. Designation :
Grade/Scale:
Present place of posting:

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D. SCHEME FOR AWARDING CITATION/REWARD TO EMPLOYEES WHO DISPLAY EXEMPLARY ACTS OF HONESTY

(Ref: CO: BR: 89/121 DATED 29/7/1997 AND CO: BR: 92: 97 dated 7/7/2000)

A. Object of the scheme:

To recognise the exemplary acts of honesty displayed by Bank's employees.

B. What constitutes an exemplary act of honesty:

Any act which reflects an act of honesty of the employee and which has been reported by a customer or other including Bank authorities can be considered under this scheme. An illustrative list of acts of honesty are stated below:

Returning of lost valuables/properties/documents found in Bank's premises
Reporting act of dishonesty of an employee to higher authorities like pilferage of Bank's property, stationery, security forms, or from stock held by the Bank as security.
Any other act, which in the opinion of the Chief Executive of the Bank, is exemplary, meriting reward.

An employee's act of honesty which he/she has displayed outside the Bank and outside the purview of his normal call of duties in the society at large may also be considered under this scheme. However, such acts shall have to be supported with necessary evidence.

As we have to recognise "Honesty", proper verification of the act of honesty shall be done including verification of the track record of the concerned staff member.

C. Competent authority:

The competent authority shall determine about coverage of an employee's act of honesty under this scheme by weighing the merits each case.

The following competent authorities may decide on the issue:

At Zones: Zonal Head along with Regional Manager
At HO/CO and other Offices: Gen. Manager (Ops. & Ser.)/ along with General Manager (HRM)

D. Reward/Incentives:

The competent authority shall decide on any all of the following proposed awards/incentives for rewarding the concerned employees:

(i) Letter of appreciation by concerned Zonal Head/Functional head. Later followed by a congratulatory greeting from executive director/chairman & managing director.

(ii) Due publicity in BOBMAITRI - Bank's house journal.

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(iii) Invitation (With spouse/one family member) to join for lunch with Regional Manager at Branch/Regional Office along with concerned customer.

AND/OR

Invitation (with spouse/one family member) to join for lunch with Zonal Manager at Branch/Region Office/Zonal Office along with concerned customer.

For selected cases: Invitation (with spouse/one family member) to join executive-lunch/at Corporate Office along with the Regional/ Zonal Authority and/or concerned customer at Bank's cost.

(iv) Awarding a silver plaque or a wrist-watch with Bank's logo. (costing around `. 750/-)

(v) Awarding a citation.

(vi) Noting in service records.

E. Administration of the scheme:

(i) On noticing an act of honesty of an employee the concerned Branch Manager / Authority shall send a detailed report to the regional Manager/Reporting authority. Copy of letter from customer if any, must be sent along with the report.

(ii) The Regional Manager/Reporting authority shall submit recommendations on the case to the Zonal Head/General Manager (Ops. & services) within one month.

(iii) The Zonal Head/General Manager (Ops. & Services) shall send a letter of appreciation to the concerned employee and report the matter to General Manager (HRM). A congratulatory greeting may follow later from ED/CMD.

(iv) The Zonal Head/General Manager (ops. & services) shall further decide on the case and communicate the decision to the regional/Branch head about granting of reward/incentive to the concerned employee. Such decision be communicated to the concerned employee at his residence.

(v) The reward/incentive shall be awarded to the concerned employee by arranging a suitable function at Branch/RO/ZO/HO/CO level as decided on a case to case basis by the competent authority. As far as possible, the function in their honour be organised on Bank's foundation day at a central place or at principal centres. Information should also be sent to important person/customer.

(vi) A detailed report of the act, along with letter of customer, if any, and photograph/s be sent to editor, BOBMAITRI for giving coverage in Bank's house journal.

(vi) The scheme shall be monitored by General Manager (Operations & service), Head Office, Baroda.

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E. STAFF SUGGESTIONS SCHEME

Staff suggestions scheme for improving Customer Service, Speedy Redressal of Customer Grievances and improvement in Bank's Systems/ Procedures

A. Coverage

A.1 This scheme shall be applicable to all employees including regular part-time employees in the service of the Bank.

B. Objective

B.1 The objective of the scheme is to encourage staff member to come out with innovative suggestions aimed at enhancing quality of customer service, expediting redressal of customers grievances and improving Systems/ Procedures prevalent in the Bank to make its functioning more efficient and/or economical.

C. Broad guiding principles

C.1 The suggestions from staff shall have to conform to the board guiding principles as under:

1. The suggestions should be innovative/imaginative with the ultimate aim of adding to our strengths and removing the weaknesses in order to have an edge over our competitors. The illustrative list of areas for such suggestions is as follows:

a. Improving customer service
b. Speedy redressal of customer grievances
c. Improvement in our systems/procedures
d. Enhancing Bank's operational/administrative efficiency e. Economy in expenses/cost saving
f. Business development
g. New Product development

2. It should be practicable / implementable

3. It should be accompanied by a detailed draft scheme/modalities for implementation, as far as possible.

4. The following to be avoided:

a. Adverse impact on customer service & IR relations
b. Any legal complications for the Bank
c. Adverse implications on inter Branch/Bank reconciliation systems of the Bank like IBTA, IBODD, Service Branch, etc.
d. Dis-proportionately high cost implications.
e. Contradiction with RBI/IBA guidelines/Ground rules (GRACE).

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D. Awards

D.1 Awards will be sanctioned to the staff members for their original and innovative suggestions as under:

1	For outstanding suggestion having exceptionally substantial positive implication customer service, cost saving, functional/ operational efficiency, business development, increase of income, new product etc.	Rs.1,500
2	For suggestion accepted for implementation with moderate implications on customer service, cost saving, business development etc.	Rs.500
3	For appreciable suggestion which may or may not be feasible for implementation having distinctly identifiable element for bringing about improvement in the above areas	Rs.300

In addition to awarding medal for innovative suggestions, the award winner will also be awarded:

a. Certificate of appreciation.

b. A note will be taken in the service record of award winner employees.

c. The names of the award winning staff members will also be published in our house journal i.e. 'BOBMAITRI'.

E. Procedures

E.1. Staff members to submit their suggestions through the respective Branch/Office to Chief Manager (Operations) at Head Office, Baroda, keeping in view guidelines as enumerated below:

(a) Each suggestion should be typed/neatly written on a separate sheet of paper.

(b) Detailed scheme/modalities for implementation would be required to be evolved and presented together with the suggestion.

(c) Precise positive implications of the suggestion on areas such as customer service/satisfaction. Business development, Bank's efficiency, etc. must be elaborately described.

(d) If the suggestion is intended for cost saving, positive financial implications must be brought out clearly, wherever possible.

(e) If some amendment is suggested in regard to guidelines/schemes contained in the book of instructions. Specific volume and chapter number must be stated/quoted.

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(f) In regard to suggest in respect of change in the format of form/register the existing specific number allotted by the Bank to such stationery should be indicated and detailed format as per the proposed change should also be given with suitable elaboration as to how it would help/benefit the Bank.

(g) Suggestions in respect of flaws/deficiencies in the existing systems/ procedures aimed at prevention of frauds will not be covered under this scheme as a separate scheme viz."Scheme for granting rewards to employees who contribute significantly in detecting frauds/ foiling attempts of frauds/prevention of frauds" is introduced vide circular No. CO: BR: 89/40 dtd. 3-3-97, which would take care of such suggestions.

E.2 On receipt thereof operations department, head Office will acknowledge receipt of the suggestion to the respective Branch/Office and forward the same to the concerned functional head/authority for their examination and specific views regarding acceptability of the suggestions as also modalities for its implementation, if so recommended. The Functional Head/Authority shall respond within 15 days from receipt of the relevant reference from head Office.

E.3 The suggestions on which favourable view have been received from the functional authorities/heads would be placed before the suggestions committee at its periodical meetings for consideration and decision regarding sanction of the award.

E.4 Action points as emerging from the suggestions committee's deliberations would be conveyed to the relevant authorities for required processing/compliance/implementation.

E.5 Suggestions received from staff members under this scheme shall only be considered by staff suggestions committee.

E.6 A Sub-Committee Comprising CM (Operations), CM (Org. & Methods) and SM. (ops.) shall after due examination, prepare expeditiously the comprehensive rejection proposal for consideration by staff suggestions committee in regard to the following cases:

(i) Where suggestions is already considered (agreed/rejected) in past.

(ii) Where Instructions/Schemes/Procedures are already in vogue.

(iii) Where concerned functional head has given negative views.

(iv) Where concerned department has already started work on it, before receipt of the suggestions in question.

E.7 Decision of the committee regarding sanction of awards would be conveyed to the concerned staff member through his/her Branch/Office by the Operations Department, copies whereof would also be endorsed to respective Regional/Zonal Office.

E.8 A circular to Branches will be issued by Operations Department, Communicating names of the award winning staff members alongwith brief particulars of the respective suggestions on quarterly basis in April, July. October and January.

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F. Competent authority

F.1 The competent authority for considering awards under the scheme shall be the "Staff suggestions committee" comprising the following executives/members:

1. Functional Head of Operations posted at HO, Baroda - Chairman.

2. Zonal Head of Central Gujarat Zone, Baroda - Member.

3. Chief Manager (Operations) HO, Baroda - Member.

4. CM (Org. & methods), HO, Baroda Member.

5. Senior Manager (Operations) HO, Baroda - Member Convenor. The committee will be free to invite Executives/Officers from other local Offices/ departments at Baroda, depending on the suggestions on agendas.

F.2. The staff suggestions committee shall be deciding only about the award under the scheme, after taking into consideration views of the concerned functional/departmental authorities.

G. Implementation of suggestions

G.1 Implementation of the suggestions considered favourable and schemes/ procedures arising therefrom will be the responsibility of the concerned functional authority, to whom the same would be communicated by the operations department.

G.2 The functional authorities would be processing such suggestions further as deemed necessary, including obtaining approval from the Competent/ Appropriate Authority, wherever required, before implementing the same. Required modalities for implementation will also have to be devised/finalised by the functional authorities while carrying out this exercise.

H. Effective date

H.1 The above scheme shall come into effect from 1st July, 1997.

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F: PERFORMANCE LINKED INCENTIVE SCHEME FOR EMPLOYEES

OBJECTIVES:

Reward 20 - 25% high performing employees for overall good performance of the Bank.

Maximize the coverage of the scheme and extend it to all levels in the Bank

Motivate employees to improve performance levels, individually as well as collectively

Bring about an element of competition among operating units and thereby strive for greater achievement

Differentiate performance by establishing a clear link between performance and incentives

Incentivize roles with high risk and responsibility such as branch heads

BROAD GUIDELINES FOR APPLICABILITY OF THE INCENTIVE SCHEME

This revised incentive scheme will be applicable if the Bank meets with the following broad guidelines:

The incentive should be payable subject to the Bank achieving the basic parameters viz. net NPA being below 3%, the CRAR remaining above 9%, the net owned funds being above 300 crores and the bank having earned net profits over the last 3 years

The total corpus for payment of incentives will be 1% of the bank's profit after tax.

The amount of incentive received by any employee should not exceed 20% of his gross annual salary.

The incentive should be limited only to top performers and should be restricted to 20 or 25 percentile.

DETAILS OF THE PROPOSED SCHEME

Group scheme for branches, regional offices, zonal offices and other operating units

3.1.1 Basis of award

Incentive under this scheme will be awarded based on group performance. Under the group scheme, all employees in a group will be eligible for incentives if the group becomes eligible to receive incentives as per the specified criteria. The groups covered under the group scheme would be as follows:
All branches
Regions / Zones (For staff of Regional offices / Zonal offices)
Overseas offices and Overseas branches
Other operating units – Loan processing centres (RLFs and SME LFs), City sales offices, Regional Back offices, City Back offices, Currency chest, Stationary cells, MICR centres)

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3.1.2 Coverage

The scheme will cover all employees in the aforementioned groups in addition to Branch Heads, Regional Heads, Deputy Regional Heads, Zonal Heads and Deputy Zonal Heads. The scheme will cover all cadres of confirmed employees including clerks and full time sub-staff.

3.1.3 Eligibility

Eligibility of all groups for receiving incentives will be as per the guidelines, detailed out below.

Groups within the bank:

(A) Branches: The branch head and the branch team will be considered for incentives based on the branch's performance. The branches will be categorized into one of the following types:

General Banking (Metro) branches
General Banking (Urban) Branches
General Banking (Semi-urban) Branches
General Banking (Rural) Branches
Corporate Financial Services Branches
Mid-corporate Branches
International Business Branches (IBBs)
Asset Recovery Management (ARM) Branches

Depending on the category of the branch, the performance of the branch will be measured on a defined set of measures and corresponding weightages which are relevant to the respective category. Performance will be measured against the targets agreed for the branch at the beginning of the year. The performance measures and corresponding weights for different branch categories are elaborated below.

KRAs	**Weightage for each parameter for different Branch categories (Based on achievement against allotted targets)**							
	Metro	**Urban**	**Rural**	**Semi-urban**	**CFS**	**Mid - Corporate**	**IBB**	**ARM**
Growth in Average CASA Deposits	25%	25%	35%	35%	-	-	25%	-
Growth in Average Total Advances	30%	30%	35%	35%	50%	50%	30%	-
Fee based income (excl. PWO Recovery)	15%	15%	-	-	20%	20%	15%	-
Gross Profit (incl. HO Interest)	10%	10%	10%	10%	10%	10%	10%	-
Total NPA Recovery	15%	15%	15%	15%	15%	15%	15%	100%
Latest internal inspection rating (Low Risk 5%, Med Risk 3% and High Risk 0%)	5%	5%	5%	5%	5%	5%	5%	-

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The branch should achieve at least 75% of the target on any three business parameters (i.e. excluding the latest internal inspection Rating) **and a minimum of 80% in aggregate to qualify for receiving incentives**. However, if there is overachievement in any parameter, then the branch would receive proportionately higher marks, subject to a cap of 200%. **The branch should have been in existence for at least 9 months as of Mar 31 of the financial year under consideration to qualify for the incentive.**

(B) Overseas Branches: The branch head and overseas branch team will also be considered for incentives based on their corresponding set of parameters on which targets are assigned to them. The list of these parameters would be the same as listed above for the General Banking Metro Branch. Based on the weighted average score computed in this manner, the top performing overseas branches will qualify for receiving incentives under this scheme.

However, the parameter of "Growth in Average CASA deposits" shall be replaced by "Growth in Average Total Deposits" for overseas branches. Also, if any criteria is not applicable for the overseas branches, then their scoring ranking shall be done based on the remaining parameters and the score extrapolated to 100.

The scheme will be applicable to India-based officers posted in overseas branches as well as the local employees of that Branch. If the local employees in the branch are already covered under a local incentive scheme, then they will not be covered under this incentive scheme.

Regional Offices: The Regional Head, Deputy Regional Head and Regional Office employees will be considered for incentives if the region is selected under group scheme.

The region will qualify for earning incentive if the following two criteria are satisfied:

If the region achieves at least 60% in the aggregate KRA score considering the parameters as given in the table below. The KRA parameters and weightages that will be used to calculate the aggregate score for Regions are as given below:

KRAs	Weightage for each parameter
Growth in Average CASA deposits	25%
Growth in Average total advances	30%
Fee based income (excl PWO recovery)	15%
Gross Profit (incl HO Interest)	10%
Total NPA Recovery	15%
%age of branches getting an audit rating of 'Low/ medium risk'	5%

If at least 50% of branches in the region meet their profit targets
For computing the %age of branches within a region which have achieved their profit targets, a branch which achieves **80% or more on its profit targets** will be considered to have 'achieved its profit targets' for the purpose of evaluating the second criteria for region incentives.

Zonal Offices: Similarly, the Zonal Head, Deputy Zonal Head and Zonal Office employees will be considered if zone is selected as among the top performing 25% Zones (Presently, 4 zones will be considered for this purpose).

The ranking model, used by Corporate Planning dept. for ranking of Zones (based on which the top ranking Zones are announced in the Annual Business Review Conference) shall be used for incentive purposes also.

The parameters and criteria for this ranking model shall be as advised by Corporate Planning dept. every year to Zones.

Territorial Offices: Territorial Heads and their teams in overseas territories' Head Offices (both the India-based officers and local employees) will be evaluated on the same criteria as Regional Offices for becoming eligible for incentives. Local employees will be eligible provided they are not already covered under local incentive scheme in the respective territory. The corresponding set of parameters for territorial offices will be the same as listed above for Regional offices. Minimum threshold on required performance for territorial offices will remain the same as described above for Regional offices. However, the parameter of "Growth in Average CASA deposits" shall be replaced by "Growth in Average Total Deposits" for the respective Overseas Territories. Also, if any criteria is not applicable for the Overseas territories, then their scoring ranking shall be done based on the remaining parameters and the score extrapolated to 100.

Other operating units - Loan processing centres, Sales units, Back offices, Stationary cells, MICR centers and Currency chest

Other operating units including loan processing centres and Sales units will also be covered under the group incentive scheme. The Corporate Functional Depts. of Retail Banking and SME Banking are ranking all RLFs and SME LFs respectively through a defined criteria. The same ranking model used by Retail Banking Dept. and SME Banking Dept. shall be used for identifying the top performing 25% RLFs and SME LFs respectively for Incentive purposes also.

The parameters and criteria for this RLF ranking model and the SME LF ranking model shall be as advised by Corporate Retail Banking Deptt and Corporate SME Banking Deptt. respectively every year to the RLFs / SME LFs / Regions / Zones.

The corresponding set of parameters on which their performance of CSOs will be assessed and the corresponding weights are elaborated below:

Sales units (CSOs)

KRAs	Weightage for each parameter
Number of SA mobilized	36%
Number of CA mobilized	18%
Amount of retail term deposits mobilized	46%

The remaining units such as back offices, MICR centers, stationery cells and currency chests are such for whom individual set of KRAs / targets are not defined on the lines of the business units but given the fact that they play an important role in the overall performance of the branch/region/zone of which they are a part of, the performance of these units will be evaluated with respect to the performance of the region or zone to which they are affiliated.

Regional back office (RBO) and Stationery Cells: Affiliated to respective Zonal office. Receives incentive under group scheme if respective ZO qualifies

City back office (CBO), MICR Centers and Currency Chests: Affiliated to respective Regional office. Receives incentive under group scheme if respective RO qualifies

Number of units within the group: In case of a situation where more than 25% units qualify for incentives within a particular group, i.e. in each of the four groups – domestic branches, (in each of the 8 Branch

categories), overseas branches (territory-wise), ROs, ZOs and operating units (RLFs, SME LFs & CSOs), top 25% units (after rounding off) with higher aggregate KRA scores will be selected for giving out incentives.

Individuals within selected units: Within a selected unit, employees who score at least 60 marks in their performance appraisal score (APAR score) for the corresponding year will only be awarded incentives under the group scheme. This will ensure that employees feel motivated to boost their individual performance too while collectively working for the success of their respective teams.

Scoring mechanism:

The scoring pattern will be based on the guidelines given by the Ministry. Details of the scoring mechanism are given below:
The assessment of performance against targets will be based on incremental / growth targets for the parameters of Deposits and Advances and on the absolute targets in the case of Profits, Fee income and NPA management.
If the group (Branch/Region/Zone/operating unit) achieves less than the minimum threshold on any of the parameters or aggregate score under consideration for incentive purpose, wherever stipulated, it becomes ineligible to receive incentives.
If the group achieves more than the minimum threshold on each of the parameters relevant to that group, it shall score proportionate marks under the respective parameter, as defined.
If the group achieves more than 100% on some parameter, it shall score marks over 100% in proportion to the overachievement, subject to a cap of 200% of the applicable maximum marks for that parameter.
Weighted average score (out of 100) of the parameters relevant for each group will be computed using the weights assigned in section 3.1.3
In case of non-applicability of a particular parameter(s) the branch would be marked out of weights allocated for the remaining parameters and these marks will be then extrapolated to score out of 100. For example, if the branch is NPA free, it is not given a target on NPA recovery. Such a branch would be marked out of 85 and the marks achieved extrapolated to score out of 100. The branch should not be given full marks on NPA recovery because it was NPA free. The same rationale would be applied if a branch is not given a target on fee income or some other parameter.

Payout

This incentive scheme would have a two tier incentive structure:

Base incentive: To be given out to all eligible members (i.e. those meeting EPMS>=60 criteria) of the units selected under the group scheme.

Role based incentive for Branch Managers: Additional incentive will be given to Branch Managers if their branch qualifies for base incentives, as recognition of higher responsibility and risk taking in these positions.

Within a group, the payout will be linked to the grade and scale. All qualifying employees at the same scale will earn the same quantum of base incentive, subject to the condition that the total incentive received by an employee does not exceed 20% of his/her gross annual salary (after including the earnings from other types of incentives like campaign or product sales incentives). The payout under the group scheme is given in **Annexure I A**.

In case an employee works on multiple assignments during a financial year, and becomes eligible to earn incentives in one or more of these assignments, the amount paid out as incentives will be pro-rated based on the number of months spent by the person in the respective unit. For example, a person who has spent

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4.5 months in a branch which is eligible to earn incentives as per the criteria defined in this scheme, and has a performance appraisal score of at least 60, will earn 4.5 /12 i.e. 37.5% of the amount that he is entitled to earn as per his grade and role.

Individual scheme for employees of Corporate Office / Head Office

Employees of the corporate office / head office will be covered under the incentive scheme through individual incentives. The incentive to these employees will be determined by the guidelines detailed below:

Incentives will be rewarded based on performance appraisal scores of employees for the corresponding year

Officers in scales I – V, Clerks and full-time subordinate staff who have worked in Corporate/ Head office during the year and whose performance assessment for the year was for an assignment in Corporate/ Head office, would be covered under this individual scheme.

Departments in Corporate / Head office will be grouped into four broad categories

Group A: Business Units
Group B: Support and Control Unit
Group C: Training Centres
Group D: Zonal Inspection Centres

List of departments under the first two groups is provided in **Annexure II**

From each group (A, B, C and D), top 25% performers in the each of the following sub-groups to be selected based on the performance appraisal scores.
Scale I officers
Scale 11 officers
Scale 111 officers
Scale IV officers
Scale V officers
Clerks
Sub-staff

Scores of APAR in the case of officers and performance scores for Clerical and subordinate staff as per the performance evaluation system in place for award staff in the Bank will be considered for the above evaluation. However, in case there are very few employees in a particular grade/ scale in any of the groups, then the same may be clubbed alongwith some other scale, as decided by the Bank.

TCs and ZICs will be considered as separate categories and not clubbed alongwith other Corporate Office employees.

If the cut-off score for top 25% is such that there are more employees with same score, they will all be selected for receiving individual incentives.
The payout under the individual incentive will be as specified in Annexure I B

Role based incentive for key roles in the bank

Key roles in the Corporate Office/ Head Office as well as those on the field will be covered under this role-based incentive scheme. The details of the scheme are as mentioned below.

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Applicability:

Field roles - ZMs, DZMs, RMs, DRMs, Scale VI branch Heads, GMs/DGMs posted overseas
Corporate office roles – GMs, DGMs (including ZIC Heads)

For the field roles, the role-based incentives are to be paid based on the PMS scores received by the executive. For the Corporate Office roles, the role based incentive shall be granted based on the total combined score received by them out of 100, as per the following weightages:

PMS Score received by the executive	40%
Score awarded by the Reward Committee on Key Performance Indicators	40%
Score for the Bank meeting its Overall Corporate targets under SOI	20%
Total combined Score	100%

The Incentive payout shall be made as per the slab based matrix given in **Annexure 1** C on the scores received by the executives (PMS scores for field roles **AND** the Total combined score for Corporate Office roles with 40% weightage for PMS score, 40% weightage for the score awarded by the Reward committee on Key Performance Indicators and 20% weightage for the score for the Bank meeting its Overall Corporate targets under SOI).

For the Corporate office roles, 40% weightage is accorded to the score given by the Reward committee. This score by the Reward committee will be awarded taking into account the overall performance of the executives on a set of around 5-7 'key performance indicators', including SOI/ RBI targets pertaining to the respective function, wherever applicable, and its relation to the attainment of the Bank's goals / Bank's performance during the year. These "Key performance indicators" for each corporate function shall be finalised by ED/ MD&CEO. Data / information in respect of the "key performance indicators" for each Corporate GM shall be furnished by GM (HRM) to the Reward committee on obtaining a one-page summary sheet from each functionary to enable the committee to take a view on the performance of the respective Corporate function vis-a-vis the Bank's overall performance during the year and award a score to them out of 40 marks. The "key performance indicators" for each Corporate GM shall also apply to the DGMs in that respective function. However, for DGMs holding charge of any function independently in Corporate Office, the key performance indicators for them would be given separately.

The PMS score for the executives will carry a 40% weightage while the remaining 20% shall be a common score given to all the Corporate GMs / DGMs by the Reward Committee based on the achievement of the Corporate targets for the Bank as a whole as per the SOI. For this purpose, the Bank's overall performance against targets as per the SOI on all parameters will be submitted in a separate sheet to the Reward Committee who shall, after taking into account the Bank's overall achievement of the Corporate goals, decide upon the common score out of 20 to be awarded to all Corporate GMs / DGMs.

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Details of the process

Target Setting: Target setting exercise will be done at the time of the annual budget exercise and incentives will be based on achievement against the target figures.

Performance review and announcement of rewards*:* Performance shall be reviewed at the end of the financial year and disbursement of rewards will happen once a year.

Responsibility of administration: The Corporate HR Department shall be responsible for overall administration of the scheme; however, the Planning and International Departments of the Bank will be responsible for the management of targets allocation till branch level and assessment of the actual business achievements against stated parameters for all groups and finalize the groups eligible for payment of rewards. The overall administration of the scheme in accordance with the stipulated timelines and payment of incentives to various categories of employees will be done by Corporate HR Department.

This list of groups selected for incentives as per the Scheme would be forwarded to Corporate HR Department for disbursement. The administration of incentives for overseas groups as laid down in this scheme will be run on the same lines as done for domestic groups except that the activities performed by Corporate Planning Department in the case of domestic groups would be done by the International Division at Corporate office. The individual incentives to Corporate Office employees including role based incentives for key roles will be run by Corporate HR.

Exceptions to the scheme: In the case of adverse environment or market conditions affecting overall bank's performance, the Chairman and Managing Director may consider revising the required threshold on target achievement and using moderated targets for incentive evaluation.

Applicability:

This scheme is applicable from the financial year 2013-14.

Other key points

The employee should have been in service with the bank as of Mar 31 of the financial year under consideration and should have worked in the specific unit for at least 2 months to be eligible for incentives under the scheme.
An exception to the above rule would be made for employees who would have retired during that financial year. They may not be in service of the Bank as of Mar 31 but they should have worked with the Bank for at least 2 months during that financial year to be eligible for incentives.

The MD&CEO or ED shall be empowered to withhold payment of any financial reward in case of any adverse finding against the person. Vigilance clearance shall be taken before disbursement of incentives and any employee against whom Disciplinary Action is pending or who are under suspension shall not be eligible for receipt of the incentives. However, after conclusion of the D.A. proceedings, if the employee is exonerated / acquitted of all charges, then their incentive amounts as per their eligibility shall be released subsequently.

This scheme will not be applicable to the subsidiaries of the Bank. Subsidiaries of the Bank may however formulate their own incentive schemes with due approval of their respective Boards

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CAMPAIGN AND PRODUCT SALES INCENTIVES

Objective and Applicability

In order to increase the coverage of employees receiving incentives and give impetus to specific products and areas of business in the bank, special Business campaigns would be run in the bank with incentives linked for the campaign achievement parameters and also incentives linked to product sales.

Corpus for campaign incentives and product sales incentives

It is proposed that while around 60% of the corpus (1% of PAT of last financial year) be utilized for group and individual incentives of the last year, the remaining 40% of the corpus is to be utilized for campaign and product sales incentives in the current year and this amount be set aside in the beginning of the year itself.

The proposals for grant of incentives under any specific campaign, which shall include the total amount of incentives to be paid out under that campaign and the individual incentive amounts to different categories of employees, shall be routed by the respective Corporate functional deptt. through Corporate HR Department before placing before MD&CEO for approval, so as to enable HR Department to account for that amount under the overall corpus available for distribution of incentives by the Bank and also ensure that parity is maintained on the individual amounts being distributed as incentives to individual employees under different campaigns.

This defined corpus will then be used subsequently during the year in order to boost business of key products and specific business focus areas in the bank to be taken up through various business campaigns.

Campaign Incentives

The campaign incentives will be designed and run by individual Departments as per their needs from time to time but as per the following broad guidelines:

Around 50% of the amount earmarked under the head of campaign and product sales incentives, shall be utilized for campaign incentives.
The campaigns should be on specific areas of business in the bank that need impetus.
Details and eligibility to be worked upon by respective departments.
MD&CEO's approval needed for specific schemes under each campaign.
While putting up any specific scheme of any campaign (which has a monetary incentive component) to MD&CEO for approval, the Corporate Functional Head shall also incorporate specific observations of GM (HRM) on the total fund outlay for the incentives for that particular campaign.

The respective verticals in the corporate office and ROs / ZOs (GMs/DGMs/ department heads, sales coordinators and departmental people involved in the respective campaign) shall also be eligible to earn incentives under this campaign scheme if the campaign is successful, but subject to the condition that total incentive payout (including that from the group and individual incentive scheme) would not exceed 20% of the gross salary for a particular employee. However, given that the maximum incentive amount for corporate office GMs is already around 20% of the gross salary in the role based scheme, there will be a very small amount left for them to earn through the campaign incentive scheme.

The details of the campaign incentive scheme and the incentive amounts under the respective campaigns would be detailed out in the respective schemes to be launched from time to time with the approval of MD&CEO.

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Product Sales Incentives

Around 50% of the amount earmarked under the head of campaign and product sales incentives, shall be allotted for incentives given for product sales. The product sales incentives shall be made open for all staff members for sales of key identified products, subject to the eligibility criteria specified and the maximum ceiling of 20% of their gross annual salary for all types of incentives given by the Bank.

These incentives shall be linked to final product sales of key asset, liability and E-Business products, identified under the large-scale product training campaign and will be in logical sequence of the "learn, sell and earn" maxim. The Bank had undertaken a large-scale product training campaign for key asset, liability and E-Business products which covered a large number of staff members of the Bank in phases. In sequence to this large scale product training campaign, product sales incentives may be made open for all staff members for sales of the key identified products in future.

The specific products for which the incentive is to be given to staff alongwith the amounts to be given per product is to be finalised in consultation with the respective functional heads at the beginning of every year, depending on the specific needs and focus areas of the Bank in terms of the Business policy guidelines and priorities of the Bank for that year. Necessary approval from MD&CEO is required to be taken for the same.

The Scheme can be structured suggestively on the lines given in the Scheme advised on 01st April'2014, however, with due approval by MD&CEO at the beginning of the year.

UNUTILIZED PORTION OF THE CORPUS

If the corpus amount remains unutilized in any component i.e. under the group / individual incentives or under the campaign and product sales incentives, MD&CEO will have the power to allow any of the following alternatives in his discretion so that the corpus amount for incentives for that year is fully utilized.

include more units proportionately (among branches / operating units and ROs / ZOs, subject to their meeting the criteria stipulated under the group scheme); or
inter-change of a portion of the corpus amount to the other component or
revolve it for utilization under any specific component in the next year

MISCELLANEOUS

MD&CEO (in his absence, the ED holding charge of HR matters) shall decide on any clarification / interpretation pertaining to this scheme or make any modifications thereof that may become necessary for facilitating and /or implementing this scheme or any changes that may be warranted in this scheme from time to time.

The provisions of this Scheme are subject to changes in terms of any guidelines received from the Government in this regard from time to time.

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Annexure I A

INCENTIVES UNDER GROUP SCHEME

Incentive to Branch Heads of selected branches

Grade	Base incentive (Rs/annum)	Role based incentive (Rs/annum)	Total payout per BM of all selected branches)
Officer Scale 5	50,000	50,000	100,000
Officer Scale 4	45,000	45,000	90,000
Officer Scale 3	40,000	30,000	70,000
Officer Scale 2	30,000	20,000	50,000
Officer Scale 1	25,000	10,000	35,000

Incentive to all other officers of selected units (branches, regional office, zonal office)

Grade	Base incentive (Rs/annum)
Officer Scale 7	75,000
Officer Scale 6	60,000
Officer Scale 5	50,000
Officer Scale 4	45,000
Officer Scale 3	40,000
Officer Scale 2	30,000
Officer Scale 1	25,000
Clerk	20,000
Sub-staff	15,000

Annexure I B

INCENTIVES UNDER INDIVIDUAL CORPORATE OFFICE SCHEME

Incentive to top 25% performers in corporate/head office upto Scale 5

Grade	Base incentive (Rs/annum)
Officer Scale 5	50,000
Officer Scale 4	45,000
Officer Scale 3	40,000
Officer Scale 2	30,000
Officer Scale 1	25,000
Clerk	20,000
Sub-staff	15,000

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Annexure I C

INCENTIVES UNDER INDIVIDUAL ROLE BASED SCHEME FOR KEY ROLES

Incentive to Corporate office GMs/DGMs

Total Consolidated Score out of 100 (*)	Performance-linked cash incentive (Rs/annum)	
	Scale 7	Scale 6
91-100	2,25,000	1,50,000
81-90	1,50,000	1,00,000
61-80	1,00,000	75,000
60 or less	0	0

(*): Total consolidated score arrived at by applying weightages as under: 40% for PMS score, 40% for Score awarded by reward committee on 'Key performance indicators' and 20% for common Score awarded to all corporate GMs / DGMs for Bank meeting its overall Corporate targets under SOI.

Incentive to key roles in the field - Zonal Managers, Deputy Zonal Managers, Regional Managers, Deputy Regional Managers, Scale 6 Branch Heads

EPMS marks out of 100	Role-based incentive amount (Rs/annum) for field roles			
	Scale 7	Scale 6	Scale 5	Scale 4
91-100	1,50,000	90,000	50,000	45,000
81-90	100,000	60,000	30,000	25,000
61-80	50,000	40,000	25,000	15,000
60 or less	0	0	0	0

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Annexure II:

Indicative list of groups of departments in Corporate / Head office for incentive computation

Group A: Business Units

1	Large Corporate
2	Mid Corporate
3	MSME
4	Wealth Management
5	Retail Banking Deptt.
6	Rural and Agri Banking
7	Financial Inclusion Deptt.
8	Treasury Deptt.
9	E-business/ Transaction Banking
10	International Operations
11	Deposit Resources
12	NPA Recovery
13	Govt. Business

Group B: Support and Control Units

1	IT, Data Warehouse and IT Projects
2	HRM & IL
3	Marketing
4	Planning
5	Corporate Accounts & Taxation
6	Legal & RTI
7	Risk Management
8	Credit Monitoring
9	Inspection & Audit
10	IBO & Subsidiaries
11	Ops & Services, Compliance
12	Official Language Deptt.
13	Security
14	Vigilance
15	Premises / Estate Management
16	Office Administration, Board, MD, ED Secretariats, Board Secretariats, Company Secretariats
17	Learning & Development Dept
18	Contact Centers

Group C: Baroda Academies including Baroda Apex academy

Group D: Internal Audit and Inspection centers (ZIADs)

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G: BRITE

Ref: Circular No.: HO:BR:111/76 dated 29.04.2019: Introduction of Baroda Rewards for Individual & Team Excellence' (BRITE)- Reward & Recognition Programme

People have always been core to our Bank's continued success over the years and we have always been a front-runner in acknowledging their contribution through various forms. We at Bank of Baroda truly believe that our employees are strategic partners in our journey to achieve organizational objective and excellence and therefore it is of outmost importance that they are provided with a working environment that promotes, recognizes and rewards those demonstrating exemplary performance and strategic values. In furtherance of our stated philosophy, our Bank launched six core values which have been put together as the guiding principles based on which we Barodians operate.

To further instill the spirit of the core values and cover multiple dimensions of employee performance and motivation, a comprehensive suite of rewards & recognition programmes named as **'Baroda Rewards for Individual & Team Excellence- BRITE'** has been designed to encourage employees for their outstanding performance either individually or through team that contribute to the overall objectives of the organization.

The key objectives of the programmes are as follows:

- To promote and encourage employees to accomplish Bank goals while building personal excellence.
- Deeply engrain Bank's core values in the individuals by rewarding exemplary demonstration.
- Instill team building and collaboration in the Bank by rewarding victories achieved by teams.

The nature of the BRITE- Reward & Recognition programmes is as follows:

- **Team recognition programme: Elite Club** to recognize teams for exceptional performance & achievement as a team.
- **Individual recognition programme: Core Values Club** to recognize individuals for exemplary demonstration of bank's core values.

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The coverage, selection, frequency and other relevant details of Elite Club & Core Values Club are

ELITE CLUB

Elite club is a prestigious club for recognizing exceptional teams within the Bank for their stellar performance and spirit of collaboration &team-work. Details of which are as under:

- **Employee coverage:** Covers teams in different units at regional, zonal and national level.
- **Nature of Incentive:** Elite club is non-monetary, recognition based Rewards &Recognition program for teams.
- **Level of Clubs:**Regional, Zonal, EDs and MD Elite clubs.
- **Selection criteria:**The selection criteria is as follows:
  - i) Regional Elite Club: Top 10% branches based on % staff of branch with target achievement of atleast 80% on YTD basis.
  - ii) Zonal Elite Club: Top 10% branches of Regional Elite Club based on % staff with targets achievement of atleast 80% YTD basis.
  - iii) MDs/EDs Elite Club: MD/EDs Elite club exclusive to top performing teams across the bank as per table below:

Sr.	Departments	Units	Selection Criteria
1	Branches	Top 10% branches from zonal Elite club	Based on % staff with targets achieved.
2	Regions	Top 7 Regions	Based on % branches with targets achieved
3	Zones	1st Ranked zone	Based on % branches with targets achieved
4	Business Verticals	Top 2 Vertical in Business & Support each	Based on % staff with targets achieved*.
5	SMS & SMELF	Top 2 SMELF and top 5 SMS	Based on % staff with targets achieved*.
6	CFS/ECB	1st Ranked Branch	Based on % staff with targets achieved*.
7	ARMB/SARB	1st Ranked Branch	Based on % staff with targets achieved*.
8	Baroda Academy	1st Ranked Academy	Based on % staff with targets achieved*.
9	ZIAD	1st Ranked ZIAD	Based on % staff with targets achieved*.
10	CBO	1st Ranked CBO	Based on % staff with targets achieved*.

**Based on indicative GEMS score >80 % is considered as targets achieved.*

- **Frequency:**

Sl. No.	Club Name	Frequency
1	Regional Elite Club	Quarterly
2	Zonal Elite Club	Quarterly
3	MD/EDs Elite Club	Annually

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- The teams would first be selected for Regional Elite Club for excellence as a team at regional level at quarterly interval.
- Subsequently, best teams in Regional Elite Club would be selected for the Zonal Elite Club at quarterly interval.
- Select outstanding teams from the Zonal Elite Club would be selected for the MD& EDs Elite Club at annual interval.

CORE VALUES CLUB

Core Values Club is a prestigious club in the Bank for recognizing individuals for their exemplary demonstration of the Bank's core values. Following 6 core values clubs will be created for respective values:

Sl. No.	Value	Club Name
1	Integrity	Integrity Club
2	Customer Centricity	Customer Centricity Club
3	Courage	Courage Club
4	Passionate Ownership	Passionate Ownership Club
5	Innovation	Innovation Club
6	Excellence	Excellence Club

- **Employee coverage:**Covers all the employees in the bank, excluding IBOs/IBTOs.
- **Nature of Incentive:** Core Values Club is non-monetary, recognition based incentive program for individuals.
- **Level of Clubs:** Regional, Zonal and EDs' Core Value Clubs.
- **Frequency and Validity:** Core Values Club membership will be updated every quarter and would last for one year for every individual.
- **Badge distribution criteria:** Badges to be awarded digitally through a tool called "BRITE" which will be made available in Baroda GEMS portal. The rules for awarding badges are as follows:
  - ❖ Badges would be assigned digitally.
  - ❖ The badges can be awarded only by the following authorities to the employees specified against each of them

Sr.	Competent Authority	Employee Coverage
1	Managing Director & CEO	All employees
2	Executive Director	All employees
3	Vertical Heads	All employees
4	Zonal Heads, Deputy Zonal Heads	Employees in their respective Zone
5	Regional Heads &Dy. Regional Heads	Employees in their respective Region

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❖ MD & EDs will have a stock of 12 badges every month (non-cumulative) while other authorities will have 6 badges every month for rewarding others.

❖ An executive as mentioned in S.no 1 to 5 in the above table, can reward badges only to his/her junior employees (i.e lower scales).

- **Selection criteria: The selection criteria is as follows:**

i) Regional Core Values Club: The top 2 recipients of maximum number of badges (in the Region) would be selected for felicitation under each Core Value Club. The ones who get atleast 2 badges in the respective core value shall only be considered.

ii) Zonal Core Values Club: The top 2 recipients of maximum number of badges (in the Zone) would be selected for felicitation under each Core Value Club. The ones who get atleast 2 badges in the respective core value shall only be considered.

iii) EDs' Core Value Club: The top 2 recipients of maximum number of badges (in the Bank) would be selected for felicitation under each Core Value Club. The ones who get atleast 2 badges in the respective core value shall only be considered.

- **Frequency:**

Sl. No.	Club Name	Frequency
1	Regional Core Values Club	Quarterly
2	Zonal Core Values Club	Quarterly
3	EDs Core Values Club	Annually

- **Felicitation and Recognition:**

i) Regional & Zonal Core Values Clubs: The employees with maximum badges received during a particular quarter will be felicitated at a Regional or Zonal level as applicable.

ii) EDs Core Values Club: The employees with maximum badges received during the Financial Year will be felicitated on a national level event along with bank-wide recognition through pictures/ emails.

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The features of the digital tool and detailed steps to allocate core values badges have been detailed out as under:

DIGITAL TOOL FOR AWARDING CORE VALUES BADGES

A digital platform named as "BRITE" has been created to recognize the employees for their exemplary demonstration of the Bank's core values. A separate tile has been created in Baroda GEMS portal. Upon clicking on the tile, one would be able to see the options such as My Awards, Award Badge, My History etc. based on the role one is performing or access rights given to the user. The detailed functionality of each of the options is as under:

S No	Name of Menu Option	Functionality	Available for User
1	My Awards	Employee can view the awards he/she has received	All Employees
2	Award a Badge	The competent authority can award a badge using this feature.	MD& CEO, EDs, Vertical heads, ZMs,DZMs, RMs & DRMs
3	My History	An employee can view the history of awards awarded to him/her or to view the awards awarded to others by him/her.	All Employees
4	Download log	Can download the award history details pertaining to Region/Zone/Bank as a whole	To the users to whom the access rights will be given. Eg: Regional/ Zonal HR, Corporate HR etc.

Competent authorities are allowed to award a core value Badge to the specific employee using "Award a Badge" option. The process of Awarding a Badge using this tool is very simple as there is an inbuilt employee searching option available. The one who is giving an award can search the awardee using an EC no or name and then select the relevant award based on the core value demonstrated. The tool also allows the Awarder to write the appreciation notes.

6 Simple Steps for awarding core values badges:

1) Login to Baroda GEMS portal : https://barodagems.bankofbaroda.co.in/sparsh/login
2) Click on BRITE tile
3) Click on "Award a badge" to award a badge to an employee in his/her jurisdiction
4) Select employee who has to be awarded badge by searching for employee name or EC number
5) Click on required badge to be awarded based on the core value demonstrated by the employee
6) Add appreciation note for the employee & click on "Award"

The above programmes will come into force with effect from 1st April, 2019.

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H: BARODA ALOK CHANDRA BRAVERY AWARD

(Ref: Circular No. HO:BR:111:39 dated 15-Feb-2019)

BARODA ALOK CHANDRA BRAVERY AWARD

FOR RECOGNISING THE EXEMPLARY EFFORTS BY THE STAFF, FOR FURTHERING, PROTECTING AND SAFEGUARDING INTERESTS OF THE BANK

I. STATEMENT OF INTENT

A. To put in place an Award for recognizing exemplary beyond the call of duty efforts by staff of the Bank in displaying courage (one of our Core Values) for furthering safeguarding, protecting the interests of the Bank.

B. The Award is named as 'Baroda Alok Chandra Bravery Award' in the memory of Late. Shri Alok Chandra, who laid down his life while protecting Bank's interests, while being posted in Arwal Branch, Patna Region. .

II. OBJECTIVES

A. The "Baroda Alok Chandra Bravery Award" seeks to recognize any outstanding / beyond the call of duty, acts of bravery or pre-eminent act of valor of our staff members for safeguarding / furthering the interests of the Bank.

B. It includes all such cases of extreme courage where the staff member/s have gone beyond the call of duty and risking their lives for the sake of the Bank and may also include Employees who resist / killed in Bank's robberies / dacaities. The Award may also be given to dependents of the staff members posthumously.

C. The recognition and appreciation extended through the "Baroda Alok Chandra Bravery Award" shall act as a positive reinforcement for our Barodians and the recipient shall be an ambassador and a role model for others to follow the acts of courage in similar circumstances.

III. SCOPE:

A. The scheme covers all employees in Bank of Baroda in India and IBOs / IBTOs posted Overseas. The award is meant to be given to the most deserving act of the staff member who has shown utmost courage at the time of adversity and considered to be the Best of the Best. It also includes any selfless acts of heroism by employees displayed while supporting Bank in difficult environment.

B. Certain unforeseen difficult situations and problematic circumstances may occur in our Bank's Branch / Office like a devastative fire / flood or any other natural calamity or any unwarranted incident like a psychofrenzic customer / riotous crowd who may put the Operation's Head / Branch Manager at gun point and demand for sanctioning of high volume

of loan / any other favour. Such untoward events or similar situations may demand or lead to certain response of brave acts by our staff members like saving a fellow handicapped customer / colleague or acting strategically and promptly to avert any big loss, which would have happened otherwise.

C. Acts of bravery and pre-eminent act of valor by our staff members involving taking of appropriate risks when needed, responding to adversity and acting decisively in face of challenges.

D. Any other act of Bravery and Selflessness which carries significant amount of personal risk to life, cases of death or severe injury, on account of the above.

IV. THE ALOK CHANDRA BRAVERY AWARD:

A. The award consists of "**Baroda Alok Chandra Bravery" Gold Medallion** and a cash award of **Rs. 1, 00,000/-** only.

B. **Specification of the Medallion:**

- Gold Medallion which is circular in shape, with specified diameter and thickness.
- It shall have embossed on the obverse "Baroda Alok Chandra Bravery Award".
- On its reverse, it shall have embossed "Bank's Logo" both in Hindi and in English, as per Bank's Brand guidelines.
- Ribbon: Plain orange coloured ribbon.
- The Gold Medallion shall be designed according to the Bank's Brand guidelines by the Office Administration Department, BCC Mumbai in consultation with the HRM Department and Marketing Department.
- The cost of preparation and procurement of the Medallion shall be debited from Bank's P/L account, Sundry Charges (Others)

C. **Particulars of the Cash Award:**

- The Cash award of Rs.1, 00,000/- shall be debited from Bank's P/L account, Sundry Charges (Others)
- The Cash Award shall be made payable though a cheque drawn on the recipient of the award.

D. The first such Award for the year 2017-18 shall be declared on 26th January 2019.

E. The Alok Chandra Bravery Award shall be declared on 15th August, every year at a suitable function for the subsequent Financial Year/s.

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V. MODALITIES OF THE SCHEME:

A. Nominations shall be invited from each Zone / International Operations, BCC Mumbai before 30th May, every year for any acts of bravery, courage and valor by the staff members towards safeguarding the interests of the Bank for the "Alok Chandra Bravery Award", for the previous financial year in the enclosed format. The Zones / International Operations, BCC Mumbai shall send the nominations to the HRM Department, Head Office, Baroda along with the recommendations and brief details of the case/s.

VI. SELECTION PROCEDURE:

A. A prescribed proforma will be used by the Bank for ascertaining necessary information and processing the cases under the Scheme.

B. The Regions / Territory / Subsidiary shall send the details of the nominees in the prescribed format to the concerned Zonal Offices / International Operations, BCC Mumbai. Corporate Office/s shall be considered as a separate Unit and may send nomination, if any, in Annexure B.

C. The details being sent by the Regional Offices / Overseas Offices shall invariably be jointly signed by the Regional Head and the Deputy Regional Manager / Territory or Subsidiary Head.

D. A Committee at the Zonal Office / International Operations, BCC Mumbai shall carefully process each application received from the Regions and select single most deserving case and send the nomination to the Head (HRM) along with their views and recommendations.

E. If the Committee finds more than one suitable case for nomination, the same shall be sent to the Head (HRM) & CLO with justification and recommendations.

F. The Committee at Each Zonal Office for finalization of the nomination, shall comprises:

- The General Manager (Zonal Head)
- The Deputy Zonal Head
- The Zonal HR Head
- Any one AGM / CM of the Zonal Office

G. The Committee at International Operations, BCC Mumbai for finalization of the nomination, shall comprises:

- The General Manager (International Operations)
- The Deputy General Manager (International Operations)
- Chief / Senior Manager (HRM) International Operations, BCC Mumbai
- Any one AGM / CM of the International Operations, BCC Mumbai

H. At Corporate Office level, "Baroda Alok Chandra Bravery Award" Committee comprising of the following members shall scrutinize the nominations sent by the Zones & International Operations, BCC Mumbai and select the most deserving nomination for the Award:-

- The ED, In charge of HRM portfolio
- The Head, HRM Department
- The Head, Facilities Management Department
- The Head, Marketing Department

I. The decision of the committee at the Corporate Office level shall be final and binding for selection of the recipient of the Baroda Alok Chandra Bravery Award.

J. There shall be only one staff member who shall receive the award each year. However **as a special case**, the Committee at the Corporate Office level may decide accordingly, if more than one staff member is found to be deserving for the Bravery Award.

VII. PRESCRIBED TIMELINES:

A. Every year, in the month of April, the Bank shall initiate the process for inviting the nominations from the Zones / International Operations, BCC Mumbai.
B. The Zones / International Operations, BCC Mumbai shall, in turn, get the single most deserving nomination from the Region / Territories / Subsidiaries by 30th April of every year as per the enclosed format (as per Annexure)
C. The Committee at Zonal Office / International Operations Level shall send the one most deserving nomination as per the enclosed format (as per Annexure) with the necessary case details and recommendations of the Committee for the last Financial year, on or before 30th May of every year.
D. The Bank shall declare the "Baroda Alok Chandra Bravery Award" on 15th of August every year at a suitable function.

VIII. AWARD CEREMONY:

A. The Baroda Alok Chandra Bravery award shall be presented to the recipient on 15th August, every year in a glittering ceremony in the Corporate Office, at the hands of our Top Management.
B. The recipient of the Award shall be given widespread coverage in the print media and the Bank's Internal Newsletters besides a citation shall also be posted on the Bank's Intranet.

IX. GENERAL GUIDELINES:

A. The scheme covers all employees in Bank of Baroda in India and IBOs / IBTOs posted Overseas.
B. The Corporate HR at Head Office shall administer the Scheme and necessary clarifications, if required, shall be issued by the Head (HRM), after obtaining due approval from the Executive Director looking after the HR portfolio.
C. The Bank may make any changes/modifications/amendments in any clause of the scheme or even rescind/withdraw the scheme altogether at any point of time.
D. The Managing Director & CEO (or the Executive Director looking after HR portfolio, in the absence of MD & CEO) shall be the Competent Authority to make amendments in the Scheme.

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ANNEXURE 'A'

Scheme for Baroda Alok Chandra Bravery Award for Recognizing the Exemplary Efforts by the Staff, For Furthering, Protecting and Safeguarding Interests of the Bank.

(To be filled by the Region)

Particulars of the nomination:

1. Name of the Staff ::
2. EC No ::
3. Designation ::
4. Grade ::
5. Date of Joining ::
6. Date of Birth ::
7. Branch ::
8. Region ::
9. Zone ::
10. DA, if any ::
11. Brief Description of the Case ::

(Describing the incident of adversity, how the employee displayed an act of courage, bravery & valor and how it benefitted our Bank or other employees or customers)

(Use additional sheet, if required)

11. Recommendation by the Region ::

Signature of Regional Head

Signature of Dy. Regional Manager

Seal of RO

ANNEXURE 'B'

Scheme for Baroda Alok Chandra Bravery Award for Recognizing the Exemplary Efforts by the Staff, For Furthering, Protecting and Safeguarding Interests of the Bank.

(To be filled by the Zonal Committee)

Particulars of the nomination:

1. Name of the Staff ::
2. EC No ::
3. Designation ::
4. Grade ::
5. Date of Joining ::
6. Date of Birth ::
7. Branch ::
8. Region ::
9. Zone ::
10. DA, if any ::
11. Brief Description of the Case ::
    (Describing the incident of adversity, how the employee displayed an act of courage, bravery & valor and how it benefitted our Bank or other employees or customers)
    (Use additional sheet, if required)

12. Remarks by the Zonal Committee::
    (Use additional sheet, if required)

13. Decision by the Zonal Committee::

☐ May be considered for Baroda Alok Chandra Bravery Award

☐ Not considered by the Committee

Signature of the Zonal Head | **Signature of the Dy. Zonal Head**

Signature of the Zonal HR Head | **Signature of the AGM/CM of ZO**

Seal of ZO

ANNEXURE "C"

Scheme for Baroda Alok Chandra Bravery Award for Recognizing the Exemplary Efforts by the Staff, For Furthering, Protecting and Safeguarding Interests of the Bank.

(To be filled by the Territory / Subsidiary)

Particulars of the nomination:

1. Name of the Staff ::
2. EC No ::
3. Designation ::
4. Grade ::
5. Date of Joining ::
6. Date of Birth ::
7. Branch / Office ::
8. Territory / Subsidiary ::
9. DA, if any ::
10. Brief Description of the Case ::
    (Describing the incident of adversity, how the employee displayed an act of courage, bravery & valor and how it benefitted our Bank or other employees or customers)
    (Use additional sheet, if required)

11. Recommendation by the Territory / Subsidiary ::

Signature of Territory / Subsidiary Head

Signature of Dy. Territory / Subsidiary Head

Seal of Territory / Subsidiary

ANNEXURE 'D'

Scheme for Baroda Alok Chandra Bravery Award for Recognizing the Exemplary Efforts by the Staff, For Furthering, Protecting and Safeguarding Interests of the Bank.

(To be filled by the Territory / Subsidiary Head)

Particulars of the nomination:

1. Name of the Staff ::
2. EC No ::
3. Designation ::
4. Grade ::
5. Date of Joining ::
6. Date of Birth ::
7. Branch / Office ::
8. Territory / Subsidiary ::
9. DA, if any ::
10. Brief Description of the Case ::
    (Describing the incident of adversity, how the employee displayed an act of courage, bravery & valor and how it benefitted our Bank or other employees or customers)
    (Use additional sheet, if required)

11. Remarks by the Committee::
    (Use additional sheet, if required)

12. Decision by the Committee::

☐ May be considered for Baroda Alok Chandra Bravery Award

☐ Not considered by the Committee

Signature of the General Manager - International Operations

Signature of the Dy. General Manager - International Operations

Signature of the Senior Manager(HRM) - International Ops

Signature of the AGM/CM of - International Ops

Seal of International Ops

CHAPTER 3: WELFARE MEASURES

STAFF WELFARE FUND & BHARAT RATNA DR. BABASAHEB AMBEDKAR MEMORIAL TRUST

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Holiday Home
Scheme For Sanction Of Scholarships To Sons And Daughters Of The Employees:
Scheme For Providing Special Assistance/ Scholarships To The Parent Employees Of Mentally Handicapped Children/ Spastic Children:
Scheme For Sanction Of Financial Aid To The Family Members Of The Employee Who Dies In Harness:
Scheme For Incentive To The Employees For Promoting Small Family Norms
Scheme For Extending Financial Assistance To The Employees Who Are On Loss Of Pay On Account Of Major And Special Operations./ Diseases
Purchase Of Hearing Aid Apparatus To Staff Members And/Or To Their Handicapped Children
Abhinandan Yojana
Scheme For Health Check Up For Full Time Confirmed Employees Above The Age Of -45- Years
Scheme For Voluntary Contribution Of Officer Towards Compensation To The Family Of An Officer Who Dies In Harness. (Escort)
Family Benefit Scheme - Voluntary Contribution Of Employees Towards Compensation To The Family Of The Employee Who Dies In Harness
Bank Of Baroda Contributory Medical Assistance Scheme For Retired Employees
Bharat Ratna Dr. Babasaheb Ambedkar Memorial Trust

GENERAL

The Staff Welfare Fund is created with a view to undertaking some welfare activities for the staff members.

1.1 At present the following activities are conducted under the auspices of staff welfare fund in respect of the employees:

Establishment of holiday homes:

Providing scholarships to the sons and daughters of eligible employees:

Providing special assistance/scholarships to the parent employees of physically/ mentally handicapped children/ spastic children:

Providing financial aid to the family members of the employee who dies in harness:

Providing incentives to employees under the Scheme for promoting small family norms

Extending financial assistance to the employees who are on loss of pay on account of major and special operations/ major diseases.

Presentation of Mementos to Retiring Employees under Abhinandan Yojna

Financial Assistance for purchase of artificial limbs and hearing aid to physically handicapped staff member and/or their handicapped children.

Health check up for full time confirmed employees above the age of 45- years.

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ESTABLISHMENT OF HOLIDAY HOMES:

1.2 At present -38- holiday homes are functioning as per the list given at para 1.16 below. The controlling branch/ office for these holiday homes will be nearest branch/office of the centers. List of Controlling Branch/ Office is also given in para 3.16 below.

PROCEDURE:

ELIGIBILITY:

1.3 All full-time confirmed employees and retired employees of the bank are eligible to avail the facility of holiday homes established by the bank at various centers. Employees who have opted for BOBEVRS-2001 will be eligible for the Holiday Home facility on reaching the age of superannuation only. i.e. 60 years.

(Cir. No. HO: 526 OF 1983 Dt. 29.09.1983)

Taking into account the desire of many young recruited collegues for availing this facility, it has been decided to extend the facility to employees on probation also, provided;

The probationers have sufficient leave balance to his credit and the attendance and performance should be satisfactory. Those who are irregular or on unauthorized absence and on notice period onresignation should not be extended the facility. Production of Identity card and proper is a must.

(Circular Ref: HO:BR:HRM/103/173 dated 08.08.2011)

CRITERIA FOR ALLOTMENT OF HOLIDAY HOMES:

1.4 **Application for Booking of Holiday Home**

Existing employees

The employees will use the payroll module to register the booking for Holiday Home after seeing the availability for the respective Holiday Home. (Process is as per Annexure A)

Retired Employees

Following Retired employees can avail the Holiday Home facility

Employees who are superannuated/ employees who have opted VRS under BOBOSR/ Pension Regulations 1995.

BOBEVRS 2001 optees are eligible only after attaining age of 60 years

The payroll user/ Payroll supervisor of the pension paying branch of the retired employee or payroll user/ payroll supervisor of any branch if the retired employee is not a pension optee, will register the requests for booking of the retired employees after confirming the details of the retired employees and after seeing the availability for the respective Holiday Home.

The application will be registered in the module even if no availability of rooms is seen on the screen and will go in the waitlist. If any cancellation is done, the same will have to be approved by the controlling branch.

The booking/ reservations may be modified in terms of change of date of booking, number of rooms etc. until it is approved by controlling branch.

The approval of the requests for booking of the holiday home will be done by the controlling branches, which will ensure that the applications are approved on a day to day basis.

RESERVATION TIME

1.5 The reservation time for present six months is now reduced to three months before the date of availing the Holiday Home facility.

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PENALTY FOR NON-CANCELLATION & NON AVAILING HOLIDAY HOME

1.6 In the Meeting of the Managing Committee of Staff welfare fund held on 30-06-2015 it was agreed to levy penalty on late cancellation/ not availing Holiday Home after booking as under;

Penalty on cancellation as under;

If employee cancels the booking/ reservation 15 days prior to the date of his booking/ reservations which are confirmed the penalty will be -02- times the rent as applicable
If employee cancels the booking/ reservation 07 days prior to the date of his booking/ reservations which are confirmed the penalty will be -03- times the rent as applicable
If employee do not cancels the booking which are confirmed and even do not visit the Holiday Home, the penalty will be -04- times the rent as applicable

1.7 If the holiday home is not vacated on the date of expiry of reservation, the employee will be charged a penalty `.30/- per day for the period of unauthorized occupation of the premises and he will be liable for not considering his eligibility for holiday home facility at any centre in India for next -3-years.

PERIOD OF STAY:
1.8 The allotment of holiday home will not be made for less than -2- days and not exceeding -7- days at one occasion.

3 1.9 The 'Check-out' the time for the holiday home will be fixed separately for each holiday home by the controlling branch. The occupants of the holiday home will be required to vacate the holiday home on the said 'Check-out' time on the day their reservation expires. The in-coming occupants will be allotted the holiday home on the said 'Check- out' time on the day their reservation of holiday home commences. Even if the incoming occupant occupies the holiday home after the said 'Check-out' time, the day will be counted from ' Check-out' time on day.

CENTRALIZED RENT COLLECTION ACCOUNT
1.10 On account of the Holiday Home module going LIVE, the rent from employees towards booking of the Holiday Home will be debited to their account as per their application and will get credited to Centralized Holiday Home Rent Collection account, opened at Baroda Main Branch bearing Account no. 01930200030488

For existing employees, the benefit Account given by the employees as available in payroll will be debited.

For retired employees the Account no. Provided at the time of booking shall be debited.

No refund of rent paid by employees in any case is permissible

The rent (per day per room) collection will be done in terms of circular no. Ref. HO/BR: 105/221 dated 01.11.2013

For officers: Rs. 50/-
For Clerical: Rs. 30/-
For Sub staff: Rs. 20/-

OCCUPATION REGISTER:

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1.11 A register will be maintained at each holiday home wherein each visitor would enter the time of his arrival and departure at appropriate time under his signature.

SUPERVISION AND CONTROL:

1.12 The day-to-day supervision and the maintenance of holiday home will be done by the caretaker provided at each center. This caretaker would be under the direct supervision of the controlling branch. The branch would look after the day-to-day running of the holiday home; it's maintenance, etc.

For obtaining the feed back of the employees using the Holiday Home, it is also desired that while leaving the Holiday Home, employee fills ' Visitors Response Form ' and mail the same directly to Asst. General Manager , (HRM), Head office, Baroda. Proforma of the 'Response Form' is as under:-

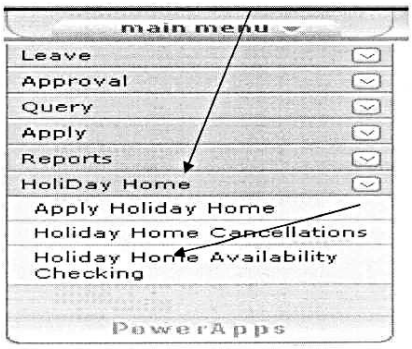
Downloaded By: Mr. MEHMOOD DANISH (DM61965)

ANNEXURE-A

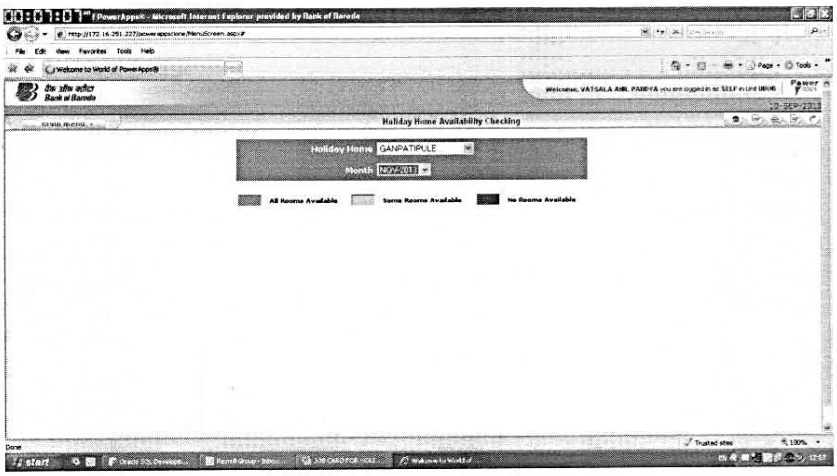
EMPLOYEE CAN APPLY FOR HOLIDAY HOME THROUGH SELF SERVICE OF PAYROLL

AVAILABILITY OF HOLIDAY HOME CHECKING

1) Visit Employee Self Service of Payroll and click on Holiday Home icon.
A drop down menu will appear, select Holiday Home Availability Checking.



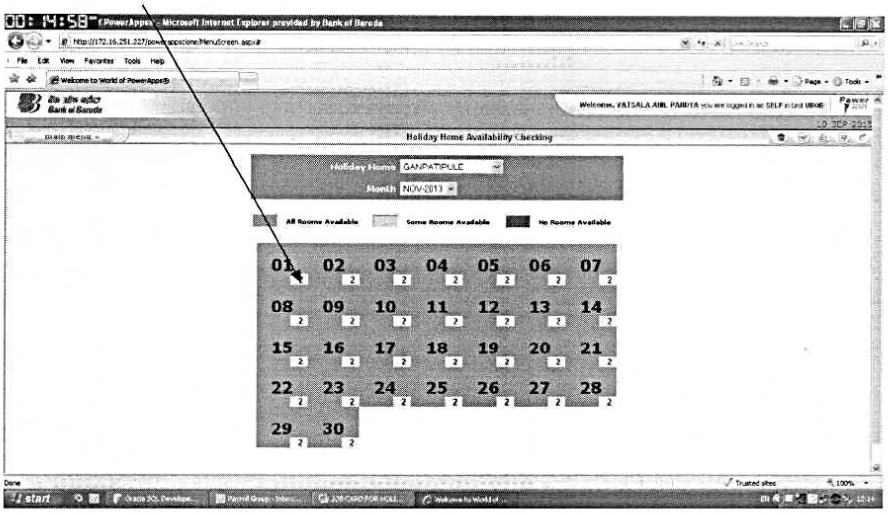
2) Following Screen will appear:
Select Holiday Home and month in which employee is interested in booking Holiday Home.



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1

3) Numbers appearing in right bottom corner of each Date indicate number of rooms available on that date

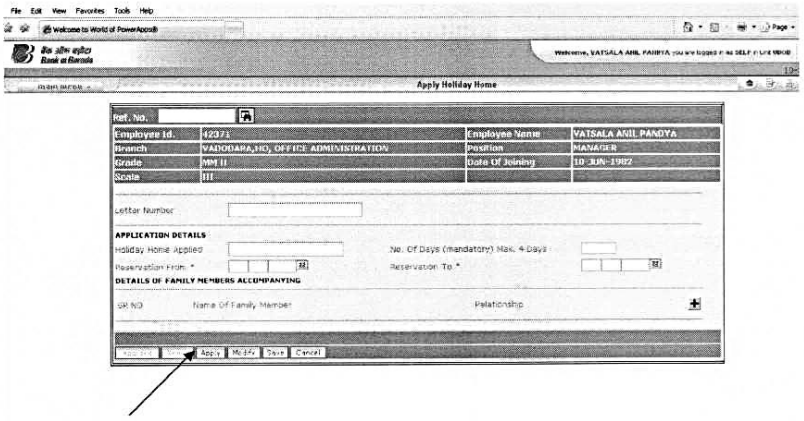


4) If rooms are available, employee may proceed for applying for that Holiday Home by:
CLICKING ON -> MAIN MENU->HOLIDAY HOME-> APPLY HOLIDAY HOME

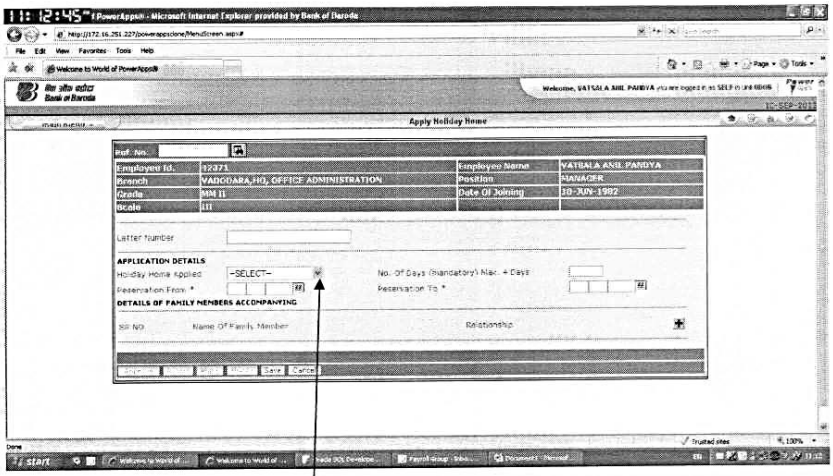


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5) On Clicking following screen will appear:
Click on Apply.

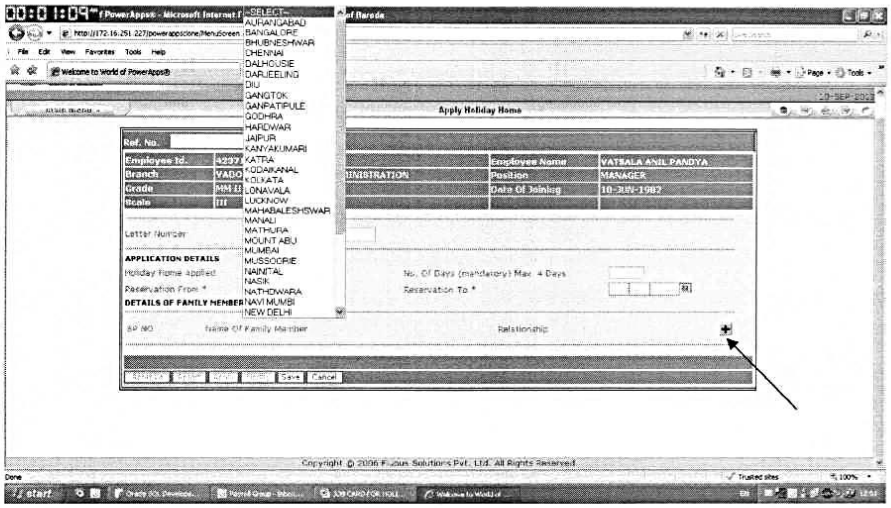


6) On Clicking apply following screen will appear:
Select
- ❖ HOLIDAY HOME,
- ❖ Enter number of days and
- ❖ Dates i.e. reservation from and reservation to

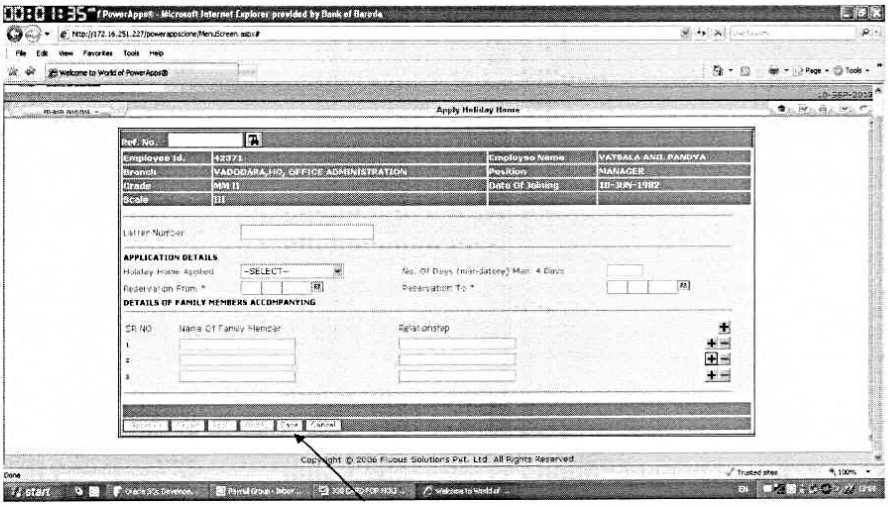


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7) For entering details of family members accompanying, click on + sign and make entry

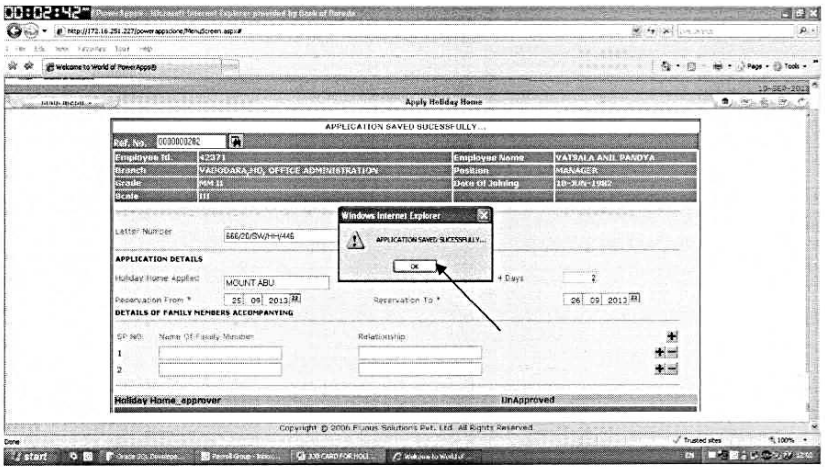


8) Click on save.



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9) Entry will be saved and following message will be received.

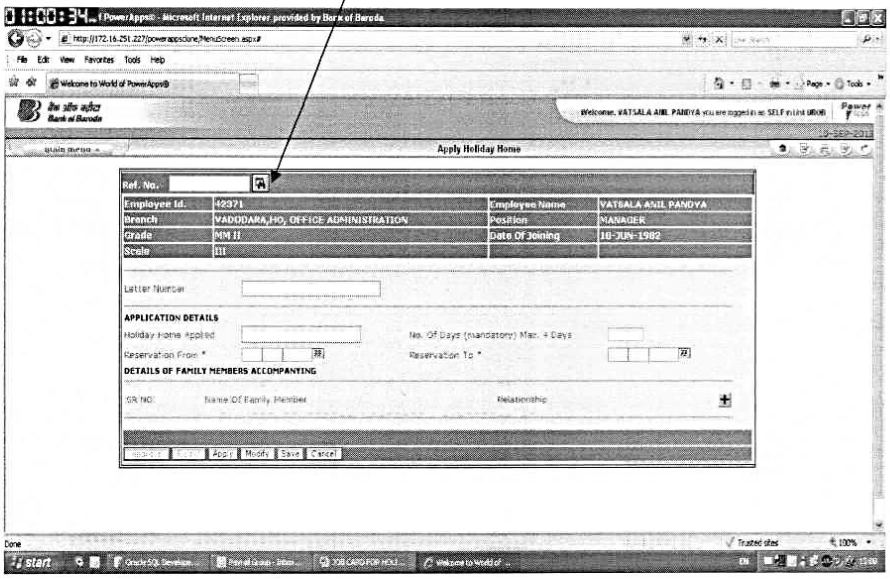


10) Note down letter number. On approval reservation slip will be generated.

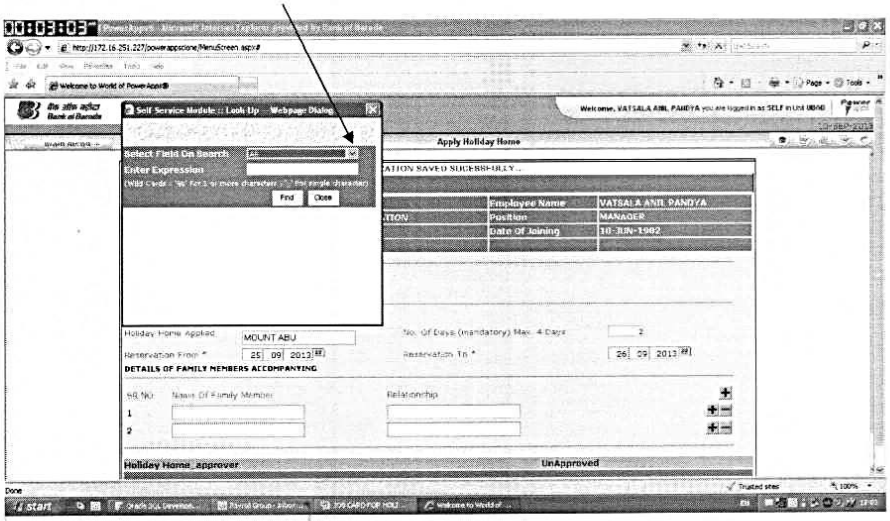


FOR CHECKING STATUS OF APPLICATION:

1) Click on -> Main Menu->Holiday Home-> Apply Holiday Home
   Click on search button against ref no.

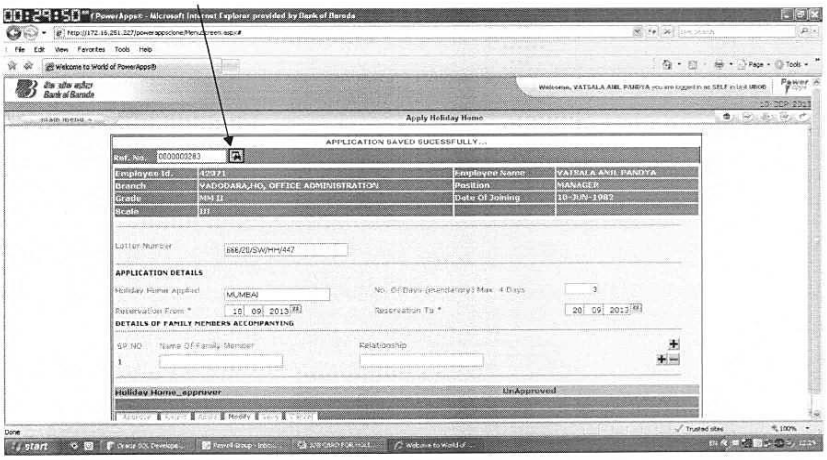


2) Following screen will appear



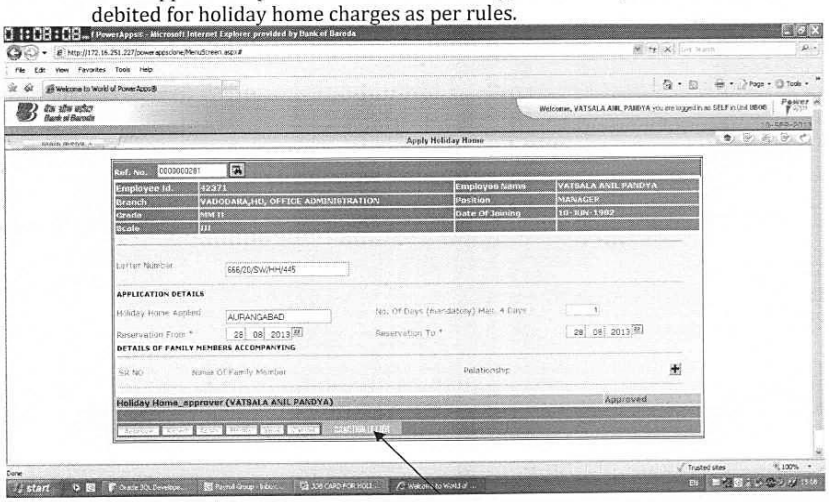
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3) Select reference number



4) Check Status

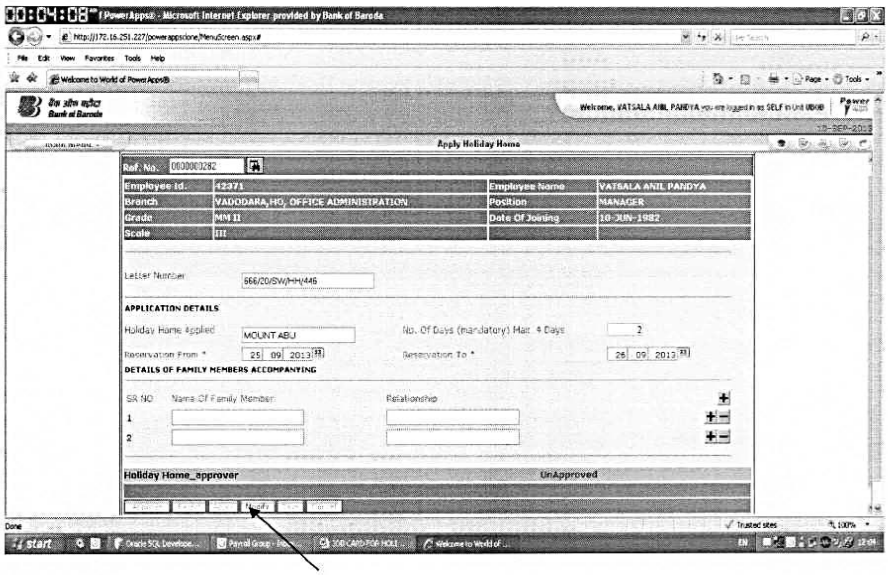
- ❖ If it is approved – print sanction letter. On approval salary account will be debited for holiday home charges as per rules.



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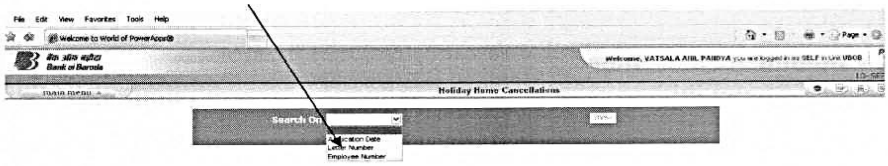
7

- If status is un-approved employee can modify the application. Modify required fields and save.



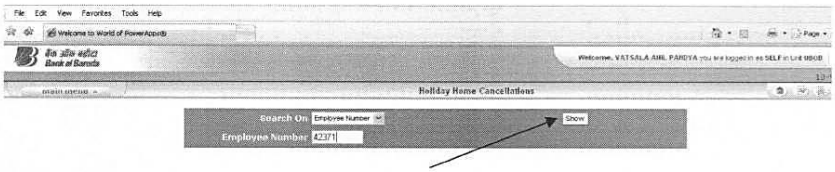
HOLIDAY HOME CANCELLATION

1) Go To Main Menu-> Holiday Home -> Holiday Home Cancellation
   - Following Screen Will Appear : Select Employee Number

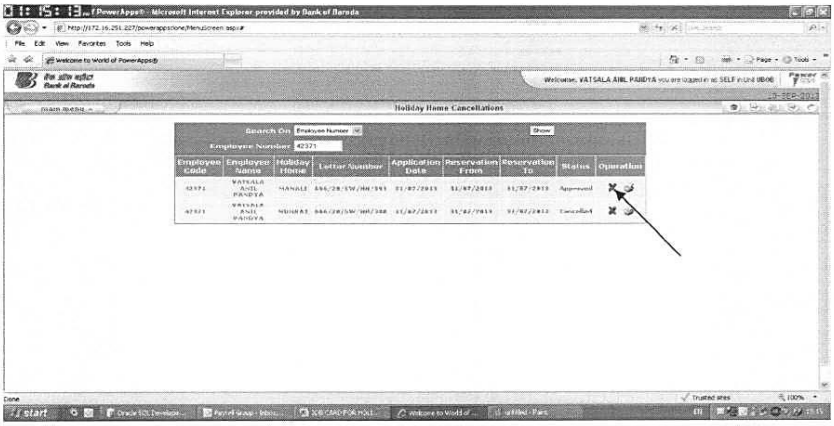


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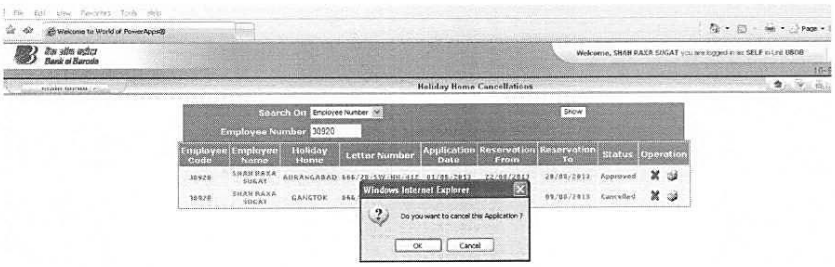
2) Enter Employee No and click on show:



3) Following screen will appear. All approved entries will be appear in this screen.
Click on Red Cross against the record for which you want to cancel holiday home:



4) Confirmation message will appear.
Click on OK



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5) Cancelled successfully message will display and cancellation charges will be debited to employees account as per rules:

Cancelled Succesfully...

Search On Employee Number Show

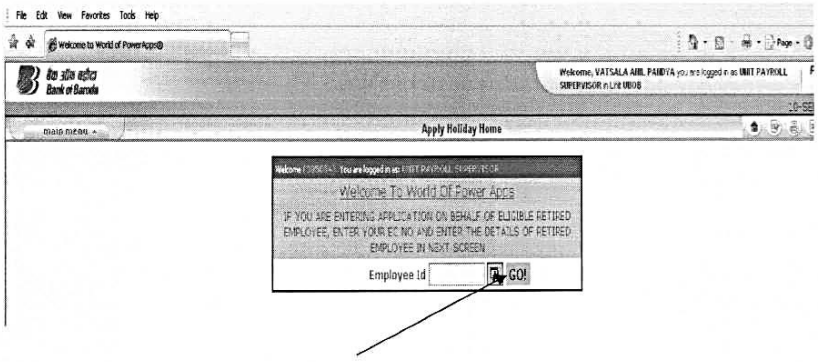
Employee Number 42371

Employee Code	Employee Name	Holiday Home	Letter Number	Application Date	Reservation From	Reservation To	Status	Operation
42371	VATSALA ANIL PANDYA	MANALI	666/20/SW/HH/391	31/07/2013	31/07/2013	31/07/2013	Cancelled	
42371	VATSALA ANIL PANDYA	MUMBAI	666/20/SW/HH/398	31/07/2013	31/07/2013	31/07/2013	Cancelled	



APPLYING FOR HOLIDAY HOME BOOKING ON BEHALF OF SUB STAFF AND RETIRED EMPLOYEES: UNIT PAYROLL SUPERVISOR OF BRANCH CAN APPLY ON BEHALF OF SUBSTAFF ATTACHED TO HIS BRANCH AND ALL RETIRED EMPLOYEES

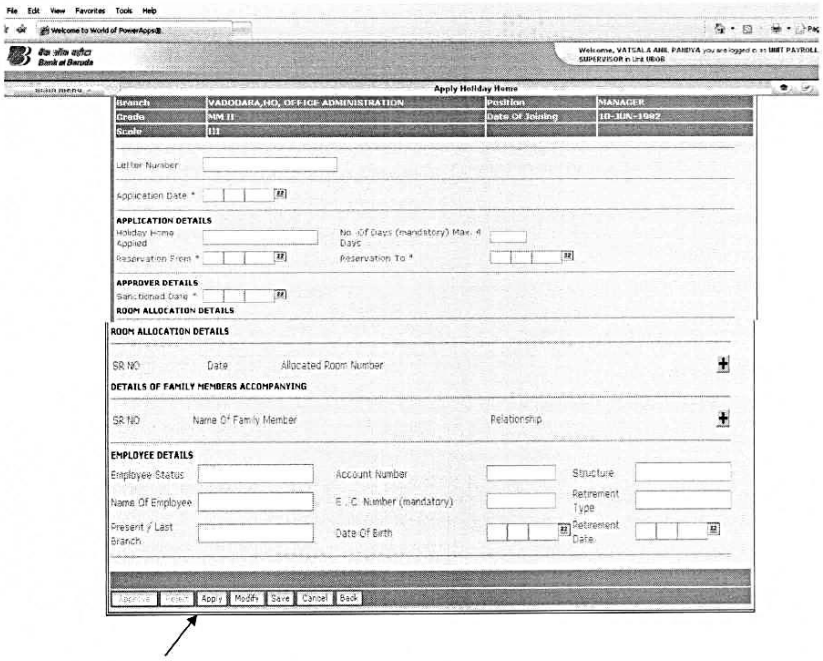
1) Login Payroll as Unit Payroll Supervisor.
Enter your EC No.and click on go:





2) FOLLOWING SCREEN WILL APPEAR- Click on Apply

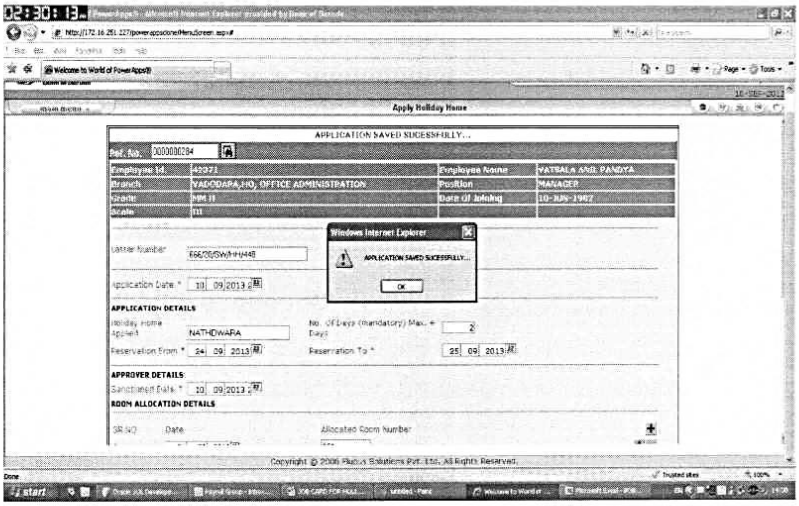
- Select holiday home, enter dates
- Enter details of Family Members accompanying
- Enter all fields UNDER EMPLOYEE DETAILS
- Employee status: current / retired whichever applicable
- Name of employee, present or last working branch,
- Account no from which amount to be recovered (please note to verify account status in cbs (it should not be closed)
- Select structure: officer/ clerk/ substaff (accordingly on approval amount will be deducted from account)
- EC No: This is mandatory field EC No. of employee on whose behalf you are applying holiday home
- Date of birth and date of retirement and
  Save Application





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3) Confirmation message will appear as per following screen. Click on save.



FOR MODIFICATION AND CANCELLATION PROCEDURE, PROCEDURE WILL BE SAME AS PER SELF.



CONDUCT AND BEHAVIOUR AT HOLIDAY HOME BY BANK OF BARODA EXISTING/ RETIRED STAFF MEMBERS

1.13 The employees and their family members who are allotted holiday homes will be required to observe certain rules of conduct and behavior during their stay at holiday homes.

The rules for this purpose are as under:

(i) Gambling of all type will be strictly prohibited.

(ii) Singing, dancing and playing a transistor/ radio in loud tone disturbing other occupants of the holiday home will be strictly prohibited.

(iii) No unauthorized guests will be allowed.

(iv) The employee concerned would be responsible for keeping cleanliness during his stay and he should hand over the premises in reasonably cleaned condition.

(v) The employee will be responsible for any damage/breakage of the furniture and other items provided at holiday home and he will have to make good the amount of damage/breakage as may be decided by the Manager of the controlling branch.

(vi) The employee will maintain decorum during his stay at holiday home.

(vii) Any Bank of Baroda existing/ retired staff member, who does not observe any of these rules will be liable to be debarred from allotment of holiday home not only at particular center but all the centers in India for a specific period as may be decided by the Managing Committee of the Staff Welfare Fund at Central Office/Head Office.

(viii) The Managing Committee of the Staff Welfare Fund has power to amend/alter or introduce new rules in this regard as well as in other matters relating to the holiday homes from time to time.

(ix) All existing/ Retired staff members, while availing Holiday Home facility will be required to produce proper Identity in terms of circular no. HO/BR/101/172 dated 18.12.2009

1.14 The employees are requested to enter into only minimum correspondence with the controlling branch in regard to holiday home reservation and other related matters. The controlling branch will either allot the holiday home or reject the application for want of availability. The controlling branch will not be able to enter into lengthy correspondence with each and every applicant.

1.15 The 'Controlling Branch' should arrange for the following at the holiday home premises:

(i) A suitable sign board showing 'Bank of Baroda Holiday Home'.

(ii) A copy of the rules of allotment etc. of holiday home should be displayed on the notice board to be placed at the holiday home premises.

(iii) A 'Suggestion Box' at holiday home premised be provided and the suggestions received be sent directly to Head Office, Baroda with comments, if any.

(iv) The Regional Authority concerned should arrange to have quarterly inspection of the holiday homes premises concerned so as to see whether all arrangements are in order or not.

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SR. NO.	REGION	HOLIDAY HOME AT	HOLIDAY HOME ADDRESS	CONTROLLING BRANCH
BIHAR, JHARKHAND & ORISSA ZONE				
1	ORISSA REGION	**BHUBHANESHWAR**	**Hotel Priya,A-30/1, Unit-3, Kharvelnagar, J.N. Marg, BHUBNESHWAR -751 001,0674 2395357 2395358 2395359**	Bank of Baroda, Abbr. Code: "BHUBAN" , 91/92,Bapuji Nagar, BHUBNESHWAR - 751 009, Ph: (0674) 2597214 / 2597910, FAX: (0674) 2597108
2		**PURI**	**Hotel Lee Garden,V I P Road, PURI – 752 001 (Orissa),Ph: (06752) 229986/223647**	Bank of Baroda Abbr. Code SWARGD, Swargdwar Branch, PURI. 752 001. Ph : (06752) 223051-07377665168
CHENNAI,ZO TAMIL NADU & KERALA				
3	MADURAI	**KODAIKANAL**	**C/o M/s. Sornam Apartments,Fern Hill Road, Opp: Hotel Tamilnadu, KODAIKANAL 624 001,04542 240562**	Bank of Baroda, Abbr. Code: "MADURA" Madurai Main Branch, PB No. 142, 5, East Avani Moola Street, MADURAI - 625 001. Ph: (0452) 2622938, FAX : (0452) 2622038
4	TAMILNADU	**OOTY**	**RN Holidays,Near Hotel Darshan, Near Lake Boat House. Ooty-643001,0423 2224550, 2443378 2443807, 2452288** **Fax no 0423 2452277**	Bank of Baroda, Abbr. Code: "COONOO" ,Coonoor Branch, P.B.No.22, 57, Grays Hill, COONOOR - 643 101. Ph : (0423) 2231721,FAX : (0423) 2236721
5	MADURAI	**KANYAKUMARI**	**Laxmi Tourist Home,East Car Street, Nr. Sea Shore, KANYAKUMARI-629 702,04652 246333**	Bank of Baroda, Abbr. Code: "NAGCOI" ,Nagarcoil Branch, DDJ Centre, Opp: Vadasheri Bus Stand, NAGARCOIL - 629 001.Ph: (04652) 232445, 8220674439
6	CHENNAI METRO	**CHENNAI**	**Bank Of Baroda Holiday Home,New No. 30/60, Old No. Home 60/1, Barkit Road ,T. Nagar, CHENNAI - 600 017,044 23454349**	Bank of Baroda, Abbr. Code: "MYLAPO" ,Z.O. Southern Zone,CHENNAI - 600 018, Ph : (044) 23454371, 23454305, FAX (044) 23454331

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EASTERN U.P ZONE				
7	LUCKNOW	**LUCKNOW**	**Grand Hotel,Nr. Novelty Theatre, 4, Lalbaug, LUCKNOW.,0522 2619661 2624229 mob 09935092176**	Bank of Baroda Abbr. Code: "NARHI", Regional Office, Lucknow, 2nd Floor, 23, Vibhutikhand, 226 Gomti nagar, LUCKNOW, Ph.: (0522) 6677656, FAX : (05220 6677667
8	VARANASI	**VARANASI**	**Hotel Siddharth,D/58/9 Sigara, VARANASI.,0542) 2221961/2220861/2223301**	Bank of Baroda Abbr. Code : NADEBS, Nadesar Branch, VARANASI. Ph : (0542) 2361820
EASTERN ZONE				
9	WB & SIKKIM	**GANGTOK**	**Hotel Taryana,Tibet Road, GANGTOK - 737 101-(East Sikkim),03592 203858**	Bank of Baroda, Abbr. Code: "GANGTO" ,Gangtok Branch, New Market.M.G. Marg, GANGTOK - 737 101. Ph: (03592)-203216-08373060054
10	WB & SIKKIM	**DARJEELING**	**Hotel Sagarika,1, J.P. Shama Road, DARJEELING 734 001,0354 2253885**	Bank of Baroda, Abbr. Code: "DARJEE" ,14, H.D.Lama Road, 12/11,Rovertson Road, DARJEELING -734 101,Ph / FAX : (0354)-2254644
11	KOLKATA METRO	**KOLKATA**	**Hotel Swagat,37,Hazara Road, KOLKATA - 730 029 ,033 24766161 6262 6464 033 24748566 FAX 033 24758324**	Bank of Baroda, Abbr. Code: "LANSDO" ,Lansdowne Market Branch, 3/1- B, Mahendra Road, KOLKATA - 700 025. , Ph: (033) 24759649 / 24860332. FAX : (033) 24860332
12	GREATER KOLKATTA AND ANI REGION	**PORT BLAIR**	**Hotel Shreesh,Link Road, Goalghar, Port Blair-744102,03192 239945 Manager 09679503928 Fax no 03192 242115**	Bank of Baroda, Abbr. Code: "PBLAIR", Port Blair Branch, BJP Bhawan, (1st floor), MG Road, Middle Point, Port Blair, PIN 744101. Phone no: 03192-239945, Fax no. 03192-24462, e-mail : pblair@bankofbaroda.com

Downloaded By: Mr. MEHMOOD MUSHTAQ (03105...)

GREATER MUMBAI ZONE				
13	MMCR	**MUMBAI**	**Nugget,Opp Samna Press Near Parel Bus Depot Near Sayajiwadi New Prabhadevi Road MUMBAI 400 025,Ph : (022) 24386098**	Bank of Baroda, Prabhadevi Branch, Abbr. Code –' PRABHA', Kamna Co-op. Housing Society, S.K. Bole Road, Prabhadevi, MUMBAI – 400 028, Ph : (022) 24229440/24227381, FAX : (022) 24302940
KARNATAKA,TELANGANA & AP				
14	KARNATAKA	**BANGALORE**	**Hotel Shree Adiga Residency,NO:32, 1st Main Road, Gandhi nagar, Bengalaru 560008,Ph : (044) 23454349**	Bank of Baroda, K.G. Road Branch P.O. Box No. 2, Prithvi Building, Kempa Gowda Road BANGALORE. 560 009., Ph : (080) 22268106/107/108 - 22259604, FAX (080) 22253526
15	ANDHRA PRADESH	**TIRUPATI**	**Hotel Bhimas Paradise,33-37 Renigunta Road, TIRUPATI - 517501,0877 2237271 2237272 Fax: 0877 2237277**	Bank of Baroda, Abbr. Code: "TIRUPA", Tirupati branch,15/3/481 B, V. V. Mahal Road TIRUPATI - 517501 ,Ph : 0877-2222242 ,FAX : 0877-2227651
MAHARASHTRA & GOA ZONE				
16	PUNE	**LONAVALA**	**Harnam Shree Housing Complex,Row House No. 2, Tungarliward, Plot No. 11, Opp. Biji's Hill Retreat, LONAVALA.,02114 273861**	Bank of Baroda, Abbr. Code: "LONAVA", Lonavala Branch,Prabhu Niwas, Nr.S.T. Bus Stand Gawali Wada, Mumbai-Pune Highway, LONAVALA - 410 401 (Dist.-Pune) , Ph : (02114) 273726 / 272119, FAX (02114) 273450
17	AURANGABAD	**NASIK**	**Trimbak Bank of Baroda HH,Duplex Flat, Thakkar's Retreat,Old Gangpur Naka, NASIK** **,0253 2582881**	Bank of Baroda, Abbr. Code: "GANNAS" ,Gangapur Branch, 7-B, Torna Palace, Maniknagar Soc., Gangapur Road Br. , NASIK - 422 013, Ph : (0253) 2570722 FAX (0253) 2316428

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18	AURANGABAD	**AURANGABAD**	**Hotel Kartiki,Opp: Siddharth Garden, Lal Bahadur Shastri Marg, AURANGABAD - 431 001,0253 2582881**	Bank of Baroda, Abbr. Code: "SAMART" , Samarthnagar Branch, AURANGABAD - 431 001, Ph: (0240)-2334208, 2362276
19	PUNE	**MAHABALESHWAR**	**Hotel Shreyas,Opp: S.T. Bus Station, MAHABALESHWAR - 412 806, (Dist: Satara) Maharashtra.,02168 260365 260603**	Bank of Baroda, Abbr. Code: "SATARA", 355/A, Shanivar Peth, SATARA 415 002. Ph : 02162 234184 ,FAX 02162 227594
20	GOA & WM	**GANPATIPULE**	**Abhisek Beach Resort,Abhisek Beach Resort, GANPATIPULE,02357 264264 235555** **Mobile 093738 48184**	Bank of Baroda, Abbr. Code : MAHRAT ,Ratnagiri Branch, Pras Plaza, C Wing, K.C.Jain Nagar, Maruti Mandir. RATNAGIRI ,Ph : (02352) 222539. FAX : (02352) 221631
21	GOA & WM	**PANAJI**	**Bank of Baroda Holiday Home,F-1, La Campala Colony, Meera Marg, PANAJI - 403 001 (GOA),0832 2464361**	Bank of Baroda, Abbr. Code: "PANAJI" ,Regional Office ; Goa & W. Maha Reg., 4Th Floor, Plaza Chamber, Dr, A.B.Road, PANAJI - 403 712, (GOA), Ph: (0832)-2426213/2224565/2235338, FAX : (0832)-2228367
22	AURANGABAD	**SHIRDI**	**Nisarg Cottage Resorts,Shirdi - Ahmednagar Road, SHIRDI - 423 109, Maharashtra.,02423 255115 255633 09822599263**	Bank of Baroda, Abbr. Code: "KOPERG" ,Kopergaon Branch, Kopergaon People's Bldg., Bank Road, KOPERGAON - 423 601,Dist: Ahmednagar (Maharashtra),Ph : (02423) 222301, FAX (02423) 225581
NORTH GUJARAT ZONE				
23	JAMNAGAR, JUNAGADH & KUTCH	**DIU**	**Royal Hotel,Near Old Fish Market, Behind Diu Municipal Complex , DIU (Union Territory) –362 520,02875 253786 Mob 09714313130**	Bank of Baroda, Abbr. Code: "DIU", Diu Branch, Nr. Jumma Masjid, Dr. Kelkar Road, DIU (Union Territory) 362 520, Ph. - (02875) 252302

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NORTHERN ZONE				
24	**DELHI METRO II REGION**	**NEW DELHI**	**Hotel Swarna Palace,15 A 33, W.E.A., Ajmal Khan Road, Karol Baug, (opp. Jeesa Ram Hospital, New Delhi-110005,Phone number :011-48011111**	Bank of Baroda, Abbr. Code: "KAROLB" Karol Baug Branch, `5-A/14, Amjal Khan Road, NEW DELHI - 110 005, Ph: (011)-25751650 / 25723585 / 25720425, FAX : (011) 25752442
25	**CHANDIGARH REGION**	**SIMLA**	**Hotel Dreamland,The Ridge, SIMLA,0177 2653005 2806897**	Bank of Baroda Abbr. Code: "SIMLA", Simla Branch, Shri Guru Singh Sabha, Cart Road, SIMLA. Ph: (0177) 2653153 / 2653010
26		**DALHOUSIE**	**Hotel Surya Resort,Baloon Church Road, Bathri View Estate, DALHOUSIE (H.P.),01899 242158**	Bank of Baroda , Abbr. Code: "PATHAN", Pathankot Branch, Dalhousie Road, PATHANKOT - 145 001, Dist: Gurdaspur (Punjab), Ph: (0186) 2221150/2232235
27		**MANALI**	**Hotel Anupam Palace,The Mall, MANALI 175 131,01902 252181**	Bank of Baroda, Manali Branch, The Mall, MANALI - 175 131 (HP) Dist. Kullu. Ph: (01902) 250052
28	**PUNJAB, JAMMU & KASHMIR REGION**	**KATRA**	**Hotel Malti Palace,Panthal Road, KATRA, Jammu.,01991 233500 233501**	Bank of Baroda , Abbr. Code:"GANJAM" , Gandhinagar Branch, Gole Market, Gandhinagar. JAMMU - 180004 , Ph: (0191) 2451481 / 2437572
RAJASTHAN ZONE				
29		**MOUNT ABU**	**"Ambu Shri Kunj",1,Janta Colony, Behind Hotel Hilltone, Mount Abu – 307 501 (Dist.-Sirohi),Rajasthan,Ph: Mobile – 09427600696.**	Bank of Baroda, Abbr. Code: "ABU", MOUNT ABU-307 501, Dist. Si rohi, Rajasthan, Ph: (02974) 235166
30		**UDAIPUR**	**Hotel Kanchan Palace,60, Panchsheel Marg, Town Hall Road,Delhi Gate, Near Shramjivi College, UDAIPUR-313001,0294-2420162/2425145/5101579**	Bank of Baroda, Abbr. Code: "UDAIPU", Udaipur Main Branch, Opp: Town Hall, UDAIPUR - 313 001, Ph: (0294) - 2421673, 2420671 [F] 2413245
31	**UDAIPUR REGION**	**NATHDWARA**	**Hotel Shahi Palace,Opp. Vandana Talkies, Bus Stand, , NATHDWARA , Dist. Rajsamand, Rajasthan-313301.,Ph. 02953-230899, Mob:09660634091**	Bank of Baroda. ,Abbr. Code: "NATHDW" , Nathdwara Branch,NATHDWARA, Dist: Rajsamand, Ph: (02953) - 232914, 234108.

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32	**JAIPUR REGION**	**JAIPUR**	**Hotel Ratnavali,M.I. Road, 138, New Colony, Nr. Panch Batti, JAIPUR - 302 001(Rajasthan).,0141 2363217 2377487 FAX 0141 2367530**	Bank of Baroda , Abbr. Code: "MULJAI" Park Street Branch, 7, M.I. Road, JAIPUR - 302 001(Rajasthan), Ph: (0141) 2370366 / 2379812., FAX : (0141) 2378364,
SOURH GUJARAT ZONE				
33	BULSAR REGION	**SAPUTARA**	**Hotel Chitrakut Guest House,SAPUTARA , Dist: Dang, Gujarat,02631 237261 237237**	Bank of Baroda, Abbr. Code: "TITHAL", Regional Office, Bulsar Region, Mahalaxmi Aptt., Tithal Road,BULSAR-396 001,Ph: (02632) 241453/241486/240277/244210 Fax: (02632)-248321,243112
WESTREN UP & UTTRAKHAND ZONE				
34	**HALDWANI**	**NAINITAL**	**Hotel Sashi,Naya Bazzar, Tallital, Di. Nainital,05942 231152**	Bank of Baroda, Abbr. Code: "NAINIT", Mallital, Mall Road, NAINITAL - 263 001 (Dist: Nainital), Ph: (05942) 236285 / 236841
35	AGRA	**MATHURA**	**Hotel Heera Celebration,Opp.Kaila Devi Mandir, Junction Road , Sonkth Adda, MATHURA.,0565 2406000 6543222**	Bank of Baroda, Abbr. Code :"MATHUR", Kotwali Road, MATHURA. 281 001. Ph : (0565)2505969 / 2901183, FAX : (0565)2403694
36	DEHRADUN	**HARDWAR**	**Hotel Ganges Rivera, Hardwar,Delhi By pass Road, Near Vishwakarma Ghat, P.O. Kankhal, Haridwar, Uttrakhand,01334-240940,240943, Tele fax-01334-240942** **Mobile: +91-9358189261,9358189263**	Bank of Baroda, Abbr. Code: "BLYHAR" CHANDRA CHARYA CHOWK HARDWAR – 249 407 (Dist: Hardwar) Ph: (01334)-226041/220288
37	AGRA	**AGRA**	**Hotel Jyoti Continental,Off. Fatehabad Road, AGRA – 282 001,09358039920/21/22**	Bank of Baroda, Abbr. Code: "AGRA", Main Branch, 13, M.G. Road, AGRA , Ph : (0562) 2461202 / 2464362, FAX: (0562) 2250016
38	DEHRADUN	**MUSSOORIE**	**Hotel High Walls,Near Garwal Mandal Vikas Nigam, The Mall, MUSSOORIE-248179,Mobile no. 09897651597**	Bank of Baroda, Abbr. Code:"MUSSOO", Mussorie Branch, Pooranchad Estate, The Mall, Kulri, MUSSOORIE - 248 179,Ph : (0135) 2632356 / 2630670

Downloaded By: Mr. MUKUND DA... (...05:...:55)

SCHEME FOR SANCTION OF SCHOLARSHIPS TO SONS AND DAUGHTERS OF THE EMPLOYEES:

1.17 NUMBER AND AMOUNT OF SCHOLARSHIPS:

The Managing Committee of Staff Welfare Fund has decided to allot following number and amount of scholarships:

No. of Scholarships	**Amount of each Scholarships p.a.**	**For**
1500	1000	Secondary Education (from passing of Std. IV up to Std IX level)- Provided further study is continued by the student1500 `. 1500/-College Education (graduation From Passing Std. 10 Exam upto Passing of last but one year of Graduation) provided further study is continued by the student.
100	`.2000	From passing Graduate Examination up to passing of last but one year of P.G./Professional Degree Courses/ Disciplines stated below, provided further study is continued by the student

Downloaded By: Mr. MEHMOOD DARVESH (DM051965)

1.18 POST GRADUATE/DEGREE COURSES/DISCIPLINES COVERED UNDER THE SCHEME:

(1) Post Graduate in Engineering/Technology (M.E./M. Tech.)
(2) Post Graduate in Medicines (M.S./M.D.)
(3) MBA from the recognised University.
(4) Post Graduate Degree course in Banking & Research in Banking.
(5) Master of Finance & Control -3- year course.
(6) Master of Business Finance -2- year course.
(7) Master of Social Works (MSW) -2- year course.
(8) Master of Environment Management -2- year course.
(9) Post Graduate Course in Chartered Financial Analysts (from the Institute of Chartered Financial Analysis of India, Hyderabad)
(10) Post Graduate degree course from IIT.
(11) Cost Accountant course.
(12) Post Graduate Degree course in Company Secretary.
(13) Chartered Accountant course.

(The P.G. courses of M. A., M. Com., M. Sc., not covered in the approved list.)

CRITERIA:

1.19 The main criteria for awarding scholarship would be merit, i.e. percentage of the marks obtained in the previous examination by the concerned student. The scholarships would be granted on the results of the examinations held at the close of the previous academic year.

ELIGIBILITY:

1.20 Full time confirmed employees (from the Academic Year 1999-2000, permanent part time employees also) in service of the Bank as on 31st

December of previous calendar year would be eligible for sanction of scholarships for their children under the scheme provided the child continues higher studies. Ex-patriate officers are also eligible to apply for scholarship in respect of their children studying in India. Part-time employees would not be eligible under the scheme.
(Circular No.HO: BR: 91/34 dated 05.02.1999)

Amount of each scholarship p.a.	**PARTICULARS**	**Min % Marks**	**Total emoluments ceiling (`. p.m.)**
`. 1000/-	Secondary Education (From Passing of STD IV up to SSC level)	50%	`.18000/-
`. 1500/-	College Education(Post SSC Education up to Ist Graduation)	55%	No ceiling
`. 2000/-	Post Graduate/ Professional Degree Courses (for the disciplines/courses as stated at para 3.18 above)		No ceiling

Downloaded by: MOHAMMED DANISH (DM051965)

1.21 ALLOCATION OF SCHOLARSHIPS:

The total number of scholarships in each category i.e. for secondary education, college education and post-graduate courses would be distributed and allocated to each region in proportion to total number of employees (officers and award staff) posted in the region as on 31st December of the previous year.

1.22 PROCEDURE

(ii) The eligible employee who desires to avail the above facility should apply in the prescribed proforma as per Annexure II through the branch/office manager. The last date of submission of such application shall be as notified from time by the concerned zones.

(iii) Separate applications should be submitted for each son/daughter if more than one son/daughter is eligible for such scholarship.

(iv) The eligible employees should submit a true copy of the mark sheet of the previous annual examination duly certified. If any of the subjects is not to be included for calculating percentage then specific mention of the same should be made duly certified by the school/college/university authorities. Original mark sheet should be returned to the employee after verification by the branch/office and the true copy should be forwarded along with the application to the concerned zone.

(v) The date of examination and results should be invariably mentioned in the application. Applications, which are incomplete and not submitted in time, will be rejected.

(vi) The branches would be advised about the sanction of the scholarship by the concerned Regional Authority.

Note:

Branch authorities should forward the application within the time limit after due verification to Regional office for necessary action.

Downloaded By: Mr. MEHMOOD ANJUM (D405965)

1.23 **SCHEME FOR PROVIDING SPECIAL ASSISTANCE/ SCHOLARSHIPS TO THE PARENT EMPLOYEES OF MENTALLY HANDICAPPED CHILDREN/ SPASTIC CHILDREN:**

ELIGIBILITY:

(ii) All full time confirmed permanent employees of the Bank are covered under the scheme.

(iii) arent employees of such children who are having serious spastic/ mentally handicappedness like mental retardness, total blindness, deafness and

(iv) dumbness, etc. and who require education/training/correctional therapy at the special schools/college meant for them are eligible to apply under the scheme.

(v) Such assistance would be extended so long as the physically/ mentally handicapped child is required to be in the special school/college for the

(vi) purpose of education/training/correctional therapy.

(vii) The purpose of the scheme is to extend financial assistance to defray a part of expenses incurred by the parent employees on such children. Beneficiaries of the scheme would not be debarred from securing financial assistance form other sources, and such assistance would have no bearing on scholarship to be sanctioned by the Bank.

PROCEDURE:

Applications under the scheme up to an amount of`.2000/- per year will be considered/sanctioned by the branches at their level after adhering to the following procedure.

Branches should obtain from the eligible staff members applications in the prescribed form (ANNEXURE III) along with supporting documents like true copy of medical certificate, copy of the receipt for the expenses incurred on correctional therapy at the special school/ college/ institute/ authorities certifying the following.

(i) Admission/ continuance of the child in such school/Institute.

(ii) Nature of physical/ mental handicap of the child.

(iii) Their fees

Such a certificate will have to be submitted every year along with application form.

After scrutiny/processing the applications, the branches should sanction the applications found in order and allow payment up to `.2, 000/- per annum under the scheme by debiting "HEADOF A/C-Staff Welfare Fund" and should send their debit advice by using Schedule M along with application form and enclosures to Staff Welfare & Sports Dept., Head Office, Baroda for necessary reimbursement.

Applications under the scheme for an amount exceeding `.2000/- SHOULD NOT BE SANCTIONED AT BRANCH LEVEL BUT IT SHOULD BE SENT TO HEAD OFFICE, BARODA FOR CONSIDERATION. (Ref: HO: BR:90/216 dated 24/7/1998) No time limit has been prescribed for submission of application for the respective academic session/ year.

A separate application should be submitted for each such eligible child.

Downloaded by Mr. MOHAMMAD DANISH (DI051975)

1.24 SCHEME FOR SANCTION OF FINANCIAL AID TO THE FAMILY MEMBERS OF THE EMPLOYEE WHO DIES IN HARNESS:

OBJECTIVE:
The main objective of the scheme is to provide immediate financial relief to the family of an employee who dies in harness.

ELIGIBILITY:
All full time as well as part-time confirmed employees (in all categories) are covered under this scheme. This will be applicable for the families of the employees who expired/expire in harness irrespective of the fact whether the employee dies while on duty or outside duty hours.

QUANTUM OF FINANCIAL AID:
When an eligible employee dies in harness, his/her next kith/kin will be given immediate financial aid of `.50, 000/- through the branch/office where the concerned employee was working.

PROCEDURE:
(i) When an eligible employee dies in harness, his/her next kin would be required to make an application for the financial aid in the prescribed proforma. (ANNEXURE IV)
(ii) Next to kin of the employee concerned will submit the application to branch/ office where employee concerned was working last.
(iii) In case of married employee, the spouse will be entitled to get this financial aid and in case of unmarried employee, the parents will get the financial aid, in case of unmarried employee whose parents are not alive, next kin will get the aid.
(iv) On receipt of application in prescribed proforma, the Branch/ Office Manager would disburse the amount of financial-aid of `.50, 000/- immediately.
(v) The amount of financial aid of `.50, 000/- disbursed should be debited to the Head Office Baroda - Attention -Staff Welfare Fund Department. The claim for the same should be raised in M Schedule and forwarded to Asst. Gen. Manager (HRM), Head Office, Baroda, House, Mandvi, Baroda.
(vi) A copy of the death certificate should invariably be attached with the application.
(Ref. Circular No. HO: BR: 91/34 dated 05.02.1999).

1.25 SCHEME FOR INCENTIVE TO THE EMPLOYEES FOR PROMOTING SMALL FAMILY NORMS

As per the government guidelines, the employees are being paid sum of `.500/- (Rupees Five hundred only) towards incentive for small family norms.
It has been decided to pay a sum of `. 1500/- to the employees towards incentive for promoting small family norms over and above the incentive of `. 500/- being given by the Government, against application as per Annexure V. (Medical Certificate should be submitted along with the application - (Ref. Circular No. HO: BR: 91/34 dated 05.02.1999).
For making payment under this scheme, strictly as per the guidelines in this circular, the branches are requested to adopt the same accounting procedure, which is being followed at present for payment for handicapped children of staff members. In other words, the branch should release payment to the eligible staff members to the debit of staff welfare account HO. Baroda and Send the Debit advice along with the relevant details of payment made, to Staff Welfare Department, Head Office, Baroda. The said department at HO would respond the same to the branch.

Downloaded By: [illegible] (UMESH ODDANSH :(UM051965)

1.26 <u>SCHEME FOR EXTENDING FINANCIAL ASSISTANCE TO THE EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF MAJOR AND SPECIAL OPERATIONS./ DISEASES</u>

It has been decided that the employees, who are required to remain on leave on loss of pay (due to non availability of leave of any kind, to their credit), due to major and special operations, be given financial assistance at the rate `. Rs. 10,000/-p.m. subject to a maximum of Rs. 1,20,000/- per person during the entire period of service.

The concerned employee will have to apply for the financial assistance as above, in the prescribed proforma at Annexure VI through branch with recommendations of the Branch Manager.

All the claims under the scheme should be sent to Head office for sanction through respective Regional office and should not be considered at Branch/ regional Office level.
The other conditions to be observed while forwarding the applications to Head office are given below;
1. Application of the employee should be in the prescribed format specifying the illness etc. as Annexed.
2. Medical Certificate, clearly showing details of disease/ operation, duration of sickness, recommendation of leave on medical ground.
3. Recommendation of the attending Doctor stating that the employee is required to remain on loss of pay due to major and special operation
4. Confirmation of Regional Authority that no leave is available to the credit of the applicant.

(Circular Ref: BCC: BR/107/367 dated 30.07.2015)

While forwarding and recommending application, Branch/ Office should also check that there is no discrepancy in dates mentioned in the medical certificate and the application. Branch Authority should clearly mention, number of days with duration, while recommending under the scheme.

(Ref. Circular No. HO: BR: 91/34 dated 05.02.1999)

1.28 Financial Assistance for purchase of ARTIFICIAL LIMBS TO PHYSICALLY HANDICAPPED STAFF MEMBER AND/OR THEIR HANDICAPPED CHILDREN.
Under the Scheme, a needy staff member has to apply in the prescribed application form as per proforma attached with this at Annexure III-A, giving full details about his/his ward's handicappedness and forwarding therewith a supporting medical certificate and quotation for the cost of artificial limbs. All such applications are to be submitted through branch concerned. All the claims under the scheme should be sent to Head office for sanction through respective Regional office and should not be considered at Branch/ regional Office level.

[LIMIT ` 40,000/-per case]

1.29 <u>PURCHASE OF HEARING AID APPARATUS TO STAFF MEMBERS AND/OR TO THEIR HANDICAPPED CHILDREN</u>

Needy staff members have to apply in prescribed application form (Annexure III B) giving full details about his/her ward's handicappedness and forwarding therewith a supporting medical certificate and a quotation for the cost of hearing aid. All the claims under the scheme should be sent to Head office for sanction through respective Regional office and should not be considered at Branch/ regional Office level.

[ceiling ` 40,000/-per case]

Downloaded by Mr. MEHMOOD DANISH (DM0...965)

1.30 ABHINANDAN YOJANA

Presentation of memento to the retiring employees under the auspices of Staff Welfare Fund (effective form 1.1.1995)

Under the Scheme, Silver memento having the Banks' Emblem engraved on one side and name of the employees, branch and date of retirement engraved on the other side, is to be presented to all retiring employees who retire on Superannuation, including those employees who retire voluntarily from Bank's Service on completion of -30-years of service or - 55-years of age. (But not in other cases of voluntary retirement, resignation, termination etc.)

The felicitation function should be organised in the last week of the month in which employees are retiring.

Now, following categories of employees are also covered for presentation of memento.

Employees dying after putting in -30- years of service or -55- years of age.

The retirees of BOBEVRS-2001 are also covered under this scheme provided he/she has completed -30-years of service on 31st of March 2001.

Downloaded By: Mr. MEHMOOD DANISH .(DOB:01/01/1965)

1.31 SCHEME FOR HEALTH CHECK UP FOR FULL TIME CONFIRMED EMPLOYEES ABOVE THE AGE OF -45- YEARS

As you are aware we are having a Health Check-up Scheme for employees above 45years of age circulated vide letter No. HO: SW&SPORTS: E-26/153 dated 23.01.2002 (copy enclosed). The scheme is aimed at preventive health care aimed at early detection of incidence of ailments, if any, and timely action in lifestyles or therapy for better quality of life. Keeping this in view the managing committee of welfare fund has introduced following improvements in the scheme in terms of the amount reimbursed and a wider coverage:

All Full Time Confirmed Employees above 45 years and **their spouses** above 45 years are eligible for Check-up once in 2 years.

Bank will reimburse Rs.1500/- per person covered as above towards Diagnostic Charges, i.e. Rs.3000/- for Employee and Spouse together in a 2 years period.
The facility will be available once in -2- years.

In view of this the circular dated 23/01/2002 mentioned above.

1s replaced with this revised scheme as per this letter and enclosed Annexure A, B end C.

Since the amount has been increased from Rs.1000/- to Rs.1500/- per person and with thecoverage of spouse, the amount reimbursed has been increased to Rs. 3000/- (total increase is threefold), you may explore increasing the Diagnostic Procedures by negotiating with the Clinics / Hospitals /Diagnostic Centres where we are having tie-up for Health Check-up or negotiate with other Diagnostic Centres.

At Baroda, we have negotiated with M/s Apollo Diagnostic Centre for increasing the Diagnostic Procedures / Check-up which usually are required to be undertaken by a person above 45 years and enclose the revised list of Tests offered at *Apollo* Diagnostic Centre for your information (Annexure A).

You may follow this or may finalize further improvements by negotiating with Diagnostic Centres / Hospitals at locations`under your jurisdiction. The detailed Scheme is enclosed as Annexure B. List of Competent authorities under this scheme is at Annexure- C.

A Committee consisting of the Zonal Head OR Regional Head, HRM Department Head and one more Officer from Zonal / Regional Office may revise tie up arrangement with the Hospitals / Diagnostic Centres. Once the arrangement is finalized, a suitable circular may be issued advising the Scheme, amount payable and coverage by the concernedRegional / Zonal Office for the respective centres.

List of hospitals/clinics where the revised arrangements are finalised along with the diagnostic tests may be sent to AGM (HRM) HO Baroda by] 15th Nov 2012

Downloaded By: M. MEHMOOD DANISH (DM01965)

LIST OF TESTS

Sr. No.	Tests (Mole)	MRP	Tests (Femoles)	MRP
1	Haemogram	200	Haemogram	200
2	Urine	070	Urine	070
4	SGPT	120	SGPT	120
5	S. Creatinine	110	S. Creatinine	110
	ECG	150	ECG	150
	Lipid Profile	450	Lipid Profile	450
8	PSA	450	Thyroid Profile	450
9	USG(whole abdomen)	900	USG(whole abdomen)	900
10	Blood SugarFasting &	120	Blood Sugar Fasting & PP	120
11	X-Ray Chest	300	X-Ray Chest	300
12	HbA1C (Only for Diobetics§	500	HbA1C (Only for Diabetics)	500
	TOTAL	3370		3370

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ANNEXURE B

GUIDELINES TO COMPETENT AUTHORITIES FOR IMPLEMENTATION OF THE HEALTH CHECK UP SCHEME

1 . The Scheme is available to full-time and Confirmed Employees above 45 Yeors and their Spouses who are above 45 years of age

2 The concerned Regional Heads / Administrative Heads shall liaise with Hospitals / Medical centres in their area of operation and after ascertaining full details of the health packages offered by them, shall submit the proposals to the Competent Authority for final approval of the Health Check-up packages under the scheme.

3 The Competent Authority may finalise the proposal submitted in this regard and approve the same keeping in view the proposed Benchmark package.

4 The following guidelines shall be observed while permitting an employee for undergoing the Medical Health Check-up under this scheme.

i) All employees and spouses above 45 years covered under this scheme can avail the Health Check-up once in -2- years.
The Health Check-up is voluntary.
Employee should obtain prior approval before proceeding for Health Check-up and reimbursement of the Health Check-up fees shall be sanctioned by the Competent Authority on submission of Money Receipt and copy of Medical Report of the approved Hospital/Medical Centre.
iv) The amount reimbursed will be Rs.1500/ per person.

v) Two years will be counted from the date of last medical check-up done for which reimbursement was granted.

As the 2 year period is to be observed proper record of availing of the facility and date of availing and age in respect of employee and spouse may be maintained by the concerned competent authorities sanctioning the reimbursement.
5 No TA/DA will be payable for undergoing the medical check up.
6. REIMBURSEMENT OF HEALTH CHECK - UP FEES:

The Employee will be required to first pay the health check-up charges to the Hospital /clinic and thereafter seek reimbursement from the Bank against production of Money Receipt issued by the Hospital. The Branch Administrative offices will allow reimbursement to the extent of 71500/- per eligible Employee and Spouse i.e. Total 73000/- once in -2- year period.

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The Schedule of various competent authorities for this Scheme is at Annexure

SCHEDULE OF COMPETENT AUTHORITIES UNDSR THE HEALTH CHECK HP SCHEME

	COMPETENT AUTHORITY
FINALISING TIE-UP ARRANGEMENTS WITH HOSPITALS/MEDICAL INSTITUTIONS	ZONAL HEADS/REGIONAL HEADS
GRANTING OF AUTHORITY TO AN EMPLOYEE FOR AVAILING HEALTH CHECK-UP UNDER THE SCHEME ANDALLOWING REIMBURSEMENT OF THE EXPENSES INCURRED FOR THE SAME.	ZONAL OFFICE- ZONAL HEADS/ CHIEF MANAGER (CO-ORDN) REGIONAL OFFICES-REGIONAL MANAGERS/DRMBCC- -ASSTT.GEN. MANAGER(O/A) HEAD OFFICE- -ASSTT.GEN. MANAGER(OA) For Employees at Branches -Branch Head For Branch Manager -R< porting Authority Staff College -Principal Z.I.C —Asstt.Gen Manager/ Executive-in-Charge of Z.IC. Training Centre -Chief Manager [Trg] / In-charge of Training Centre.

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DRAFT OF THE LETTER TO BE ISSUED TO ELIGIBLE STAFF MEMBER TO AVAIL THE HEALTH CHECK UP UNDER THE SCHEME

The Hospital/ Diagnostic Centre,

Dear Sir,

Re: Scheme for Health Check Up for full time confirmed employees above the age of -45- years.

Mr. / Mrs. / Miss_____ is a full time confirmed employee of the Bank and has been registered for Health Check Up with your hospital/ Diagnostic Centre on.

Mr./ Mrs./ Miss_____ will be directly paying you the amount of `. 1000/- for undergoing the various tests under the scheme offered by you.

Please issue him a money receipt accordingly for enabling him/her to submit the same to us for reimbursement.

The signature of Mr. / Mrs. / Miss_____ is appended below.

Thanking you

Yours faithfully,

(COMPETENT AUTHORITY)

Signature of Mr. / Mrs. / Miss_____ Verified by _____
Name _____Designation _____

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1.32 SCHEME FOR VOLUNTARY CONTRIBUTION OF OFFICER TOWARDS COMPENSATION TO THE FAMILY OF AN OFFICER WHO DIES IN HARNESS. (ESCORT)

At the request of All India Bank of Baroda Officers' Association, Bank has agreed to arrange to administer the scheme for providing compensation to family of an officer who dies in harness and for which each officer would contribute `.10/-. All officers were advised to submit an irrevocable letter of authority as per proforma attached with HO Circular No. HO: BR:
87/261 dated 21.11.1995 (copy reproduced here) addressed to the Bank whereby the Bank is authorised to deduct `.10/- per officer who dies in harness (from the salary or Saving Bank A/c) towards the compensation to be paid to the family of the deceased officer. With a view to have smooth administration of the above scheme, the following procedure is prescribed;

1. In response to the appeal of the Association, officers have already submitted their letters of authority in this regard. However, if any of the officer has not done so, he may submit his authority letter, AS PER PROFORMA given at ANNEXURE 'A' If he so desires, at the earliest to the branch/office where he works.

2. Such letters of authority are required to be kept in the branch but a list of such officers who have given the authority with their names, EC Nos., Designations should be forwarded to their respective Regional Office who in turn will compile a consolidated list and send it to AGM (HRM), Head Office, Baroda.

3. Based on the number of authority letters so received, the Head Office would arrange to remit an amount equivalent to `.10/- multiplied by the number of officers who have authorised such deduction to the family of the officer who dies in harness through the branch concerned. In such an event the Head Office would thereafter issue a suitable circular to all branches/offices requesting the Branches/Offices to arrange to deduct `.10/- towards the contribution in respect of the deceased officer.

4. On receipt of such circular, the branch should arrange to deduct `.10/- from the salary/saving bank account of the officers who have authorised such deduction and credit the amount in the newly opened "G/L Contribution to death in harness A/c - code 4911.

REVERSE this entry preferably on the same day or the next day, as under: Debit: G/L Contribution to death in harness A/c Code 4911
Credit: Schedule "I" drawn on the BASE BRANCH of the Regional Office

Send the above Schedule "I" along with the statement as per Annexure "A" of this circular to the Regional Office within -3- days, positively. Branches should ensure that their realisation advices of "I" SCHEDULE is received from their Regional Offices within a week from the date of schedule.

IN NO CASE BRANCH SHOULD SEND CREDIT ADVICE DIRECTLY TO THE HEAD OFFICE.

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Actions to be taken by the Regional Offices:

1. Credit advices received from the branches of the Region should be responded promptly after due scrutiny and credited in the "G/L Contribution to Death in Harness A/c, Code -4911 already opened with their Base Branch. Regional Office should send realisation advices of "I" Schedule to the branches without any delay.

2. Regional Offices should make constant follow up with those branches from which the credit advices and the statements are not received.

3. After receiving credit advices from all the branches, the Regional Office should pass the following entry for the consolidated amount.

Debit: Base Branch - Regional Office A/c G/L Contribution to death in harness A/c. (Code 4911)
Credit: H.O. Baroda - HEAD OFFICE A/C (HEADOF) G/L Suspense compensation to deceased Officers' Family A/c. (Code 2859)

Regional Offices should thereafter send a consolidated credit advice along with the statement as per Annexure B to Head Office. by Regd. Post or through approved courier in a separate envelope addressed to the Asstt. General Manager (HRM) on the top of the envelope. Regional Office should mention "Escort Scheme Credit Advice" - " List".

Reg. Office should send one and only one credit advice.

4. Regional Office should not send Annexures received from the branch to Head Office, because it is for use for the Regional Office.

5. MMO, ZOs, CBBs, ZICs, RTCs, Staff College & Subsidiaries like BOBCARDS and BOB Housing Ltd. where our Bank's officers are on deputation etc. are requested to send their credit advice directly to Head Office within the prescribed time limit.

Branches and Regional Offices are requested to take a careful note of the above instructions and should act strictly as per these instructions to help in efficient administration of this scheme.

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IRREVOCABLE LETTER OF AUTHORITY

The Branch Manager/Chief Manager, Bank of Baroda
_____

Dear Sir,

Re : Voluntary scheme for contribution at the rate of `.10/- per deceased officer, towards compensation to the family of an officer who dies in harness.

I am willing to contribute under the aforesaid scheme and accordingly hereby authorise the Bank to deduct an amount of `.10/- per officer who dies in harness, as my contribution towards compensation to the family of the deceased officer. I also authorise the Bank, if for some reasons such deduction is not made form my salary for the relevant month, the said amount may be deducted from my salary in the next month or from my Saving Bank Account to which my salary is credited.

I hereby declare that this authority shall not be revoked by me.

Yours faithfully,

_____
Signature

Name: _____
EC No: _____
Cadre:_____
Branch/Office:_____
Place: _____
Date : _____

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1.33 FAMILY BENEFIT SCHEME - VOLUNTARY CONTRIBUTION OF EMPLOYEES TOWARDS COMPENSATION TO THE FAMILY OF THE EMPLOYEE WHO DIES IN HARNESS

(REF: HO: BR: 93/223 DATED 29/10/2001) The Executive Management Committee held on 27th August 2001 and Board of Directors in their meeting held on 27th September 2001 have resolved to provide administrative support to the scheme on the lines of "ESCORT" for Officers. The salient features of the scheme are as under:

i. The scheme is called "Family Benefit Scheme". It shall come into effect from 1st January 2002.
ii. The scheme shall be open to all permanent employees of the Bank. Membership would be voluntary and obtained through an irrevocable letter of joining the scheme.
iii. An employee willing to join the scheme shall pay an initial amount of `.
iv. 100/- towards enrollment fee. List of employees who become members of the scheme shall be sent to Head Office through Regional/ Zonal Office.
v. An employee-member of the scheme shall contribute `. 5/- per death by way of deduction from his salary. In case no salary becoming payable in a particular salary month, contribution shall be deducted from the salary of subsequent month.
vi. Only the family of the deceased permanent employee-member of the scheme would be eligible for the benefit under the scheme.
vii. The scheme shall operate from Mumbai. For the purpose, All India Bank of Baroda Employees' Federation shall open an account with Mumbai Main Office. The scheme and the account shall be operated and monitored by the "Federation", for which purpose, they shall form a committee of -4- members. The Committee shall also undertake to deliver cheques for the compensation amount to the family of the deceased member of the Scheme.

ADMINISTRATIVE SUPPORT FROM BANK:

a. Upon receipt of information of death of a member of the Scheme by Head Office either from All India Bank of Baroda Employees' Federation or from branch/ office, Head Office shall issue a circular to the branches/ offices in India informing the death of a member employee and instructing the branches/ offices to deduct a sum equivalent to the number of deaths at the rate of `. 5/- per death from the salary payable to the employee who is a member of the scheme.

b. The branch shall remit the sum to Regional Office which shall in turn remit the consolidated amount to the account opened at Mumbai Main Office, Mumbai for Family Benefit Scheme by the All India Bank of Baroda Employees' Federation. Members posted at Zonal Offices and other offices that fall under the administrative jurisdiction of the Zonal Office shall remit the amount to this account directly.

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c. Branches should collect `. 100/- towards enrollment fee from an employee willing to join the scheme alongwith irrevocable letter of authority, in triplicate, as per proforma enclosed herewith at Annexure 'A'.

d. One copy of letter of authority may be kept in personal file of employee and remaining two copies of authority letter alongwith list of employees who have given authority with their names, EC Number and designation should be forwarded to their respective Regional Office latest by 10th December, 2001, who in turn, will compile a consolidated list (preferably alongwith such data on floppy) and send it to Asstt. General Manager
(HRM), Head Office, Baroda along with authority letter in duplicate. The Zonal Office should send such list in respect of staff at Zonal Office, ZIC, Training Centre etc., directly to Asstt. General Manager (SA, R&P & HRD), Head Office, Baroda along with floppy containing such list and authority letter in duplicate.

e. The enrollment fee may be remitted to Regional Office which shall in turn remit the consolidated amount to the Savings Bank Account "Family Benefit Scheme", opened at Mumbai Main office, Mumbai by the All India Bank of Baroda Employees' Federation, along with copy of list of employees who have given authority. Zonal Office may remit the amount to the above account at Mumbai Main Office directly, along with list of employees.

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IRREVOCABLE LETTER OF AUTHORITY

PROFORMA

The Branch/Chief Manager, Bank of Baroda,
_____Branch/Office,
_____.

Dear Sir,

Re : Family Benefit Scheme.

I am willing to enroll as a member of the captioned scheme and remit herewith `.100/- as enrollment fee. I am also willing to contribute under the aforesaid scheme and accordingly hereby authorise the Bank to deduct an amount of `.
5/- per member employee who dies in harness, as my contribution towards compensation to the family of the deceased employee. I also authorise the Bank, if for some reasons, such deduction is not made from my salary for the relevant month, the said amount may be deducted from my salary in the next month or from my savings bank account to which my salary is credited. I shall be abide by the rules and procedure prescribed under the scheme by the bank from time to time.
I hereby declare that this authority shall not be revoked by me.
Yours faithfully,

_____
Signature

Name : _____
EC.No.:_____
Cadre:_____
Branch/Office:_____
Place: _____
Date : _____

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3.34 BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES

The above scheme has stopped new memberships from employees retiring on or after 01.11.2015

(Circular Reference: BCC:BR: 107/487 dated 01.10.2015)

SCHEME:

The scheme will now be called "Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees."

EFFECTIVE DATE:

The Scheme will be effective from 1st September 2000.

OBJECTIVE:
To provide financial assistance to meet the medical expenses incurred by the retired employees of the Bank for self and/or their spouses.

COVERAGE:
Retired employees of the Bank and his/her spouse only will be eligible under the scheme. On the death of the retired employee, the spouse will continue to be covered under the scheme.

MEMBERSHIP:

The membership of the scheme is open for the following:

1. Those who have retired from the Bank's service on superannuation;

2. Those who have been allowed to retire/ resign from the Bank's service on medical ground;

3. Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of Baroda (Officers') Service Regulations, 1979 and who are not gainfully employed;

4. Those who have taken voluntary retirement from the Bank's service in terms of the provisions of Bank of Baroda (Employees') Pension Regulations, 1995 and are not gainfully employed;

5. Spouses of those retired/ resigned employees mentioned above, if they are not gainfully employed;

6. Spouses of those employees who die in harness & who are not gainfully employed;

CLARIFICATIONS:
1. Spouse means legal spouse.
2. Employees who have been discharged / dismissed / removed from service/ compulsorily retired or their services have been terminated on grounds of misconduct will not be eligible.
3. The retired employees who have taken up commercial employment or their spouses are in employment are also not eligible for medical benefit.
4. Gainful employment means those who are in employment and monthly salary/ wages is `.1500/- or more.

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* The reimbursement of medical expenses will be considered for the expenses incurred by members on or after the effective date of the Scheme. i.e. amount spent prior to the effective date will not be considered for reimbursement.

CONTRIBUTION TOWARDS MEMBERSHIP:
To acquire the membership of the scheme, retired employees or spouse of the deceased retired employees shall have to make one time lump sum contribution towards membership fees i.e. equal to 50% of (the basic pay
(last drawn) + special pay (if applicable)).

If self and spouse are employees of the bank, one of them only need to become a member of this scheme.

AILMENTS:
All ailments are covered under this scheme.

BENEFITS UNDER THE SCHEME:
a). The members of the scheme are eligible for reimbursement of medical expenses ranging between `.1000/- to `.2000/- as per the basic pay slabs given hereunder in a year on declaration basis.

Members who are pensioners/ family pensioners of the Bank will have to submit their claims only to the Pension Paying Branch. Other members who are not pensioners/ family pensioners will have to identify a branch of the Bank, convenient to them, for submission of claims and getting payment therefrom.

Proviso: The reimbursement will be on yearly basis and no carry forward facility will be allowed for the amount remains unutilised / un-drawn for the future years.

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b) Hospitalisation expenses for treatment of all ailments will be reimbursed, subject to the aggregate claims shown in the under mentioned table under the scheme for life, for both the members i.e. self and his/her spouse.

Basic pay (last drawn) + special pay, if any	Reimbursement for domiciliary treatment per	Hospitalisation expenses limit (for life time year for both the members i.e. self and his/her spouse
Below `.10,000/-	`.1000/-	`.2.00 lakh for both the members i.e. self and his/her spouse.
Between `.10001/- to `.17000/-	`.1500/-	Same as above
Above `.17001/-	`.2000/-	`. 2.50 lakh for executives in the rank of DGM & above.

HOSPITALISATION EXPENSES - REIMBURSEMENT:

Hospitalisation expenses will be reimbursed to the retired employee and/ or his/her spouse on production of bills / receipts and its verification, by the Competent Authority.

The Competent Authority will examine and decide about allowing reimbursement of post hospitalisation expenses within the overall limits so fixed as above for hospitalisation expenses.

PROCEDURE FOR BECOMING MEMBER:

i) Persons desirous of becoming members of the scheme would have to apply for membership in the prescribed membership -cum -declaration form (Annexure VII), which would be available with all branches/ offices of the Bank, and submit the same to the branch from which they are drawing their pensionary benefits or to a branch from where they would like to avail of benefits under the scheme.

ii) Subscription/ membership fees should be paid by means of a bank draft drawn in favour of "The Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees" payable at Service Branch, Baroda - Code - SERBAR. Cash or cheques or payment in any other kind would not be acceptable.

iii) Membership of the scheme would take effect only on receipt of the contribution/ membership fees and its acceptance at Head Office by Asst. Gen. Manager (HRM).

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PROCEDURE FOR SUBMISSION/ REIMBURSEMENT OF CLAIMS:

i) For lodging claims for reimbursement of expenses incurred for domiciliary treatment and/ or hospitalisation, members who are pensioners/ family pensioners of the Bank would have to submit their claims to the pension-paying branch. Other members who are not pensioners/family pensioners would have to identify a branch of the Bank convenient to them for submission of claims and reimbursement of the same.

ii) For reimbursement of expenses incurred for domiciliary treatment, members would have to submit their claims in Annexure VIII to the pension paying branch/ branch of their choice who would scrutinise the applications and sanction the eligible amount and make reimbursement of the claims.

iii) For reimbursement of hospitalisation expenses, members should have to submit, within six weeks from the date of their discharge from the hospital / nursing home, their claims in Annexure IX to the pension paying branch/ branch of their choice for onward transmission to the Zonal Authorities who would thereafter scrutinise/verify, if necessary, and authorise for reimbursement of the same.

iv) Claims for reimbursement of hospitalisation expenses should invariably be accompanied by all relevant bills/receipts/cash memos etc. duly authenticated by the attending physician/ surgeon and the hospital discharge certificate clearly indicating:
a) the name of disease,
b) period of hospitalisation with exact date of admission & discharge and
c) the exact name and nature of the operation if any, performed.

DETAILED ACCOUNTING PROCEDURE: -
1. At Branch Level:

(i) For domiciliary Treatment:
The branch pension paying branch/ branch of choice would scrutinise the claim and allow reimbursement within the prescribed limit, to debit of G/L Medical Aid to retired Employees/ Spouse Account (A/c Code No. 2927). To be reported under the Other Assets - Others on Assets side of Balance Sheet (F. No. 153). The branch will obtain reimbursement of such claims paid from their respective Zonal Offices.

(ii) For Hospitalisation Expenses: -
The pension paying branch/ branch of choice would receive the claims for hospitalisation expenses in the prescribed format from a retired employee and after proper scrutiny send the same to the respective Zonal Office for sanction. After such claim are received back from the Zonal Office duly sanctioned, the branch would allow payment of the sanctioned amount within the overall prescribed limit to the debit of the G/L Account and obtain reimbursement thereof from the Zonal Office. The branches will make entry of each claim paid in the Identify card-cum-pass-book of the individual retired employees for both types of claims.

2. At Regional Office Level: -
(i) The Regional Office would allow reimbursement to the branches for the amounts reimbursed by them for (a) domiciliary treatment and (b) for the amount of hospitalisation expenses sanctioned by Regional Office (within the stipulated overall limits) to the debit of G/L Medical Aid to Retired Employees/ Spouse reimbursed to branches (A/c - Code No. 2928) to be reported under the Other Assets - Others on Assets side of Balance Sheet (F No. 153).

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(ii) The Regional Offices would obtain reimbursement of total amounts paid/ reimbursed to branches under the scheme from Head Office once every six months, i.e. in March and in September in a year in a single lot providing detailed statement of such payment made.

(iii) The Regional Office, would recover the payments made to each retiree for both types of claims at their end and would periodically tally the same with the branches to ensure that payment of claims are made strictly within the overall limit for domiciliary and hospitalisation treatment.

3. At Head Office Level: -

The Head Office would reimburse the amount of total claim received by it from the Regional Offices once in every six months i.e. in March and September every year, to the debit of G/L Corpus for Medical Aid to retired employee/ spouse (A/c Code No. 4943) to be reported under Other Liabilities - Others on Liabilities side of Balance Sheet (F. No. 153).

GENERAL:

i) Members must ensure that the nursing home/ hospital in which they seek admission is recognised/ registered and also maintains proper records in respect of admission, treatment given and payments received therefor.

ii) Members of the scheme are requested to submit claims only for genuine and reasonable amount so that the purpose behind introduction of the scheme is not defeated.

iii) The Bank shall not be liable to make any payment under this scheme in respect of any claim, if such a claim is found to be fraudulent or supported by any fraudulent statement or device, whether by the member or by his/her spouse or any other person on his behalf. Such an act if found out and proved to be correct, would result in termination of his membership and the consequent benefits available under the scheme forever. Membership fees paid would also be forfeited.

iv) Regional Offices would have to obtain reimbursement from Head Office every six months i.e. in March and September every year by submitting a consolidated detailed statement of the payments made under the scheme.

v) The Bank would not be responsible for any tax liability that may devolve on a member on account of reimbursement of medical expenses under the scheme.

vi) Any dispute arising on account of interpretation/ implementation of the scheme or rules framed thereunder would be referred to the Asst. Gen. Manager (HRM) at Head Office whose decision would be final.

vii) Any amendment to the scheme would be done only with the prior approval of the Board of Directors of the Bank.

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ANNEXURE I

PROFORMA FOR APPLICATION TO RESERVE THE BANK'S HOLIDAY HOME
(REF: HO: BR: 93/235 DATED 15/11/2001)
(To be submitted through Branch/ Office)
To,
The Branch Manager
Bank of Baroda
_____Branch
_____.

Dear Sir,

Re: Reservation of Bank's Holiday Home situated at _____.

Name of the employee	
EC No.	
Status (existing employee/ Ex-employee). In case of Ex-employee, please specify cessation is on account of superannuation/ voluntary retirement along with date of cessation)	
Present/ Last branch	
Date of Birth	

I desire to reserve the Bank's Holiday Home situated at_____ for any of the following duration:
a) From_____to_____(First preference)
b) From_____to_____(Second preference)
c) From_____to_____(Third preference)
d) For_____days on any other dates in next -3- months during which the Holiday Home is available.

I may also state that the following members will accompany me during my visit to the said Holiday Home:

Sr.No.	Name	Relationship

I fully understand that reservation of the aforesaid Holiday home would not confer upon me any right as regards sanctioning of leave for aforesaid period by the branch/ office where I am working.

I am a confirmed employee of the Bank and my leave record for last two years is as under: -

Period	No. of days	Type of leave (excluding CL)
a)_____to_____		

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b)_____to_____		
c)_____ to_____		

_____
(Signature of employee)

Full Name_____
Designation_____
Department_____
NOTE: -
In case you want to mention more than one period, please mention the specific dates. Please also indicate specifically about your preference mentioned at d).

TO BE FILLED IN AND CERTIFIED BY CHIEF MANAGER/ OFFICER-IN- CHARGE

This is to certify that Shri/ Miss/Mrs. _____is a confirmed full time employee of the Bank and his records as mentioned above is correct as per our record.

CHIEF/ SENIOR MANAGER/ OFFICER IN CHARGE
_____DEPARTMENT

_____
(Stamp of Branch/ Office)

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ANNEXURE II

APPLICATION FOR SANCTION OF SCHOLARSHIP TO CHILDREN OF EMPLOYEES

1. Name of Employee
2. E. C. Number
3. Designation
4. Branch/ Office, where working
5. Branch Code ALPHA CODE
   8 DIGIT CODE
6. Date of joining in Bank's service
7. Date of confirmation
8. Gross salary as of _____
   Basic
   `. DA
   `. HRA
   `. CCA `.
   Other `.
   Gross `.
9. Name of Student- Mr/Miss
10. Standard which he/she has passed
A. Date & Year of passing Annual Exam.
B. Date of declaration of result
11. A. Whether the study is continued this Year YES/NO
    B. Presently studying in Std.
12. Maximum marks (Total marks of Exam)
Total marks obtained
Exact %age of marks(up to -3- decimal point)
13. Applying for which category of Scholarship

`. 1000/- for secondary education `. 1500/- for college education `. 2000/- for Post Graduation

** (Please strike out whichever not applicable)

** Marks of last annual examination be mentioned

Date:

.FOR OFFICE USE

(_____) Signature of applicant

This is to certify that Mr./Mrs. _____is a full time confirmed employee of our Bank as on _____ and the true copy of mark sheet enclosed herewith is duly verified by us with the original one and the same was found to be correct.

We recommend the request.

BRANCH MANAGER

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PROFORMA-A

STATEMENT SHOWING SCHOLARSHIP SANCTIONED TO EMPLOYEES

Name of Employee	**Name of student**	**No. of applications considered favourably**	**% of marks obtained**

NOTE :The above statement should be prepared category-wise i.e. School, College and Post Graduate courses.

PROFORMA-B

SUMMARY STATEMENT SHOWING SCHOLARSHIP SANCTIONED TO EMPLOYEES:

			_Noof applications rejected due to cut off point

PROFORMA-C

DETAILED STATEMENT SHOWING APPLICATIONS OF SCHOLARSHIP REJECTED DUE TO CUT OFF POINT (PLEASE ADVISE THE CUT OFF POINT)

Name of Employee	Name of student	No. of applications considered favourably	% of marks obtained

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ANNEXURE III

PROFORMA OF APPLICATION FOR SPECIAL ASSISTANCE/SCHOLARSHIP FOR PHYSICALLY/MENTALLY HANDICAPPED CHILDREN OF STAFF MEMBERS

Asst. General Manager (HRM) Bank of Baroda,
Head Office, Baroda - 390 006

Dear Sir,

I request you to sanction me financial aid/scholarship of `._____ (`. _____) under the modified scheme, for my physically/ mentally handicapped child.

I furnish the necessary particulars hereunder:

1. Name of the employee :
2. E. C. No. :
3. Date of joining the bank :
4. Designation
5. Name of branch/office :
6. Name of child :
7. Nature of handicap (as certified in medical report). :
8. Name and address of the school/ : College/Institute where the handicapped child is receiving education/ training/correctional therapy.
9. Details of expenses incurred by the parent employees for their children : having serious retardness total blindness, total deafness and dumbness towards their education/ training/correctional therapy at the special schools/colleges/institute covering their fees and other correctional therapy expenses incurred. (please enclose necessary supporting documents i.e. receipts etc.)

PLACE:
DATE:

Yours faithfully,

(_____)

Enclosure: Certificate from the concerned School/college/institute certifying the following :
1. Admission/continuance of the child.
2. Nature & degree of physical/mental handicap of the child.

FORWARDED THROUGH:
BRANCH MANAGER/ REPORTING AUTHORITY
This is to certify that Mr./Ms. _____ is a full time confirmed permanent employee of our Bank. Above particulars are verified. RECOMMENDATIONS:

BRANCH MANAGER REGIONAL MANAGER

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ANNEXURE III-A

APPLICATION FOR FINANCIAL ASSISTANCE FOR PURCHASE OF ARTIFICIAL LIMB/S TO PHYSICALLY HANDICAPPED STAFF MEMBERS AND/OR THEIR HANDICAPPED CHILDREN

To,

The Asst. Gen. Manager (HRM) Bank of Baroda,
Head Office, Mandvi, Baroda-6.

Dear Sir,

I hereby apply for a grant of `. _____ (Rupees_____) only, for purchase of Artificial Limb costing about `._____ from the dealers as per proforma invoice attached under the above scheme for staff members.

The said artificial limb/s is/are required for me/my _____ who is solely dependent on me. The necessary medical certificate is enclosed.

1. Name in Full _____
(In Block Letters)
2. Designation _____ Emp. Code No. _____
3. Name of the branch/ office where working
4. Date of joining the service: Confirmed/ Unconfirmed
5. Birth Date: _____ Age: _____
6. No. of Dependents: _____
7. Salary per month: For _____

	DEDUCTIONS	LOANS
Basic : `	P.F. : `.	Housing Loan :`.
DA : `.	Vol.P.F. : `	Vehicle Loan :`.
H.R.A. :`	Income Tax: `.	Trustees Loan :`.
Spl Pay : `.	Prof.Tax `.	Personal Loan :`.
CCA : `.	Insurance :`.	Fridge Loan :`.
Other All: `.	Medical :`.	Festival loan :`.
Total :`.	Cr.Soc :`.	Others :`.
Less Deduction: `.		
Net Salary : `.	Toatal Deduction: `.	`.

Verified
Office/Manager

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8. Details of The artificial Limb/s to be Purchased

_____ Sr. No

Particulars about Limb/s Name of the dealer Purchase Price `.

_____

_____

(Proforma invoices are attached herewith)

1. I declare that I have not received any financial aid for purchase of the above mentioned limb/s form any other sources.
2. That the statements given by me are true and made with the knowledge you will rely thereon.
3. That I understand that the payment of the above limb be made by the Bank's pay slip/ pay order directly to the dealers. Receipt for which will be submitted to me within a week's time.

Place:
Date:

(Signature of the Applicant)

Branch/ Office use Only

1. The above particulars are verified by us

2. We recommend.

(Round Stamp of the Branch)
Branch/ Sr. Br. Manager

For Head Office use only

The above application was considered by the Managing Committee, Staff Welfare Fund at its meeting held on _____ and a grant of `. _____ was approved for the same.

The Branch was advised about approval of the Managing Committee vide our letter No. HO: OSR&IR: date _____ 200 .

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ANNEXURE III B

APPLICATION FOR FINANCIAL ASSISTANCE FOR PURCHASE OF HEARING AID TO STAFF MEMBERS AND/OR THEIR HANDICAPPED CHILDREN

To,
The Asst. Gen. Manager (HRM) Bank of Baroda,
Head Office, Mandvi, Baroda-6.

Dear Sir,

I hereby apply for a grant of `. _____ (Rupees_____) only, for purchase of hearing aid costing about `._____ from the dealers as per proforma invoice attached under the above scheme for staff members.

The said hearing aid is required for me/my _____ who is solely dependent on me. The necessary medical certificate is enclosed.

1. Name in Full _____
(In Block Letters)
2. Designation _____ Emp. Code No. _____
3. Name of the branch/ office where working
4. Date of joining the service: Confirmed/ Unconfirmed
5. Birth Date: _____ Age: _____
6. No. of Dependents: _____
7. Salary per month: For _____ 200 Deductions

	DEDUCTIONS	LOANS
Basic : `	P.F. `.	Housing Loan :`.
DA : `.	Vol.P.F. `	Vehicle Loan :`.
H.R.A. :`	Income Tax: `.	Trustees Loan :`.
Spl Pay : `.	Prof.Tax `.	Personal Loan :`.
CCA : `.	Insurance `.	Fridge Loan :`.
Other All : `.	Medical `.	Festival loan :`.
Total :`.	Cr.Soc `.	Others :`.
Less Deduction: `.		
Net Salary : `.	Toatal Deduction: `.	`.

Verified

Office/Manager

Details of The Hearing Aid to be Purchased
_____ Sr. No
Particulars
Name of the dealer Purchase
Price `.

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(Proforma invoices are attached herewith)

1. I declare that I have not received any financial aid for purchase of the above mentioned limb/s form any other sources.
2. That the statements given by me are true and made with the knowledge you will rely thereon.
3. That I understand that the payment of the above hearing aid be made by the Bank's pay slip/ pay order directly to the dealers. Receipt for which will be submitted to me within a week's time.

Place:
Date:

(Signature of the Applicant)

Branch/ Office use Only

1. The above particulars are verified by us

2. We recommend.

(Round Stamp of the Branch) Branch/ Sr. Br. Manager

For Head Office use only
The above application was considered by the Managing Committee, Staff Welfare Fund at its meeting held on _____ and a grant of `. _____ was approved for the same.

The Branch was advised about approval of the Managing Committee vide our letter No. HO: OSR&IR: date _____ 200 .

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ANNEXURE IV

APPLICATION FOR FINANCIAL AID TO THE FAMILY MEMBERS OF THE EMPLOYEES DYING IN HARNESS FROM STAFF WELFARE FUND

(To be submitted to the Branch where employee was working last)

From:-

Date:

The Chief/ Sr./ Br. Manager, Bank of Baroda,
_____,
_____.

Dear Sir,

I write to advise that Shri/ Smt./ Kum. _____ (EC No.) was working as a sub-staff/ clerk/ Officer in Grade/Scale _____ in your Branch/ Office expired suddenly on _____ due to _____(Reason of death). Shri/ Smt./ Kum. _____ _____ was my _____. (Relationship)

I request you to grant me financial aid from the Staff Welfare Fund of your Bank at the earliest.

I further state that I am legally entitled to receive any dues of Shri/ Smt./ Kum. _____

In case of any dispute about the financial aid by any of the other relatives of the deceased employee, I undertake to repay the amount of financial aid back to the Staff Welfare Fund.

Yours faithfully,

(Name of the Applicant)

Full Address of the applicant.
_____
_____
_____

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ANNEXURE V

PROFORMA OF APPLICATION FORM FOR INCENTIVE FOR SMALL FAMILY NORMS UNDER STAFF WELFARE FUND

To,
Asst. General Manager (HRM) Bank of Baroda,
Head Office, Baroda House, Mandvi, Baroda

Dear Sir,

I refer to Banks' circular No: HO: BR: 89: 45 dated 01.03.1997 and hereby request you to pay me a sum of `. 1500/- (Rupees One thousand five hundred only) towards the incentive for small norms.

I furnish hereunder the required particulars :

1. Name of the employee :

2. EC No. :

3. Date of joining :

4. Designation

5. Name of branch/office :

6. Whether the employee has undergone the operation or the spouse. *

7. Recommendations of the branch :

* [Copy of the certificate in respect of Vasectomy operation/ non-puerperal tuberctomy operation (as the case may be) to be attached.]

Yours faithfully

PARTICULARS VERIFIED

BRANCH MANAGER

STAMP :

_____ Signature of the employee

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ANNEXURE 'VI'

PROFORMA OF APPLICATION FOR FINANCIAL ASSISTANCE TO EMPLOYEES WHO ARE ON LOSS OF PAY ON ACCOUNT OF MAJOR AND SPECIAL OPERATIONS

To,

The Asst. General Manager (HRM) Bank of Baroda, Head Office, Mandvi,
Baroda - 390 006
---------- Dear Sir,

Re: Request for financial assistance on account of leave on loss of pay.

I am required to remain on leave on loss of pay (on account of non-availability of leave of any kind to my credit) due to my treatment consequent upon the major/ Special operation as detailed in the enclosed bills/certificate of the hospital.

I furnish below the necessary particulars:

1. Name of the employee:
2. Employee code No.:
3. Date of joining the bank:
4. Designation
5. Name of the branch/office:
6. Details about the major/special operation and treatment:
7. Period of loss of pay : from: to:
8. Balance of sick leave/ privilege leave:
9. Amount of financial assistance claimed:
10. Recommendations of the attending Doctor. :

I hereby declare that the above information is true and correct. Please disburse me the permissible amount of financial aid.

Yours faithfully,

_____ Signature of the employee

PARTICULARS VERIFIED

BRANCH MANAGER

STAMP :

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ANNEXURE VII

BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES
APPLICATION FOR MEMBERSHIP

1. Full name of the applicant :
(In capital letters)
2. Employee Code NO. :
Last Designation :
3. Permanent Residential Address :
4. Date of joining the Bank :
5. i. Date of retirement from Bank's service :
ii. Date of death (if applicable)
6. Nature of Retirement :
a. Superannuation
b. Voluntary Retirement
c. Retirement on Medical Grounds
d. Resignation, Medical Grounds
e. Spouse of deceased employee
f. Any Other (Please specify)

7. Name of the Branch/Office last worked :
8. Last Basic Pay + special pay, if any :
(Notional as per latest settlement)
9. Whether presently employed : YES/ NO
10. If employed, the details thereof : i) Name of employer. :
ii) Monthly salary/wages :
11. Pension Particulars : a. Retired as Officer/Clerk/Sub staff : b. Pension Order No. & date :
12. Name of the Branch from pension is drawn:
13. In case of family pensioner/ spouse of deceased non-pensioner :
Name
Name of the retired employee
Employee Code Number
Date of birth
14. Particulars of the spouse :
a. Full Name
b. Date of birth
15. Employment details, if any, of the spouse : i) Name of employer. :
ii) Monthly salary/wages :
16Name of the Branch identified for availing benefits under the scheme :
17 Amount of subscription Details of remittance : _____

D.D.No. _____ dated_____drawn on Service Branch, Baroda in favour of THE BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES.

18. Three joint passport size photographs, duly attested are enclosed.
19. DECLARATION:

i) I declare that the above information submitted is true and correct to the best of my knowledge.

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ii) I have read and understood the Bank of Baroda Contributory Medical Assistance Scheme for Retired Employees and agree to abide by the Terms and Conditions mentioned therein.

iii) I shall not make any false medical claim from the Bank under the scheme. In the event of our making any false medical claim, I am liable to forfeit the benefits under the scheme as also the membership to the scheme.

(Signature of the Spouse) (Signature of the member)

Date: Date:

Signature Attested

1. Name of branch/office:
2. Name of Br. Manager:
3. Signature:
4. Specimen Signature No:

Date:
Place: Seal of Branch/ Office

FOR OFFICE USE

The application form submitted by Shri/ Smt._____ has been scrutinized and his/her membership is hereby ACCEPTED. He/ She is allotted membership No._____.

Date:
Place: ASST. GENERAL MANAGER
(HRM)

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ANNEXURE VIII

BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEE APPLICATION FOR REIMBURSEMENT OF MEDICAL EXPENSESFOR DOMICILIARY TREATMENT

The Chief/ Sr/ Br Manager
Date:- Bank of Baroda
----------Branch

1. Full name of the claimant :
2. Permanent residential address :
(In capital letters)
3. Employee Code NO. :
4. Membership No. :
5. Whether claim for self/spouse :
6. Nature of ailment/disease :
7. Details of expenses
: a. Consultation fee/fee of physician
: b. Cost of medicines/injection
: c. X-ray/other test charges
: d. Investigation charge
: e. Other charges (please give details)

Total Expenses:- :_____
(Copies of prescriptions/bills/receipts etc. enclosed herewith)

I request you to reimburse me the expenses incurred by me as per details mentioned here above as per my entitlement under the scheme.
Yours faithfully,

( )
Date:
Place:

FOR BRANCH USE

i. Balance available for the current year ` :_____
ii. Amount reimbursed ` :_____
iii. Balance amount available ` :_____
iv. Amount reimbursed in respect of present claim ` :_____

Seal of the branch CM/Sr./Br.Manager
Date:- Branch Name

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ANNEXURE IX

BANK OF BARODA CONTRIBUTORY MEDICAL ASSISTANCE SCHEME FOR RETIRED EMPLOYEES

Application for reimbursement of medical expenses for hospitalization expenses for Self/ Spouse.

To be filled in by applicant :

1. Name of the member :
2. EC Number :
3. Permanent Residential Address :
4. Name of the spouse :
5. Membership No :
6. Whether the claim is for Self/ Spouse :
7. Date of death of the member (If applicable) :
8. Nature of aliment/ disease :
9. Period of hospitalization :

a) Details of hopitalisation:
b) Bed Charges
c) Operation theatre charges if any d) Anesthetists charges if any
e) Surgeon's fees if any
f) Others (please specify)
g) Cost of medicines
(Bills, receipts prescriptions in respect of all above item to be enclosed without fail)
TOTAL

10. Branch for obtaining the Reimbursement of claim : Branch Alpha Code :

Encl.: As above
Signature of Applicant/Member

FOR BRANCH/ OFFICE USE

Certified that the claim for reimbursement for hospitalization submitted by Shri/Smt._____ is in order.

Relevant prescriptions/ bills/ cash memos/ receipts have been verified and are enclosed.

Name of Branch: Date:

Seal of the Branch:

(Signature of Branch Manager)

FOR REGIONAL OFFICE USE

Details of sanction:

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1. Amount sanctioned towards hospitalisation so far : `._____

2. Amount claimed now : `._____

3. Amount sanctioned now : `._____

4. Amount sanctioned so far : `._____
(NO.1 plus No.3)

5. Amount in Balance towards : `._____
hospitalisation expenses
(`.2, 00,000/- minus amount sanctioned so far i.e. at No.4)

6. Advice No._____DATED FOR `._____/- Sent on _____.

Name of the Region:

Date:

Seal of the Region:

(Signature of the Regional Head)

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BHARAT RATNA DR. BABASAHEB AMBEDKAR MEMORIAL TRUST

Bank has established the "Bharat Ratna Dr. Babasaheb Ambedkar Memorial Trust" in 1991 for promoting welfare activities for the benefit of SC/ST employees and their family members. Activities of the Trust are as under:-

ACTIVITIES :

SCHOLARSHIPS 312 Scholarships amounting to `. 1,87,200/-. Sanctioned every year to the children of SC/ST Award Staff employees.

SCHOLARSHIPS TO MERITORIOUS STUDENTS BELONGING TO SC/ST COMMUNITY OTHER THAN CHILDREAN OF BANK'S STAFF .

The Scheme aims to provide some financial assistance by way of scholarship to deserving / meritorious needy students belonging to SC/ST community, who are pursuing their education in identified Gram Panchayat / Municipal School / Government aided school located in Rural / Semi Urban areas of the Zone. The Trust grants -2- scholarship (i.e. for 1 girl student and 1 boy student) selected from schools from the Zone, every academic year. Scholarship Amount is Rs.3, 000/- each to a boy student and a girl student in each Zone.

Establishment of Library at all Zonal Offices, with the works of Dr. Ambedkar.

Many other Schemes for the welfare of SC/ST s are being planned.

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CHAPTER 4: CONVEYANCE ALLOWANCE (PWDs)

GENERAL:

1.1 The blind and the orthopedically handicapped employees generally require physical assistance for going to and coming from the place of their duty. In the light of the advice by Government of India to consider the facility of granting Conveyance Allowance to blind and orthopedically handicapped employees, it has been decided as follows.

The employees who are blind or orthopedically handicapped with disability of lower extremities, are to be granted Conveyance Allowance @ 5% of basic pay only subject to maximum of Rs.400 p.m. w.e.f. February 2009 (Circular Ref: HO/BR/101/65 dated 27.05.2009).

In terms of Government guidelines and approval of Bank's Board, the benefit of Conveyance Allowance, as admissible to Blind and Orthopedically Handicapped employees has also been extended to **Deaf and Dumb** employees also, with immediate effect.

(Circular Ref: BCC:BR: 106:448 dated 18.11.2014)

Subject to the following conditions:

(1) Conveyance allowance shall be allowed to an orthopedically handicapped employee if he or she has a minimum of 40% permanent partial disability of either upper or lower limbs or 50% permanent partial disability of both upper and lower limbs together.

(2) The conveyance allowance will be admissible to the orthopedically handicapped employees on the recommendation of the Head of Orthopedics Dept. of Government Civil Hospital.

(3) In the case of blind employees, the allowance will be admissible on the recommendation of the Head of Ophthalmological Department of a Government Civil Hospital.

(4) The allowance will not be admissible during leave (except Casual Leave), joining time or suspension.

(5) The conveyance allowance would not be admissible to those blind and orthopedically handicapped employees who are receiving any kind of separate conveyance allowance for travel between residence and place of work under bank level scheme/arrangement (other than the transport allowance under Bipartite Settlement) which is higher than the conveyance allowance payable to them under this scheme.

(6) The eligible employees who are provided with Bank's vehicle for use of the same for travel between office and residence will not be eligible for conveyance allowance**.**

(7) The eligible employees who are allotted residential accommodation in the same campus as the branch/office of the Bank will not be eligible for the conveyance allowance.

(8) For getting recommendation, when employees are referred to Government Civil Hospital located at stations outside headquarters, they may be reimbursed the actual travelling expenses subject to a maximum of travelling allowance admissible for a journey on tour without any daily/halting allowance for the period of journey and for halts. The period spent on journeys and at hospital shall however, be treated as duty. The fees charged by the State Govt. Hospital, if any, shall be reimbursed to employees concerned.

(Cir. No.HO/BR/94/35 dated 12.02.2002 and HO:BR:101/ dated 06-May-2009)

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CLARIFICATIONS:

1.2 It may be noted that the benefit of reimbursement of actual travelling expenses, fees charged by the State Government Hospital, If any and the treating of relevant period as on duty will be admissible only to those who satisfy the prescribed conditions and are recommended conveyance allowance by the competent medical authority.

1.3 Even if after joining the service, an employee develops a handicap which qualifies for conveyance allowance, he/she should be allowed to draw the same.

(Cir.No.HO:82/106 dated 27.03.1990)

1.4 Payment of conveyance allowance under this chapter is independent of reimbursement of conveyance expenses incurred for performing official duties.

1.5 In the case of Award Staff, the conveyance allowance will be in addition to the Transport Allowance payable to all workmen as per the Bipartite Settlement.

(Cir. No.HO/BR/94/35 dated 12.02.2002)

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CHAPTER 5: ATTENDANCE, PUNCTUALITY AND DISCIPLINE

CONTENTS
IMPROVEMENT IN WORKING IN BANKS' BRANCHES/OFFICES
PROVISIONS OF BIPARTITE SETTLEMENT
ATTENDANCE
PUNCTUALITY
LOITERING
DISCIPLINE
UNATHORIZED ABSENCE

IMPROVEMENT IN WORKING IN BANKS' BRANCHES/OFFICES:

1.1 The basic foundation of the employment contract lays stress that the Employee has to put-in-full day's work in order to comply with the contract of employment on his part. When he discharges his obligation of full day's work only then he earns and becomes entitled to the full day's wages for that day.

1.2 In order to have a proper perspective of these basic issues, the guidelines to deal with the issues relating to attendance, punctuality and absenteeism are detailed as under:

PROVISIONS OF BIPARTITE SETTLEMENT:

1.3 Every workman shall take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty devotion and diligence. Further, the unions shall exhort their members to make all out endeavor for betterment of customer service and to contribute towards Bank's efforts for enhancing customer satisfaction.

1.4 The unions reiterate that every workman, without exception, (except where exempted specifically under any written communication/order of the Bank management), shall be at his place of work, commence the allotted work at the time fixed and notified, work for the full prescribed hours of work and give maximum output.

1.5 The unions discourage any type of borrowings by the employees from the Banks' clients.

1.6 Management shall take necessary measures to provide effective customer service. The management and the unions jointly shall take expeditious steps for resolving legitimate grievances of the employees in the interest of harmonious industrial relations.

1.7 In furtherance of the objective towards improvement in working, parties reiterate that what has been stated as restrictive practice mentioned in the settlements dated 31st October, 1979, and 17th September 1984, form part of service conditions. Any observance of any restrictive practice mentioned therein, shall constitute a misconduct. The delinquent employee shall be liable for disciplinary action for gross or minor misconduct depending upon the circumstances in each case.

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ATTENDANCE:

1.8 The Attendance Register is a document to be maintained under law. It has wider implications if it is not properly maintained. Attendance Register can be manipulated/ tampered to camouflage commission of crimes/ acts of misconduct by staff members putting the Bank's interest to jeopardy. It is therefore the responsibility of the Branch, Joint Manager and the Staff Officer that the Attendance Register and the Movement Register is maintained properly and not tampered. They would also be responsible for maintaining & keeping the same updated. In this context it should be noted that tampering of Attendance Register is a gross misconduct and should be brought to the notice of the Regional Authority.

1.9 There is no rule for permitting grace time or concession to any staff member in attendance and punctuality. No relaxation whatsoever should be permitted in regard to reporting time and leaving time .THE EXACT TIME OF REPORTING AND LEAVING OFFICE SHOULD BE MARKED IN THE ATTENDANCE REGISTER.

1.10 The rules of attendance should be strictly followed. The leave rules should be strictly enforced, the details of which is given in Chapter 11 of this Manual. Leave of employees should be regulated in such a manner that customer service and Bank's business should not be adversely affected.

1.11 The cases of unauthorised absence of employees should be dealt with firmly and as per rules.(BCC:BR:96:284 DATED 05.08.2004) All the staff members should be available during office hours and discharge their allotted duties. In case any staff member is required to leave the branch/office, for short period, the time of his exit and time of re-entry should be properly recorded in the Movement Register. Movement out of branch/office for personal purposes should be discouraged.(BCC:BR:96:284 DATED 05.08.2004)

Further, any staff member not available at the branch during office hours should be recorded in the Attendance Register appropriately and salary for the day should be deducted on the basis of "No Work, No Pay" besides suitable disciplinary action for such conduct. (BCC:BR:96:284 DATED 05.08.2004)

Necessary steps may be taken to allay any reservations that may be faced in this regard from any quarters. Educate and counsel all concerned about the importance of maintaining attendance, punctuality and Discipline. (BCC:BR:96:284 dated 05.08.2004)

All Staff members should wear Identity Card, issued by the Bank, while on duty. Further, the Identity Card should be kept carefully and be maintained in good condition. The Bank shall issue duplicate Identity Card in case of loss/stolen etc. cases.

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PUNCTUALITY:

1.12 At the Branch level proper arrangements should be made to ensure that:

(1) The staff members mark their timings of coming and going correctly in the muster roll.

(2) No staff member should be allowed to mark incorrect timings of coming/going in muster roll. This is a very basic necessity of improving punctuality.

(3) The actual time should be marked by the staff member in the muster roll at the time of arrival as well as at the time of departure. Under any circumstances both the columns should not be allowed to be marked at the time of arrival.

(4) If any staff member is found to be marking incorrect timings in muster roll, the following action should be taken immediately:

a. In the remarks column or at appropriate place in the muster roll, a noting should be made to the effect that the timings marked in the muster roll are not correct. This should be done by the Branch Manager, Accountant or any other officer looking after attendance, and

b. The staff member should be advised in writing about the same by issuing a proper memo informing him that he has not marked right timings in the muster roll and he should be asked to be more punctual in his attendance.

c. A suggested draft for this is given at Annexure - 5-A.

1.13 Whenever staff members are found to be 'Coming Late' or 'Going Early' it is necessary to build up a proper record for their 'late coming and 'early going' in order to build up proper record the following action should be taken: it is necessary:

To put proper marking like "Reported Late"(RL) or "Left Early (LE) in the muster roll;

To issue a letter to that staff member who has come late and/or gone early preferably on the same day or latest by the next working day.

A suggest draft for conveying this to staff members is given at Annexure - 5-B.

1.14 Staff members who are habitual 'late comers'/'early goers' should invariably be issued memos as and when they come late/go early. The suggested draft is given at Annexure-5C.

1.15 Besides taking such preliminary steps of bringing to the notice of 'late coming' or 'early going' to the staff members concerned, it is also necessary for the Branch Manager/Accountants/dept. heads, to take steps for disallowing such staff members who are habitual late comers to join duty. A suggested draft of such letter is given Annexure -5-D.

1.16 It should also be noted that this is the very first step for showing the Branch Manager's 'Authority' to the staff members. If this opportunity of showing authority is not taken properly then the staff members would take a very lenient view of the 'Authority' and would try to disobey their superior's lawful and reasonable instructions in other areas of their working.

1.17 After the scheduled reporting time of the staff member is over, the muster roll should be kept with the Branch Manager/ Accountant/ Designated officer. As a matter of principle late comers are not to be allowed to attend office unless there is administrative exigency. In case any employee is allowed to join duty on account of administrative exigency, the concerned employee should mark the exact time of his reporting in the Attendance Register.

1.18 In such case when a 'late comers' is not allowed to join duties and he requests for leave it may be sanctioned subject to leave balance and leave rules. If the Employee does not submit any request for leave or not entitled to leave, in such eventuality his absence should be treated as unauthorised absence and should be marked 'ABSENT' in the Attendance Register. No salary should be paid for that day on 'No Work No Pay' basis and the next due date of annual increment should be extended accordingly. This is beside suitable disciplinary action as per rules.

1.19 If it is found that the staff members are in the habit of leaving office early, Branch Manager/ Accountant should view it seriously and suitable remedial measure be initiated. The staff members are

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expected to put-in full day's work not only in terms of work but also in terms of scheduled timings of the work prescribed by the management. It is suggested that whenever staff members are found going early they should be first counselled suitably. A record of such counselling should be kept.

1.20 Even after counselling if there is no improvement, they should be issued a proper letter advising them that they would disentitle themselves to the wages for that day besides inviting appropriate action by Bank. A suggested draft to be issued is given at Annexure -5-B/ 5-C. Even after issuance of the notice, if there is no improvement, letter as per Annexure -5-E may be issued to the employee informing him that no salary would be paid to him on the day he had left early.

LOITERING:

1.21

(a) Many a time though the staff members may come in time but they may not be on their seats/place of work and either go out or move around on one pretext or the other. This tendency is also required to be curbed. Initially the staff members should be counselled and even after counselling if they do no desist from such habit then the Branch Manager/Accountant should not hesitate to issue proper letter to that effect to the staff member concerned. A suggested draft of letter has been given at Annexure -5-F.

(b) In this regard also concerted efforts should be made by all supervisory staff so as to have proper supervision at all levels.

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DISCIPLINE AT WORK PLACE:

1 All the staff members are required to build a culture of discipline and high standard of customer service.

2. The staff members are required to maintain discipline at work place and desist from committing, aiding or abetting acts of indiscipline.

3. Any acts of indiscipline/misconduct will attract disciplinary action as per rules.

1.22 There should not be any compromise in maintaining discipline at work place. Discipline is not a negotiable issue. Therefore, the rules/ guidelines of the Bank should be strictly enforced to maintain discipline at the branch.

1.23 All the employees are supposed to carry out lawful and reasonable order of the superior authorities. In case any employee refuses to carry out such order when verbally given should be communicated in writing. While communicating in writing it should be mentioned that when he was verbally given the order, he refused to comply with the same, hence order is made in writing.

1.24 In case any employee refuses to comply with the lawful and reasonable order of the superior official, he should not be given any other job and the same should be advised to him in writing. In such an eventuality, he shall be disentitled to wages/ salary for the day and also liable for disciplinary action as per rules.

1.25 Discourteous behaviour of employees, acts of insubordination, shouting within the branch premises, misbehaviour with customers, etc. are acts of misconduct and appropriate disciplinary action should be initiated as per rules.

1.26 It should be ensured that no poster/pamphlet of any Union/Association is pasted within the branch premises except on the notice board, if any, provided to the Union/Association. No Union/Association has right to shout slogans, hold demonstration/ meetings within the branch premises. No such activities be allowed within the branch premises. If any employee is indulging in such activities, it should be reported to the regional Head for appropriate disciplinary action.

1.27 No deputation from any Union/Association be permitted within office hours. In case the Unions/ Association has been permitted to meet on deputation after office hours, any act of indiscipline committed by the Union/ Association representatives or their members should be reported to the Regional Head for appropriate action as per rules.

1.28 In case employee/s resorts to any kind of restrictive practice or act against the interest of the Bank, it should be reported to the Regional Head for appropriate action as per rules.

The acts of indiscipline which directly affect customer service, viz unauthorised absence, non-availability of staff members at work place during office hours, misbehaviour with the customers, refusal to carry out lawful and reasonable instructions of superiors, refusal to carry out allotted duties, etc. would attract disciplinary action as per rules.(BCC:BR:96:284 dated 05.08.2004) clarification Staff members found in drunkness state, abusing customers/staff members & souting in the bank's premises is constitute to be a misconduct)

(Please refer chapter on Industrial Relations)

Downloaded by: MOHAMMED DANISH (DM051965)

All staff members are required to route all their communication/representations addressed to the higher authorities through proper channel only and not to be sent directly to the top authorities of the Bank except/otherwise it is specifically called for.

It may be noted that while submitting any communication/representation, an employee must mention correct date, his/her full name, E.C.No., Designation, and branch duly supported by copies of legible necessary/relevant/supportive documents.

UNAUTHORISED ABSENCE BY STAFF MEMBERS:

A) GENERAL:

Leave is not a matter of right of any employee. No leave is permissible to an employee unless the employee submits necessary applications and the same is sanctioned by the Competent Authority. No leave is to be sanctioned unless leave is available to the employees' credit.

2. Leave should be regulated in such a manner that it does not affect Bank's work.

3. Absence of staff members without prior sanction of leave should be treated as unauthorized absence. Of late, undue delay is noticed in issuance of necessary communication to the staff member who remained on unauthorized absence or stayed beyond the sanctioned leave. The employee concerned should be advised immediately at his recorded address to report for duty and the case should be followed up continuously. If the employee does not report or acknowledge such letters, the matter may be reported to higher authorities so as to initiate necessary disciplinary action.

4. No employee on unauthorized absence shall be permitted to resume duties unless he/she submits in writing to his reporting authority (Branch Head/Regional Head/Zonal Head as the case may be) the reason/cause for his/her unauthorized absence, and permission thereof is granted in writing by the reporting authority. For the purpose, the reporting authority may seek permission of the Competent Authority if needed.

We reproduce the list of Competent Authorities for granting permission to join duties after unauthorized absence :

A) The respective Branch/Regional/Zonal/Functional Head shall be the Competent Authority to examine and grant permission to an employee of the branch/office to resume duty if the period of unauthorized absence is –7- days or less.

B) For unauthorized absence of more than **–7-** days :

Category of employee	**Competent Authority**
Award Staff at branches/Regional offices	Regional Authority
Officers in JMG/S I , MMG/S II and MMG/S III of branches and RO	Respective Regional Head
SMG/S IV at branches/ RO/ZO	Zonal Head
SMG/Z V, TEG/S VI at branches/ RO/ZO	General Manager(HRM)
TEG/S VII	Executive Director

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Category of employee	Competent Authority
Award staff and officers upto MMG/S III at administrative offices, viz CO, HO, RO/ZO and RRBs, subsidiaries, Associate Banks	Respective Functional head
Officers in SMG/S IV and SMG/S V and TEG/S VI of administrative offices other than at CO, HO,RO/ZO and RRBs, subsidiaries, Associate Banks	General Manager(HRM)
TEG/S VII of administrative offices viz CO, HO,RO/ZO and RRBs, subsidiaries, Associate Banks	Executive Director

Wherever the unauthorized absence is upto 7 days, there should not be any delay in taking a decision for resumption of duties or otherwise as the branch head is the Competent Authority. However, in case the unauthorized absence is for more than –7- days, the following time frame should be adhered to :

a) The branch should forward the application to the Regional office on the date of its receipt alongwith background, recommendations etc.

b) Decision about allowing/not allowing a staff member to resume duty should normally be communicated within 3 days from date of receipt of application and c) In case the staff member is not allowed to resume duty, the reasons thereof should invariably be communicated in writing to him.

5. All instances of unauthorized absence should be referred to the concerned Disciplinary Authority. The authority to whom a case of unauthorized absence has been referred for grant of permission to resume duty or who is having the original jurisdiction to deal with the case, shall examine the matter, and shall institute or refer/recommend matter for disciplinary action as warranted.

If the Competent Authority/Disciplinary Authority settles for an administrative action (say, advisory memo) against the employee concerned, the decision shall be conveyed to employee under acknowledgement and placed on record. While deciding for or against disciplinary action, the Disciplinary Authority shall take into consideration the past service record of the employee as to his attendance record and other mitigating/extenuating factors.

6. Cases of unauthorized absence on account of reported sickness should be attended to with utmost caution. The employee concerned may be advised to report to the Bank's Doctor or to the Doctor of Bank's choice as the case may be. The Doctor's report should be obtained in confidence directly by the Bank and the matter be proceeded with expeditiously.

B) HR Audit: Auditors/Inspectors, while conducting the HR Audit are required to examine all the cases of unauthorized absence. They will be going through all such cases. They are also required to submit their observation in case any laxity in dealing with cases has been noted.

We reiterate that Discipline at work place is mandatory. It should be practiced, nurtured and propagated. Any staff member who indulges in indiscipline must be dealt with firmly.

We, therefore, advise that all the cases of unauthorized absence be expeditiously examined. Any indifference by concerned authorities to address this serious area of indiscipline as per the extant guidelines will be construed as inexcusable failure and lack of will to administer.

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Work culture and Work Environment

As per the directives of the Government of India, the Bank has been advised the stress laid on need of ensuring an improved work culture and work environment in the work place , which is of high priority of the Govt. are as under:

In each building, work space of department should be cleared and spruced up. Passage and stairs should be cleaned up to make it unobstructed and no office material / Almirah etc should be found in these spaces. Inside the room too, the files / papers etc should be neatly stacked so that a positive work environment is created.
Every department should encourage use of ICT in submission of information and eventually universalize it.
Decision making layers should be reduced.
Files and papers should be weeded out in accordance with the rules of record keeping including digitization, wherever necessary.
Collaborative decision making and frequent consultation between departments must be done. Where issues remain unresolved, it may be escalated to next higher levels.
Effective and timely resolution of Public Grievances must be ensured and monitored by the Department concerned.
Each Department should work out modalities of fulfilling promises made to the people.
Entire department should work as a team with every level should be encouraged to provide inputs and value addition in the exercise

Ref: BCC:HRM:106:G-1:4736 dated 16.06.2014

Downloaded By: Mr. MEHMOOD DANISH (D-05165)

ANNEXURE 5-A

SUGGESTED DRAFT OF THE LETTER TO BE ISSUED TO THE STAFF MEMBERS WHO MARK INCORRECT TIMINGS IN THE MUSTER ROLL

Shri Date: EC No.
Designation
Bank Of Baroda
_____Branch,
_____

Dear Sir,

Re. : Muster Roll - Marking incorrect timing.

It has been observed that on _____you have come late on ___(date) at_____AM without any prior permission of your superiors.

Moreover, on the said day, you have incorrectly marked _____ AM as timings in the Muster Roll. This is highly improper.

Please note to mark correct timings of your arrival and going in the Muster Roll. You are also advised to improve your attendance and punctuality and to strictly observe the office timings.

Please acknowledge receipt.

Yours faithfully,

(Branch Manager)

c.c. Regional Manager, _____Region, for information and record.
c.c. Personal file of Shri _____ for record.

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE 5-B

SUGGESTED DRAFT OF THE LETTER TO BE ISSUED TO THE STAFF MEMBERS WHO ARE FOUND TO HAVE COME LATE/GONE EARLY.

Shri Date: EC No._____
Designation_____ Bank Of Baroda
_____Branch,
_____

Dear Sir,

Re : Attendance and Punctuality - Early going*/ Late coming*

It has been observed that you have come late*/gone early* on __date)___ at _____ AM/ PM without any prior permission of your superior.

This is contrary to your service conditions. You are, therefore, advised to desist from coming late*/going early*.

You are also advised to improve your attendance and punctuality and to strictly observe the office timings.

Please acknowledge receipt

Yours faithfully,

(Branch Manager)

c.c. Regional Manager, _____Region, for information and record.

c.c. Personal file of Shri _____ for record.

* Strike out whichever is not applicable

Downloaded By: Mr. MEHMOOD DANISH .(DM0519165)

ANNEXURE 5- C

SUGGESTED DRAFT OF THE LETTER TO BE ISSUED TO STAFF MEMBERS WHO ARE HABITUALLY COMING LATE/LEAVING EARLY.

Shri Date:
EC no._____
Designation_____ Bank Of Baroda,
_____Branch,
_____

Dear Sir,

Re : Attendance and Punctuality - Early going*/ Late coming*

We invite a reference to our letter No._____ dated _____ and our letter No._____ dated _____ advising you to desist from coming late/leaving the Branch/office early and to maintain punctuality.

It has been noticed that again on_____ you have come late at _____AM/PM* you were not found in the Branch office premises at _____ AM/PM* and onwards which indicates that you had left early without any prior permission of your superior. This is highly improper.

You are once again advised to desist from coming late*/ leaving the Branch early*. You are also advised to maintain punctuality otherwise the Bank would have no option but to take necessary action as deemed fit.

Please acknowledge receipt.

Yours faithfully,

(Branch Manager)

c.c. Regional Manager, _____Region, for information and record.
c.c. Personal file of Shri _____ for record.

* Strike out whichever is not applicable

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE 5-D

DRAFT OF THE LETTER TO BE ISSUED TO STAFF MEMBERS WHO COME LATE AND ARE NOT ALLOWED TO ATTEND BRANCH/OFFICE.

Shri Date:
EC no._____
Designation_____ Bank Of Baroda
_____Branch,
_____

Dear Sir,

Re.: Your late coming.

We write to advise that on ___(date)_____ you came late and hence you are/were not allowed to attend office.

You are also advised to be punctual and maintain discipline and punctuality.

Please acknowledge receipt.

Yours faithfully,

(Branch Manager)

c.c.1. Regional Manager, _____Region, for information and record.

c.c. 2. Personal file of Smt./Shri _____ for record.

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE 5-E

DRAFT OF THE LETTER TO BE ISSUED TO STAFF MEMBERS WHO WERE LOITERING DURING THE OFFICE HOURS

Shri_____ Date:
EC no._____
Designation_____ Bank Of Baroda
_____Branch,
_____

Dear Sir,

Re.: Observance of office discipline.

It has been observed that on _____, you were not on your seat from _____ to _____ without permission of your superiors. In the past also you have been found leaving your seat on many occasions without permission of your superior.

1. Earlier we had verbally advised you not to leave your seat without permission of your superior.

2. You are once again advised to observe office discipline and attend to your work properly.

Please acknowledge receipt.

Yours faithfully,

(Branch Manager)

c.c. 1. Regional Manager, _____Region, for information and record.
c.c. 2. Personal file of Smt./Shri _____ for record.

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ANNEXURE –5-F

SUGGESTED DRAFT OF THE LETTER TO BE ISSUED TO THE STAFF MEMBERS ADVISING THEM THAT THEY WILL NOT BE PAID ANY SALARY ON THE PRINCIPLE 'NO WORK NO PAY'

Shri_____ Date:
EC no._____
Designation_____ Bank Of Baroda
_____Branch,
_____

Dear Sir,

Re : 'No work No pay'

We invite a reference to our letter No._____ dated _____ advising you to be punctual and observed office timings.

1. It has been observed that on_____ you were not available in the Branch from _____ onwards. This indicates that you have left early without any prior permission from your superior.

2. As you have not worked for full day on that day you have therefore disentitled for wages on that day on the principle of 'No work no pay'.

3. You are also advised to explain within -3- days of the receipt of this letter as to why disciplinary action should not be initiated against you (besides deducting a day's salary for the aforesaid say).

4. In case we do not receive any reply within -3- days, it will be presumed that you have no explanation to offer and the Bank will proceed further as deemed fit.

Please acknowledge receipt.

Yours faithfully,

(Branch Manager)

c.c. 1. Regional Manager, _____Region, for information and record.

c.c. 2. Personal file of Smt./Shri _____ for record.

Downloaded By: Mr. MEHMOOD DANISH .(DM05265)

CHAPTER 6: OPTIMUM UTILISATION OF MANPOWER

1.1 The basic foundation of the employment contract lays stress that the Employee has to put-in-full day's work in order to comply with the contract of employment on his part. When he discharges his obligation of full day's work only then he earns and becomes entitled to the full day's wages for that day.

1.2 In support of the above, Clause XVIII (1) of Bipartite Settlement dated 17.09.1984 provides as under:

(i) Every workman shall take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence. Further, the unions shall exhort their members to make all out endeavour for betterment of customer service and to contribute towards Bank's efforts for enhancing customer satisfaction.

(ii) The unions reiterate that every workman, without exception, (except where exempted specifically under any written communication/order of the Bank management), shall be at his place of work, commence the allotted work at the time fixed and notified, work for the full prescribed hours of work and give maximum output

1.3 Time and again Bank has issued circulars emphasizing the need for optimum utilization of available manpower in order to have a competitive edge in the market place to achieve and sustain better business results.

1.4 Optimum utilization of manpower has two aspects, viz. the qualitative and quantitative utilization of manpower. Qualitative utilization emphasizes optimal utilization of the skills and knowledge of the available manpower to the best advantage of the Bank. It also implies enhancement of their skills and knowledge and their utilization. Quantitative aspects of optimal utilization envisage the availability of the employees at the work place and their utilization for the full day for the job/functions as per conditions of service.

1.5 Some of the guidelines issued by the Bank to ensure optimum utilization of manpower are given below.

1.6 All employees, including office bearers of the Trade Unions/ Association, are required to put in full day's work in order to entitle themselves for wages/ salary. In case any employee is engaged in business/ extraneous activities or Trade Union/ Association activities during office hours, he will be disentitled to wages/ salary and would also be liable for disciplinary proceedings as per rules.
(CO: BR: 94/184 dated 26.07.2002)

1.7 The Award Staff members drawing Special Pay are required to discharge the special pay duties in addition to routine duties of their cadre. However, it has been observed that at many places/branches, number of special pay assigned/ released is more and not in tandem with the provisions of the Bank level Settlements. At few places, the positions are more when compared to the necessity/ requirement of the workload. Obviously, when the special pay is released more in number than required, the staff members cannot put in full day's work. Therefore, the endeavour should be to fully utilize the award staff members drawing special pay. Normal duties as well as additional duties for which they are being paid special pay/allowance should be taken from them. Wherever there is willful refusal/ non-performance of normal duties and/or special pay/ allowance duties, immediate administrative/ disciplinary action is called for.

1.8 Certain guidelines already communicated and the steps to be taken for optimal utilization of employees drawing special pay/ allowance are as under:

1.9 Special Assistants:

(a) Special Assistants should be allotted Fixed Signature Number to enable their utilization as Authorised Signatory to sign DD. MT, TT, etc. Therefore, it is necessary to send their specimen signature to Head Office and utilize them as Authorized Signatory after obtaining Fixed Signature Number.

(b) Bank authorized the Regional Heads, vide letter No. CO: PD: KCP: M-111/2114 dated 17.05.2002, to empower Special Assistants to exercise passing powers not exceeding the power of JM-I Officers as per requirement of the branches. It should be ensured that Special Assistants are empowered and are utilized accordingly.

(c) The Special Assistants are required to verify the apparent tenor and signature on the instruments, which are beyond their passing power. They should be utilized accordingly.

(d) The Amendment Settlement on Special Assistant-2003 dated 03.04.2003 permits the Regional Authorities to redeploy of Special Assistants to rural/ semi-urban branches within the Region of those who have not been redeployed to rural/semi-urban branches earlier. Therefore, redeployment of Special Assistants to rural/semi-urban branches should be carried out by the Regional Authorities in a uniform transparent manner keeping in view the business needs in order to utilise the Special Assistants optimally.

1.10 Head Cashier Category -II:

(a) Head Cashiers should be allotted Fixed Signature Number to enable their utilization as Authorised Signatory to sign DD. MT, TT, etc. Therefore, it is necessary to send their specimen signature to Head Office and utilize them as Authorised Signatory after obtaining Fixed Signature Number.

(b) Head Cashiers are required to discharge their special pay duties in addition to their normal duties of receiving/paying cashier. For optimal utilization of Head Cashiers, there is a need to re-assess the requirement of cash clerks at branches taking into consideration utilization of Head Cashiers at the cash counter in addition to their special pay duties.

(c) Head Cashiers should not leave the branch after opening the cash or engage themselves in union/extraneous activities. Such action exposes the Bank to financial risk and commission of frauds, misappropriation, etc. It is therefore necessary that in case the Head Cashier leaves the Cash department without permission and without noting in the "Movement Register" and "Key Register", besides deduction of salary for the day, appropriate disciplinary action should be taken as per rules.

(d) Head Cashiers are performing all the duties including passing independently clearing and transfer cheques, vouchers, etc upto and including `. 50,000/- and cash vouchers upto Rs. 50,000/- jointly with an authorized person etc. as per BPS dated 27.04.2010. As per IBA clarifications, Head Cashiers are required to passing and cash payment of all cheques/withdrawal forms/bankers' cheques/gift cheques, etc; upto and including Rs. 20,000/- as of duties of SWO 'B'.

(e) Head Cashiers should be provided computer terminals.

1.11 Single Window Operator A and Single Window Operator B: Single Window Operator A & B should be assigned all the duties as enumerated as per BPS dated 27.04.2010. It should be ensured that they are performing the duties i.e. passing independently clearing vouchers and passing and cash payments etc.

Universal Teller should perform the duties of independent passing and cash payment alongwith other duties. They should be provided computer terminal.

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1.12 Head Peons:

Assignment of duties of Head Peon is governed by Settlement on "Other Issues" dated 03.10.1978 as amended. Assignment of duties of Head Peon should be strictly as per existing Settlements. It is observed that in many branches, Head Peons are posted although branches are not eligible for posting of Head Peon as per existing Settlement. In such eventuality, such surplus Head Peons should be redeployed to branches, which are eligible for Head Peon or adjusted against lower special pay duties, like daftary, cash peon, etc. Further, temporary Head Peon duties should not be assigned against leave/absence of such surplus Head Peons.

1.13 Daftary & Additional Daftary:

Assignment of duties of Daftary and Additional Daftary is governed by Settlement on "Other Issues" dated 03.10.1978 as amended. Assignment of duties of Daftary/ Additional Daftary should be strictly as per existing Settlements. In case there are surplus Daftary/Additional Daftary at any of the branches, they should be redeployed within the selection area against clear vacancy. Wherever clear vacancy of Daftary/ Additional Daftary as per Settlement are not available for redeployment, they may be redeployed against any clear post carrying lower special pay, viz. cash peon, till such time they are adjusted against the post of Daftary/ Additional Daftary.

1.14 Temporary Assignment of Special Pay Duties:

All temporary assignment of duties attracting special pay should be strictly in terms of the existing Settlements. Wherever there are surplus Head Cashier Category-II, Head Peon, etc. at any branch, no temporary assignment be made on account of their absence for whatsoever reason till the available special pay/ allowance holders are below the number of identified positions, in terms of the relevant Settlements.

In the event, temporary assignment of special pay/ allowance is made, the endeavour should be to avoid chain of assignment of special pay/ allowance duties on temporary basis, to the extent possible.

Illustration:

If a Cash Peon is assigned the duties of Daftary, he will have to discharge the duties of Cash Peon as well as Daftary and further temporary assignment of duties of Cash Peon may not be necessary. However, feasibility of such arrangement depend on the volume of work in the cash department and the duties of Daftary at a particular branch.

(BCC: HRM: PKG: M-111/5225 dated 09.07.2003)

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ATTENDANCE & PUNCTUALITY:

1.15 Adherence to the rules of attendance and punctuality go a long way in optimum utilization of manpower. It should e ensured that all the employees report at the branch before the schedule time and are available during office hours. In case they are required to leave the branch during office hours, it should be with prior permission of the Departmental Head/ Branch Head and it should be noted in the "Movement Register". Also, nobody should be allowed to leave office before the close of office hours. The availability of employees in the branch/office during office hours as well as their optimum utilization for Bank's business should be ensured.

REGULATING LEAVE:

1.16 Adequate manpower has been provided to the branches/ offices to carry out the desired level of business performance. However, it has been observed that on account of unregulated absence of employees, many a times, the required manpower is not available to render normal customer service at the branches and Bank's business suffers. Therefore, rules regarding leave should be strictly enforced. Leave should not be sanctioned on flimsy ground. Unauthorized absence of employees should be promptly and strictly dealt with as per rules.

1.17 Special Leave to Defence Representatives:

(a) If the employee defending the charge-sheeted employee is an employee of the same bank at an outstation branch within the same State, he shall be relieved on special leave (on full pay and allowances) to represent the employee and be paid one to and fro fare. In case any adjournment at the instance of bank/ enquiry officer, he may be asked to resume duty and, if so, will be paid halting allowance for the period he stays at the place of enquiry for defending the charge-sheeted employee as also for the days of the journeys which are undertaken at Bank's cost.

(Clause 12(d) of BPS dated 10.04.2002)

(b) The above provisions of the BPS envisage grant of special leave is limited to only one representative for the days of enquiry at an outstation place and the days of to/fro journey undertaken. No special leave shall be admissible for seeking adjournment on behalf of the charge-sheeted employee.

1.18 NON BANKING WORKING DAY :

The system of Non Banking Working Day has been introduced in the rural area branches with a view to facilitate timely and regular field visits in the service area villages for the purpose of effective follow up and supervision of advances, obtaining Letter of Acknowledgement Debts, renewal of documents, mobilizing deposits, mobilizing advances from the rural households as well as to establish contacts with the existing and prospective borrowers, etc. However, it has been observed that the non- banking working day is not effectively utilized.

In order to effectively utilize the non-banking working day in rural area branches, the following guidelines issued by the Corporate Office should be strictly adhered to :

(1) Non-banking working day every week should be completely devoted to undertaking field visits for the purpose of obtaining LADs, renewal of documents, inspection of securities charged, holding meeting with the

existing and prospective borrowers for canvassing new business with a view to clear backlog in all the areas indicated herein above.

(2) The Agricultural Assistants should also be assigned specific job responsibilities expected of them on every non-banking working day,

(3) Other staff members should be assigned specific tasks of preparing periodical returns, balancing of books, reconciliation, etc. for bringing all around improvement in overall working/ performance of the branches in an effective and efficient manner.

(4) It is necessary that a separate non banking working day register is strictly maintained and kept updated from time to time by recording the details of work attended by the Manager and other staff on non banking working day.

(5) The Branch Managers should submit a weekly report to their respective Regional Authorities regularly informing the details of the villages visited, existing and prospective borrowers contacted, recovery mobilized, new loan cases disposed off, deposits mobilized, number of LADs obtained, documents renewed, inspection of securities charged to the Bank, etc.

(6) The Regional Managers and the Officer in charge of Agricultural Finance Dept. of the Regional Offices should monitor and supervise the utilization of non banking working day by all concerned branches on regular basis.

(7) During their visit to the branches, the Regional Authorities should actually verify from the NON BANKING WORKING DAY REGISTER the details of utilization of the non banking working day and the specific tasks attended and accomplished by the Branch Managers and other staff members.

(8) It is also desirable that the utilization of non banking working day is randomly checked by the Regional Authorities paying surprise visit to the concerned branches as well as visiting the service villages of concerned branches.

(9) The Regional Managers should ensure that :

(a) the non banking working day is fully utilized by all concerned branches to specifically clear the arrears in the areas indicated above;

(b) effective utilization of non banking working day should be manifested in regular working of the branches without any arrears in any of the areas mentioned above and successful implementation of various ongoing Government sponsored programmes;

(c) absence of any complaints from any of the service area villages;

(d) visible improvement in the recovery and reduction of NPA portfolio of rural branches and satisfactory growth of deposit and advances;

(10) The utilization of non banking working day should be specifically discussed and reviewed in the business review meetings with the Branch Managers on a quarterly basis as a separate agenda.

(11) The Regional Authorities should take strict action against staff members of branches observing non banking working day if they are not performing job responsibilities expected of them and enjoy non banking working day as one more holiday every week. The details of such cases detected and action taken against the erring staff by the Regional Head should be advised to the Corporate Office under intimation to their respective Zonal Heads.

(Circular No. CO:BR:94/182 dated 30.07.2002)

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EMPLOYEE ENGAGEMENT INITIATIVES

Given below details on five initiatives generally undertaken under Employee Engagement Initiative by the Bank:-

Conduct of Business Town Halls: With the objective of strengthening forums for two way communication, it is proposed that Business Town-Halls will be held in every zone. Every Zonal Head will identify some centres in every region where such town-hall may be held (at least once annually). The town-halls should be attended by all employees who are in or around the location where the town-hall is being held. The agenda on the town hall meetings will include update on Region / Zone performance, an open house session, and presentation of any awards.

HR visit to Branches / Other Units: In order to improve the HR connect, as a part of their expanded roles, Zonal and Regional HR will visit branches and other units (Loan Factories, CBOs, RBOs, CSOs) in a planned manner to ensure that employees at these units have regular access to the HR team and to the HR agenda to the Bank. This initiative will necessitate the following:-

Regional HR – Planned visit to all operating units in the Region with five or more employees and atleast 25% of the units with fewer than five employees, atleast once in six months.
Zonal HR – Planned visits to alteast 50% of Scale IV, Scale V and Scale VI headed units, and to the training centres and Zonal Inspection Centres atleast once a year.

Exit Interviews: Though the Bank had a system of taking exit feedback in the form of a questionnaire, it was not structured and designed properly to elicit the right response for analysis the reason behind the attrition and take corrective steps. As such, system has been introduced for structured exit interviews for all employees who resign from service in the Bank (this will not cover superannuation). A simple exit interview form will have to be filled out followed by a short interview with the local HR officer. These forms will need to be forwarded to the Corporate HR, who will conduct an analysis to observe trends / patterns from time to time, These exit interviews will be conducted by Zonal HR, Regional HR, Corporate HR as applicable.

Annual Employees Survey: In order to keep track of the morale and satisfaction levels of employees and also the perception of HR among employees, " Annual Employees Survey" is to be done preferably in the month of November – December every year. This survey is intended to be floated to all employees and will be initiated by the Corporate Office. The results from this survey will be analysed and presented to top management which can then form the basis of further necessary action, where required.

"Building Bridges" Workshop: A structured platform has been designed for " Older" and "Younger" generation of employees to connect with each other and discuss openly about the generation gap and its implications. This forum would consist of equal number of employees from both generations (below 32 and 45). With the help of this structured forum, both will be able to empathise with each other's styles and performance and ultimately will enable better appreciation of the issues and more acceptability of other side's attitudes and attributes.

Downloaded By: MR. VIKRAMJEET DAHIYA (8826051965)

CHAPTER 7: INDUSTRIAL RELATIONS

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UNIONS OF WORKMEN
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ADJUDICATION
CHECK-OFF FACILITY TO UNIONS/ASSOCIATION
STRIKE/AGITATION
CODE OF DISCIPLINE

1.1 Industrial Relations means structured, continuous, institutional relationship between the Management and the employees' trade unions as two organized groups.

UNIONS OF WORKMEN:

1.2 There are two all India unions of the workmen in the Bank at present. They are:

All India Bank of Baroda Employees' Federation (hereinafter called 'the Federation') affiliated to the National Confederation of Bank Employees– NCBE.
(2) All India Bank of Baroda Employees' Co-ordination Committee (hereinafter called 'the Co-ordination Committee') affiliated to the All India Bank Employees Association – AIBEA.

1.3 The Federation is the majority union. It has accepted the Code of Discipline and it is recognized by the Bank in 1973. The Code of Discipline is attached hereto as Annexure – 7A.

1.4 The terms and conditions of services of workmen in the Bank are covered by Sastry Award, Desai Award as modified by the Bipartite Settlements arrived at the industry level between Indian Banks' Association and the AIBEA, NCBE, NOBW, INBEF & BEFI. They are generally referred to as Sastry Award as modified. It covers matters like pay scales, dearness allowance, house rent allowance, special pay, other allowances, hours of work & overtime, leave, leave fare concession, uniforms, disciplinary action procedure, etc.

1.5 There are other terms and conditions of service and other matters not covered by the Settlements at industry level, such as promotion policy, criteria for grant of special pay, etc. They are covered by Settlement arrived at between the Bank and the recognized union- the Federation. Copies of such Settlements are circulated to all branches/offices. Other matters are covered by administrative guidelines issued to branches/ offices by way of circular from time to time. At the branch level, Branch Managers and other officers should implement and follow these Settlements as per guidelines received from Corporate Office/ Head Office/ Zonal/ Regional Offices.

1.6 The present procedure for entering into Settlement with the Federation is as follows:

The Management negotiates the issues with the Federation (which is recognized majority union) and consults the Co-ordination Committee (which is the minority union) on those issues and then finally enters into a Settlement with the Federation only.

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This procedure is followed under the Settlement dated 1st September, 1973, a copy of which is attached as Annexure – 7B.

ASSOCIATION OF OFFICERS:

1.7 The All India Bank of Baroda Officers' Association is the association of officers with whom the Bank holds discussions on various service matters relating to officers.

1.8 At present the service conditions of officers are governed by the following Regulations:
(1) Bank of Baroda Officer Employees (Conduct) Regulations, 1976
(2) Bank of Baroda Officer Employees (Discipline and Appeal) Regulations, 1976
(3) Bank of Baroda (Officers) Service Regulations, 1979/1984; and
(4) Bank of Baroda Employees (Pension) Regulations, 1995.
(5) Officer Employees (Acceptance of Jobs in Private Sector Concerns after Retirement) Regulations, 2001.

These are Regulations passed under Section 19 of the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1970 and together cover the terms and conditions of service conduct rules and rules relating to disciplinary action and appeal.

Other terms like posting, transfers, training, assignment of duties, etc. are decided by the Management.

1.9 At the Branch level, the Branch Manager should follow these Regulations and implement them. Similarly, he should follow and implement the directions conveyed through circulars, issued from time to time, by the Corporate Office/ Head Office/ Zonal/ Regional Office regarding all matters concerning officers.

1.10 At the branch level the Branch Manager/ Accountant is NOT concerned with policy issues, all India issues or matters affecting other branches. These are dealt with at Corporate Office level.

ROLE OF BRANCH HEADS:

1.11 At the branch level the Branch Head is concerned with the following illustrative areas pertaining to Human Resources Management:
(a) Implementation of Awards/ Settlements in terms of Corporate Office/ Head Office/ Zonal/ Regional Office instructions;
(b) Work allotment among the employees and their rotation;
(c) Sanctioning of leave which is due;
(d) Sanctioning of increments to award staff and officers;
(e) Sanctioning of TA/DA bills of employees;
(f) Sanctioning of conveyance charges;
(g) Sanctioning of medical bills;
(h) Sanctioning LFC/LTC as per rules;
(i) Maintaining discipline and conducive work culture at the branch;
(j) Settling individual employees' grievances regarding work allotment, leave, rotation, etc. within the policy guidelines.
In case of doubt/ difficulty, the Branch Head should refer the matter to the Regional Authority.

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GRIEVANCES:

1.12 When a group of persons governed by certain Rules and Regulations work together in an organization, it is quite likely that some of them may have grievances. The grievances can be of two types:

(1) those affecting an individual; and
(2) those affecting a group of persons.

Grievances can be on any matter touching the working life of an employee such as:

(a) work allotment, rotation, overtime;leave of any kind,
(b) physical condition of work (lack of proper furniture, space, lighting, etc.;
(c) inter-personal relationship (between the employee and his colleagues, his superiors, subordinates, customers, etc.)
(d) unfair treatment by superiors;
(e) non-payment/ delay in payment of any benefit due under Award/ Settlement/ Rules/ Regulations (such as a special pay, other allowances, etc.)

1.13 If an employee approaches a Branch Manager/ Accountant/ departmental head with a grievance, the Branch Manager/ Accountant or the departmental head in consultation with the Branch Manager/ Accountant should take a decision on the grievance and convey it to the employee concerned. The decision on such grievance should be within the framework of the policies/ guidelines issued by the Corporate Office/ Head Office/ Zonal/ Regional Office. In case of doubt or difficulty, a reference should be made to the Regional Head. However, all efforts should be made for an expeditious decision.

1.14 It is our practice to allow a union representative to represent before the Management an employee who has a grievance. The representative of non-recognised minority union or its affiliated union may represent its individual member.

1.15 If the employee concerned is not satisfied with the decision of the Branch Head, he may represent to the Regional Head/ Zonal Head for redressal. In that case the Branch Head should send the necessary papers with his comments to the Regional Authority.

1.16 In case of group of employees has a grievance such as delay in supply of uniform, inadequate lunch room or drinking water, etc. the representatives of the union may approach the Branch Head. In such cases, the Branch Head may try to solve the difficulty experienced by the employees within the policies/ guidelines issued by the Corporate Office/ Head Office/ Zonal/ Regional Office from time to time. In case of difficulty, he should refer the matter with full details to the Regional Authority.

1.17 As far as possible, grievance of individual employee or of a group of employees (collective grievance) may be heard/ discussed only after business hours.

1.18 Discussions on the grievance should be held in an atmosphere of cordiality and mutual respect. The Branch Head should take his decision objectively, considering the merit of the case, the implication of his decision, provided it is within his powers to take such decision. If an important decision is taken, the Branch Head should keep a note of it for his future reference/record in a separate file, so that a perusal of this file, his successor/Regional Office would know about the decisions taken. During such discussion, it will be advisable that another officer remains present.

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1.19 No minutes should be exchanged of any discussions pursuant to grievance. While taking a decision, the Branch Head should steer clear of inter-union rivalry and be guided by the merit of the case objectively and the policy/guidelines laid down by the Management.

1.20 The Branch Head should similarly look into and decide on any representation made to him by an officer himself or by an association of officers.

1.21 The Branch Head should not discuss any matter or grievance of an officer with the workmen union or their representatives even though the officer may be a member or office bearer of the workmen union. It is the Management's policy that matters affecting an officer are discussed either with the officer concerned or the Association of officers of which he is a member as mentioned earlier but not with any workmen union.

1.22 Unless the issue is very urgent, the Branch Head should not normally hold unscheduled meetings with Unions/Association. Further such meetings should be held only after business hours.

1.23 Branch Head should be careful, after considering all facts and circumstances, in taking his decisions and should not hesitate to say "NO" when the issue is such that it cannot be considered favourably.

1.24 It is not the practice to enter into correspondence with the workmen union/officers' Associations at branch level.

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1.25 QUARTERLY MEETING WITH ALL INDIA BANK OF BARODA SC & ST EMPLOYEES WELFARE ASSOCIATION:

AT ZONAL LEVEL:

Quarterly meeting are to be held with All India Bank of Baroda SC & ST Employees Welfare Association at Zonal level.

The agenda to be discussed in the meeting should be limited to reservation for SC and ST and other constitutional safeguards given to them. No policy matters or service conditions of the employees, which are normally negotiated/discussed with the Trade Unions, would be discussed in the meeting.

A record note of the points discussed in the meeting will be kept for follow up action. A copy of the record note should be sent to the Chief Liaison Officer for SCs & STs at Head Office, Baroda.

The Regional Heads shall be present in the meeting. All necessary arrangement for the meeting shall be done by one of the Chief Managers (Co-ordination &HRM) with the help of HR functionary of the principal Region. Copy of the agenda should be sent to all the Regions informing of the date, venue of meeting and comments on the issues pertaining to the Region should be called for. Record note of the meeting should be prepared by the Zonal Office with the help of HR functionary of principal Region. As per existing guidelines, the number of representatives of the Association to be invited to the meetings is as under:

(a) TA/ DA is to be granted to one representative from each Region once in –6- months in addition to the President & Zonal Secretary.

(b) Secretary General of the Association can also participate at Zonal level meetings with specific permission of General Manager (HRM) where the issues to be discussed at such meetings are of complicated and are of very serious nature.

Present policy does not envisage meetings with SC/ST Employees Welfare Association at Regional level.

STRUCTURED MEETING

1.26 The system of holding structured meetings with the Workmen' Unions/ Officers' Association has been conceptualized with a view to further the cause of mutual resolution of issues and grievances. Accordingly, to facilitate the grievance redressal process, the periodicity of holding structured meeting at different levels have been framed.

1.27 The systematic approach has played an important role in furthering the cause of employer-employee relationship in the Bank. Keeping in view that almost all the service conditions of employees have been codified and various systems/ policies have been stabilized and the Zonal/Regional Offices have been restructured, the system of structured meeting, its periodicity, etc. has been reviewed and revised in July 2002. The revised guidelines on structured meeting, its periodicity, participants and their entitlement, etc. are as under:

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Regional Level:

(a) Periodicity: Once in six months.
(b) Number of days: 01 (one)
Recognised Workmen Union/ Officers Association:
(i) Number of Participants : 05 (five)
(ii) TA/DA and Special Leave : 05 (five).
(Out of the above, one may be the local Zonal secretary of the Officers' Association/ General Secretary of the local affiliate union)
Other Unions (those hitherto being extended with the facility):
(i) Number of Participants : 04 (four)
(ii) TA/DA and Special Leave : 04 (four).

(Out of the above, one may be the local Zonal secretary of the Officers' Association/ General Secretary of the local affiliate union)

Other Guidelines:

(1) A copy of the minutes of structured meeting should be invariably sent to HRM Dept., BCC, Mumbai for information.(CO: PD: HPK: M-109/2551 dated 17.06.2002)

(2) No TA/DA/Special leave would be applicable for any representative from outside the Zone.

(3) In case there is any critical issue requiring participation of representatives from outside the Zone, prior approval of Corporate Office may be taken as it would help the Corporate Office to decide whether there is any requirement of deputing Corporate Office representative to the meeting. All such critical issues may immediately be forwarded to Corporate Office along with comments/ views for information and necessary examination by the HRM department at Corporate Office.
(4) Structured meeting should be subject to submission of agenda which should normally be submitted –15- days in advance.

(5) Special leave and TA/DA will be payable only for the day of meeting and journey period. Special leave and Diem Allowance shall not be granted one day prior and one day after the meeting.
(Cir. letter No. CO: HRM: PKG: S-15/3324 dated 01.08.2002)

(6) Only the individual and collective grievances are discussed and resolved at the Regional level structured meeting within the ambit of Service rules/regulations/ policy guidelines. Policy issues are not discussed at the Regional level structured meetings.

Regional Structured meeting will be held as above with the Unions/ Association, which have been advised to concerned Regions separately by the Corporate Office.

1.28 Structured meeting at Zonal level once in -6- month with Employees' Organisations has been revived which were discontinued in 2002. No Zone to start / introduce a new practice for holding Zonal Structured Meetings with employees' organisations other than those already enjoying such facility.
(Ref: BCC:HRM:HR-A:106:244 dated 08.01.2014 and BCC:HRM:HR-A:106:2528 dated 19.04.2014)

1.29 Invariably Management Agenda should be a part of the structured meetings. It should also cover wrong practices noticed during HR audit of branches.
(Cir. letter No. BCC: HRM: PKG: S-15/2507 dated 04.04.2003)

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1.30 The reimbursement of TA/DA to the Union/ Association representatives for attending any meeting is subject to the provisions of the Bipartite Settlements/ BOBOSR and therefore, the TA/DA bills should contain all the detail particulars of their travel and stay. Reimbursement of such bills should be strictly as per the requirements laid down under the Bipartite Settlements/ BOBOSR.
(Cir. letter No. CO: PD: KCP: M-56/2913 dated 10.07.2002)

1.31 The Union/ Association representatives should submit TA/DA bills for attending structured meeting/ other meetings at Corporate/ regional level within –15- days of resuming duties after attending such meetings. The concerned Branch Manager should pass the within one month, after receipt of advice from the respective Regional Head. If advice in this regard is not received within one month, the Branch Manager should take up the matter with the Regional Head to ensure that the TA/DA bill is settled within a maximum period of one month.

1.32 TA/DA and Special Leave should not be extended to any Union/ Association representative without written authority from the Regional Head/ Competent Authority. (CO: PD: KCP: M-56/2176 dated 18.05.2002)

1.33 **Corporate level Meetings:**

(a) Periodicity: Once in Three months.
(b) Number of days: 01 (one)
structured meetings with the Workmen' Unions/ Officers' Association:
(i) Number of Participants : 13 (Thirteen), one from each unit
(ii) TA/DA and Special Leave : 13 (Thirteen)
(In addition to General Secretary and President)

At Corporate level, meetings are held with the All India Bank of Baroda Employees' Federation (recognized) and All India Bank of Baroda Employees' Co-ordination Committee. The TA/DA entitlement of award staff representatives of the Federation and the Co- ordination Committee for attending meeting at Corporate level would be that of a JMG/S-I Officer. However, reimbursement of their TA/DA bills will be subject to requirements under BPS, such as submission of receipts/ tickets, etc. of the travel/stay.
(Cir. letter No. CO: PD: KCP: M-56/2913 dated 10.07.2002)

1.34 The branches would grant Special leave and TA/DA to an office bearer of Union/ Association for participation in structured meetings only after an advice in writing is received from the Regional Office. In case no advice has been received and a bill is submitted by an office bearer of Union/ Association, the matter should immediately be taken up with the Regional Office.

INDUSTRIAL RELATIONS SYSTEM:

1.35 The industrial relations system is meant to process conflicts that arise between the Management and the employees as represented by their Trade Unions/ Association and resolve such conflicts.

1.36 A conflict between the Management and the Unions may arise out of difference of opinion on any matter affecting workman such as terms and conditions of service, implementation of agreements/awards and matters arising out of day to day working at the branch/office, discharge/dismissal of an employee, etc. Where there is difference of opinion/conflict between employer and his workmen (Union), that is when an industrial dispute arises, the methods to resolve them are as under:

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BIPARTITE DISCUSSIONS:

1.35 The grievances, which are not settled at branch level are referred to the Regional Office. When such grievances could not be redressed at the Regional level it takes the form of dispute. Through bipartite discussions between the representatives of the Management and the Unions and after understanding the point of view of each other there may be a Settlement.

1.36 Regional Authorities can enter into any Settlement under Industrial Disputes Act, 1947 only after obtaining approval in writing from the Corporate Office.

CONCILIATION:

1.37 If there is no Settlement, the Union may refer the matter to the Assistant Labour Commissioner (Central)/ Regional Labour Commissioner (Central) for conciliation. Sometimes, the Management may also move the Assistant Labour Commissioner (Central)/ Regional Labour Commissioner (Central) for his intervention, since he is an important part of the machinery under the Industrial Disputes act, 1947, which the Government of India has established to resolve industrial disputes and help bring about industrial peace.

1.38 In case a notice of strike has been given by a Union relating to a dispute, it is obligatory on the Management to notify the ALC(C)/ RLC(C) regarding the strike. Bank being a 'public utility service', it is also obligatory on the part of the ALC(C)/ RLC(C) to seize the matter in conciliation.

1.39 The ALC(C)/ RLC(C) may call both parties, hear them jointly or separately, suggest a solution or a way-out and try to bring about a Settlement. He has no authority to decide the issue or force his point of view on the Management. His role is that of a friend who, by persuasion, tries to bring about a Settlement of the dispute. If he fails in his efforts to bring about a Settlement, he will send a 'failure of Conciliation report[FOC]' to the Government of India, Ministry of Labour.

1.40 The conciliation proceedings are attended by the authorized representatives from the Regional/ Zonal office. The Regional Office must obtain approval in writing from the Corporate Office in case the industrial dispute is to be resolved by signing a Settlement before the ALC(C)/ Conciliation Officer. It is reiterated that Regional/ Zonal Representative has no powers to sign any settlement without approval in writing from the Corporate Office.

ADJUDICATION:

1.41 After considering the 'failure report' of the ALC(C)/ RLC(C), the Government may refer the dispute to Labour Court/ Industrial Tribunal for adjudication of the industrial dispute. The Labour Court/ Industrial Tribunal, after hearing both the parties gives its judgement, which is called an Award. Such an Award is binding on both the Management and the Trade Union (workmen) and thus the dispute is resolved.

In case the Government does not find merit in the dispute, it is not referred for adjudication. In such cases, it is desired that the parties should resolve their dispute themselves.

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CHECK-OFF FACILITY TO UNIONS/ASSOCIATIONS:

(CO:BR:85/169 dated 01.10.1993)

1.42 Check-off facility has been extended to the Unions/ Association and their affiliated unions on all India basis :
(a) All India Bank of Baroda Employees' Federation (recognized);
(b) All India Bank of Baroda Employees' Co-ordination Committee; and
(c) All India Bank of Baroda SC/ST Employees' Welfare Association.
(d) All India Bank of Baroda OBC Employees ' Welfare Association
(HO:BR:100/132 dated 28.08.2008)

1.43 In case request is received from any other registered trade union operating in our Bank to extend check-off facility, the request may be forwarded to the Zonal Office through Regional Office for record and check-off facility may be extended to such unions after clearance from the Zonal Head. Accordingly, certain unions have been accorded check-off facility at the Zonal level.

1.44 The branches/ offices are requested to follow the procedure mentioned hereunder for effecting recovery of membership subscription from salary of the employees on monthly/ quarterly/ yearly, etc. basis as per the requirement of the unions :-

An employee who is a member of a registered trade union which has been extended the check-off facility, shall be required to give a letter in duplicate (as per the proforma enclosed at Annexure A) authorizing the Bank to deduct membership subscription from his/ her salary. Accordingly, the Branch/ office shall deduct the membership subscription fee from the salary of the employee as per the instructions contained in the authority letter. The original letter received from the employee will be retained by the branch/office concerned and the duplicate would be forwarded to the Regional Office concerned for their records.

The aforesaid authorization shall remain in force for a minimum period of –3- months, i.e. the employee concerned will not be permitted to revoke the authority given to the Bank for deduction of membership subscription for a period of –3- months from the date of the letter. Further, the authorization shall continue to remain in force until and unless it is revoked by the employee in writing or in case he/she is transferred to another branch/office situated outside the are of operation of the concerned trade union. The instructions for revocation of authority received after 10th of the month shall be operative from the following month.

iii. If an employee is transferred outside the area of operation of the concerned trade union, he shall be required to give a fresh letter of authority to the Bank in the prescribed proforma as mentioned at para (a) above.

iv. In case an employee is transferred to a branch/office within the area of operation of the same trade union, the relieving branch/office shall forward a copy of the authority letter to the branch/office to which the employee is transferred along with other records of the employee as per the usual practice.

v. In the event an employee is transferred during the middle of the month, the branch/office which effects the payment of salary to the employee shall deduct the membership subscription fee, after complying with the other requirements, if any.

vi. The membership subscription deducted from the salary of an employee shall be shown under the head "Deductions" in the salary slip "Miscellaneous deductions". The total amount of subscription collected by the branch/office shall be remitted by the Head office to the account of the registered trade union concerned.

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vii. The branches/offices shall forward full list of employees from whose salary the membership subscription has been deducted to the concerned registered trade union, as per the proforma (Annexure- B) given herewith.

viii. Where salary is not payable to any member for any month/s or the residual salary after all deductions is insufficient, subscription for those month/s shall not be deducted from the salary for subsequent months. In other words, no arrears of subscription should be deducted from salary.

ix. The abovementioned facility will be available only for deduction of membership subscription and will not be available for other collections, such as entrance fees, levy/ies, etc.

x. The Bank, if it considers necessary shall withdraw the facility at any time without notice and without assigning any reason.

1.45 Check off facility has also been extended to the All India Bank Of Baroda OBC Employees Organistion.

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ANNEXURE – A

AUTHORITY LETTER TO BE GIVEN BY STAFF MEMBER TO THE BRANCH/OFFICE CONCERNED FOR DEDUCTION OF MEMBERSHIP SUBSCRIPTION FEE

Name :
Designation :
EC NO. :
Branch/Department :
Date :

The Sr./Branch/ Chief Manager, Bank of Baroda,
_____ Branch,

Sir,

Re : Deduction of my membership subscription to _(Name of the Union) .

I am a member of _____(Name of the Union)_____ affiliated to _____(Name of the Union)_____ and I hereby authorize you to deduct membership subscription amount of Rs._____/- (Rupees_____ only) every month/ in the month of _____ and credit the same to _____ A/C No._____ in the name of _____(Name of the Union)_____ with _____ Branch.

This authority will remain in force for a minimum period of –3- months and it will continue to remain in force till the same is revoked by me in writing or I am transferred to other branch/office situated outside the area of operation of the above-named union.

Yours faithfully,

_____
( )

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ANNEXURE B

LETTER TO BE SENT BY THE BRANCH/OFFICE TO THE REGISTERED TRADE UNION CONCERNED

To.
_____
_____
_____

Dear Sir,

Re : Deduction of membership subscription from salary

We advise having remitted a sum of Rs._____/- (Rupees _____) for credit of your SB/CD A/C No. _____ with _____ Branch/office being the membership subscription deducted from salary of under-mentioned workmen for the month/s of _____ at the rate of Rs.____/-.

Sl. No. Name of workmen

1.
2.
3.
4.
5.

Yours faithfully,

Name of Branch :

_____
( )

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ANNEXURE – C

LIST TO BE SUBMITTED BY THE REGION TO THE ZONE AND BY THE ZONE TO HEAD OFFICE.

Sl. No.	Name of Branch/ office (Region-wise)	Total strength of workmen	No. of workmen in respect of whom subscription is deducted	Union (A	Union (B)	Union (C)	Remarks, if any.
1.							
2.							
3.							
	Total:						

STRIKE AND AGITATION:

1.45 Strike" means stoppage of work by a group of workmen acting in combination or a concerted refusal under common understanding. Banking is declared as a public utility service BY THE Central Government from time to time under the Industrial Disputes Act, 1947 and therefore strikes without notice are illegal strike. Strike, during the pendancy of conciliation proceeding is illegal. If proper strike notice is given, conciliation proceedings will commence. During the pendancy of conciliation proceedings if Union resort to strike, such strike will be illegal. Therefore, a strike in the Bank will normally be illegal.

1.46 Strike can be continuous, or for a day or for a part of the day.

1.47 No wages/salary is payable for the day/days of strike. Wages/salary payable in case the strike is part of the day, has been dealt with in Para 1.52 below.

GUIDELINES TO DEAL WITH STRIKE/ AGITATION:

1.48 If a strike notice is received at the Branch, the following action should be taken immediately:

(i) Inform the Regional Head by telegram/fax/telephone immediately.

(ii) Inform the Asstt labour commissioner (Central) concerned, about the strike notice in proforma 'N' prescribed under industrial Disputes Act (Central Rules). A copy of Proforma 'N' is attached as Annexure 7-C.

1.49 Guidelines to deal with Strike:

(1) The Branch Head should not leave the Branch without giving due notice to the Regional Head well in advance.

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(2) All branches are opened at the scheduled time without fail on the day of strike. For this purpose, if required, the keys of the branch may be retained by the Branch Manager or by a non-striking senior officer of the branch.

(3) Adequate arrangement are made for taking charge of keys of the outer gates in advance in those branches where the Branch Manager is likely to go on strike. Branch Manager should not desert the branches without giving due intimation to the Regional Authority well in advance, failing which they shall be subject to stringent action as per rules.

(4) All employees, particularly officers, should be aware that their absence from duty unauthorisedly as a part of concerted action amounts to break in service. Although Bank had taken lenient view in the past and condoned such break in service, such condoning need not be taken for granted and gravity in their participation in illegal strike and irregular action should be clearly understood.

(5) Normal customer service is rendered to the customers by the non-striking officers/employees and any officer/employee instigating customers/others to disrupt normal functioning would be dealt with as per rules.

(6) Keys are taken from the officers/employees who intend to join strike.

(7) Branch-wise plan should be drawn up in advance with a view to utilize the services of the non-striking officers/employees to ensure normal functioning on the strike day. Arrangement should also be made for attending clearing house on the day of strike.

(8) Local administration/ Police Authorities may be approached for necessary help for keeping branches/offices open and avoiding disruption in normal working and for safety of non-striking officers/employees.

(9) Wages/salary should be deducted in respect of all officers/ employees who participate in strike on the basis of "NO WORK NO PAY".(In the same month/succeeding month)

(10) Appropriate action should be taken against the erring officers/ employees in terms of the guidelines issued by the Bank.

(11) In order to avoid inconvenience/hardship to public, please advise suitably the customers of the branch, in advance, to transact their business (withdrawal of cash/ deposit of cash or cheques, etc.) before the day of strike. Branches should also display a suitable notice on branch notice board to this effect.

(12) To ensure that no poster/ pamphlet/ notices (excluding those issued by the Bank) are pasted within the Branch Premises or outside walls of the Branch premises/ property. If any such posters, etc. is pasted, the same should be removed immediately.

(13) The Branch Head has extremely crucial role to ensure that the Branch continues to function smoothly and provide uninterrupted customer service. His role involves leadership, management and control with a responsibility to respond to the business need of the Bank. It is expected of the Branch Head to take all such decisions and actions, which are directed towards Branch's growth, progress and building of a good image of the Bank.

(14) IBA guidelines with regard to regulating presence/ absence of officers/ employees during strike are as under:

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(i) If employees remain absent on the strike day he should be deemed to be on strike and his wages/salary for the day should not be paid on the principle of "No Work No Pay", in addition to any action the Management may like to take as per rules.

(ii) If on the day of strike a particular branch/office of the Bank remains unopened, the absence of the employee who were not on strike should be regulated by allowing appropriate leave due to the employees subject to the fulfillment of the following conditions:

(a) If the employee is a member of the union/Association which ahs given a call for strike he should advise the Bank in writing before the strike day that although he is a member of the union/ Association which has given a call for strike he has no intention to go on strike;

(b) A letter by the employee, even if he is covered by (a) above stating that he was not on strike and he had come to attend the office in the usual manner but could not do so as all the doors were locked;

(c) If it is established that even one or two employees were able to enter the office and the doors were opened any time before the close of the office hours, leave should not be given to those who did not enter the office.

(15) Report of the strike situation should be furnished to the concerned Regional Authority by 10.30 AM and also by 1.30 PM on the strike day positively by Fax/ phone/ e-mail. Final position of strike should be submitted to the Regional Authority on the next day positively.

(16) Report of strike should also be sent to the Assistant Labour Commissioner (Central) in Form "N" (Annexure 35C) under Industrial Disputes Act, 1947.

1.50 In case strike materializes, the information relating to strike should be submitted to the Regional Head in the following proforma:

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PROFORMA FOR REPORTING STRIKE POSITION BY THE BRANCH/OFFICE TO THE REGIONAL AUTHORITY INFORMATION ON STRIKE ON _____

We refer to the above and furnish you the position of strike as under :

1. Whether the Branch is opened :
2. Whether Branch remained locked :
3. Whether the keys have been collected :
4. Whether the keys of the strong rooms are collected and the branch functioned :
5. No. of employees on strike :
6. Whether the branch participated in Clearing House or not on the date of strike : (Yes/ No)

The

Category	On strike	On authorised leave/training	Present	Total
OFFICERS:				
Scale VII				
VI				
V				
IV				
III				
II				
I				
TOTAL				
Clerks				
Sub-staff				
Grand Total				

information relating to strike in the prescribed proforma should be submitted/sent to the Regional Head on the day of strike.

ABSENCE OF EMPLOYEE FOR PART OF THE DAY ON ACCOUNT OF STRIKE/AGITATION:

1.52 Wherever employees go on strike or agitation of any form during Office hours, they well have to be treated as having committed breach of contract of service and the principle of 'No Work No Pay' should uniformly apply subject to the decisions of the Court if any.

1.53 Even where an employee is in breach of his contract for part of the day on account of his participation in any form of agitation, refusal to work, etc., he will not earn wages for the full day subject to the condition that the Bank does not acquiesce in the branch by taking work from such employee for the rest of the day. In such a case, the Branch Head should serve a notice on the employees that no further work will be taken from them for the rest of the day and they will disentitle themselves for wages for the day on the principle of "No-Work-No-Pay". Such employees will also be liable for disciplinary action as per rules. In case work is taken from the employees for the rest of the day, after strike/agitation for a part of the day, pro-rata wages for the period of strike/ agitation should be deducted.

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AGITATION:

1.54 Agitation' mean disruption of work without going on strike, by various means such as 'go slow', 'so called work to rule', disturbing/boycott of clearing etc.

1.55 Agitation by employees may be in any one or more of the following forms:

(1) Mass casual leave/absence.
(2) Mass deputation and Gherao.
(3) Work to rule/ withdrawal of co-operation.
(4) Restrictive practices.
(5) Go slow
(6) Demonstrations during working hours on the premises of the Branch; or demonstrations during lunchtime when some employees change their usual lunchtime to attend such lunch time demonstration.
(7) Deliberate queuing up for signing the muster roll and then proceeding slowly.
(8) Boycott of clearing.

SITUATIONS ARISING OUT OF AGITATION OR THE CALL FOR WITHDRAWAL OF CO-OPERATION BY BANK EMPLOYEES AND SUGGESTED ACTION PLAN

1.56 REMAINING AWAY FROM WORK UNDER ONE PRETEXT OR THE OTHER:

Illustration:
(1) Non-observance of staggered hours;
(2) Lunch recess other than that prescribed;
(3) Mass deputation/demonstration;
(4) Queuing up for signing muster;
(5) Gheraos
(6) A large number of employees crowding in one place in support of a minor issue.

ACTION:
(a) Employees do not earn wages for the whole day or part of the day depending upon circumstances of each case. For wage/salary deductions, please refer to "No-Work-No-Pay" in this Chapter.
(b) Keep a record in the usual manner.
(c) Maintain a daily diary for recording such events.
(d) Split up musters for each department or section.

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1.57 **DISRUPTION OF NORMAL WORKING DESPITE BEING PRESENT**

AT THE WORKPLACE:
Illustration:
(1) Go-slow;
(2) Go-slow in the guise of withdrawal of co-operation;
(3) Work-to-rule.
(4) Disruption of work by deliberately making mistakes.
(5) Disruption of work in any other manner.

ACTION:

Keep a record of the output and mistakes deliberately committed by the employees. On such days he will not earn wages. 'Go-slow' being misconduct, appropriate disciplinary action should be taken after making a reference to the Regional Authority.

1.58 **MASS CASUAL, SICK OR PRIVILEGE LEAVE: ACTION:**
(a) Reject such leave applications.
(b) Display notice of rejection.
(c) Treat absence as unauthorised absence on loss of pay and deduct full day's wages.

1.59 **REFUSAL TO OBEY LAWFUL AND REASONABLE ORDERS OF THE MANAGEMENT**:

Illustration:
(1) Refusal to be transferred to another desk/duty/place.
(2) Refusal to attend absentee employee's work.
(3) Refusal to work overtime.
(4) Refusal to do work of more than one designation.
(5) Refusal to officiate in a higher position.
(6) Refusal to perform special allowance duties while drawing the allowance.

ACTION:
In suitable cases:
(a) First try to convince the employee that he should follow the instructions and such refusal is wrong or that it is wrong to follow restrictive practice.
(b) Caution the employee verbally.
(c) Issue a memo. In the memo it should be clearly written that when he was advised verbally to carry out the instructions he refused to do.
(d) Refer to your Regional Authority for initiating disciplinary action or suspension, if necessary.alongwith copies of memo, reply received from the employee alongwith comments.
(e) As far as possible try to keep atleast one official as witeness.
1.60 Section 36 AD (1) and (2) of the Banking regulation Act. 1949 read as under:

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36AD **– Punishment for certain activities in relation to banking companies**:

(1) No person shall;
(a) Obstruct any person from lawfully entering or leaving any place of Office or place of business of a Banking company or from carrying on any business thereof
(b) hold, within the Office or place of business of any Banking company, any demonstration which is violent or which prevents or is calculated to prevent, the transaction of normal business by the Banking company, or
(c) act in any manner calculated to undermine the confidence of the depositors in the Banking company.
(2) Whoever contravenes any provision of sub-section (1) without any reasonable excuse shall be punishable with imprisonment for a term, which may extend to six months, or with fine, which may extend to one thousand rupees, or with both.

ACTION:
Where the employee or the customer who is obstructed is prepared to file a complaint, he must be asked to file a complaint in court. Get clearance from your Regional Manager first for this action.

1.61 EMPLOYEES/OTHER BANK EMPLOYEES CONDUCTING DEMONSTRATIONS IN OR NEAR THE BANK PREMISES:

Illustration:
(1) Outsiders demonstrating/trespassing on the Bank's premises
(2) Violence
(3) Gherao
(4) Damage to Bank's assets
(5) Sabotage

ACTION:
(a) If the situation so demands, obtain court injunction after obtaining instructions from your Regional Authority. These situations include those described under section 36 AD (1) of the Banking regulation Act 1949, which has been quoted above.
(b) Inform the police and seek their assistance in case of need, after obtaining instructions from your Regional Authority.
(c) Note the names of the outsiders who can be identified and advise their names together with the Branch and the Bank where they work, to your Regional Authority, who will in consultation with the Corporate Office would take up the matter with those Banks.
(d) Note the name of the employees and inform to the Regional Office.

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POLICE HELP:

1.62 During a strike or agitation, the Branch Authorities may take police help under the following circumstances:

(1) Law and order situation is likely to deteriorate or
(2) Damage to the property of the Bank is apprehended; or
(3) There is likelihood of injury to persons working in the Branch; or
(4) There is apprehension of serious interference with normal working of Branch.

In the extreme cases where severe violence and/or disturbance in work is apprehended, the Branch Head should inform the Regional Authority and the Regional Authority concerned may approach the appropriate court of law for obtaining rule/injunction order against the employees concerned restraining them from entering the Branch premises or committing acts of violence as the case may be.

MASS DEPUTATION:

1.63 When employees insist on meeting the Branch Head/Accountant of the Branch en masse for pressing their demands, redressal of any grievances etc., during working hours or lunch recess, it is known as mass deputation.

When such a situation arises at the Branch level the Branch Head is advised to follow the under mentioned guidelines:

(1) Call the union representatives and inform them of your willingness to meet and discuss the issues with only 4/5 employees and not with all of them, after business hours;
(2) Also point out to the union representatives that such mass deputation would be tantamount to unauthorized assembly in the Bank's premises and therefore, they should refrain from such act.
(3) In case they do not heed to your suggestion for a meeting with 4/5 employees only as mentioned above and continue the deputation, record all the events which take place during the deputation in a separate register maintained for the purpose under the joint signatures of yourself and the Accountant of the Branch.
(4) In case they agree to your suggestion to discuss the issue/s with 4/5 of them, record the important and significant points discussed with them in a separate register under the signature of yourself and the Accountant of the Branch.
(5) If during the course of mass deputation, the employees commit any act/s of misconduct such as shouting of slogans in the Bank's premises, use of abusive language, disorderly behaviour, insubordination, violence, etc. suitable disciplinary action may be recommended to your Regional Authority against those employees who do more than mere taking part in the deputation.
(6) Inform your Regional Authority about the mass deputation, with all the relevant and necessary details, and seek instructions/ advice/ guidelines with regard to settlement of the issues, disciplinary action to be taken, if necessary, and any other matter incidental to the mass deputation.

GHERAO:

1.64 A gherao is a form of agitation in which employees in large number surround a management representative to coerce him to concede a demand.

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BEFORE THE GHERAO:

If the Branch Head comes to know in advance that there is likelihood of a gherao, the following steps may be taken.

(1) Take the Officers into confidence.

(2) Inform the nearest police station in whose jurisdiction your Branch/Office is located that there is a likelihood of a gherao and request them to send a police force when you call for their assistance. It is advisable to have a good rapport with the police.

(3) The Branch Manager/Officer likely to be gheraoed should not be left alone. At least a couple of Officers should be with the Manager/Officer.

(4) One or two Officers should remain outside to watch the situation. If the situation turns out to be ugly or violent, they should either with a pre-arranged signal from the Branch Manager or in their own discretion, call the police.

(5) If the police come and enquiry whether there is a 'Gherao' and whether the management had called the police, Branch Head and other Officers should not deny it.

DURING THE GHERAO:

(6) Note the name of those who took part in the gherao, those who abused, gave threats and damaged the furniture, etc. as soon as possible.

(7) The Branch Head and the other Officers should keep cool and composed.

(8) The Branch Head should state the management's position once/twice and should not then enter into any discussion or arguments with the demonstrators because generally they would not be in a mood for logical discussion.

(9) The Branch Head should not agree to the demand of the demonstrators, if the demand is
(a) beyond bipartite settlement provisions or
(b) beyond/against the practice in the Branch/region or
(c) a matter of policy for higher authorities to decide or
(d) beyond your powers, or
(e) having all India implications.

In short, do not agree to anything for which you have no authority to do so. Tell the demonstrators that you will convey to the Regional Authority their demand but you cannot agree to it, as it is not within your powers. If a memo is issued and the demand is that the memo should be withdrawn, do not withdraw the memo. You should state that the employee concerned should give his reply to the memo.

(10) Do not put trunk calls or send telex messages to the Regional Authority/ Zonal authority/ Corporate Office under pressure from the demonstrators. You may later inform the Regional Authority/ Zonal Authority/ Corporate Office of the demand and the gherao.

(11) You should keep patience, and should not get provoked by the demonstrators.

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AFTER THE GHERAO:

(12) After the gherao is lifted, record the details such as date time names of the employees (including other Bank's employees, if any) who took part, used abusive language and shouted slogans and any other relevant information, duly signed by the Officers.

(13) Deduct full day's wages in terms of 'No work no pay' principle. If the incident took place during Office ours.

(14) Obtain written statements from all those who witnessed the incident as to what they actually saw/observed during the course of the Gherao.

1.65 You should then inform the Regional Head/Zonal Head of your Region/ Zone on telephone and confirm by letter with the following details.

(a) The details of the incident.
(b) The names of our staff members who took part.
(c) The names of the other Bank's employees, who took part in the gherao and any other specific point worth mentioning regarding them. The

Regional Manager would in turn inform the Corporate Office, who would then take up the matter with their respective employers.
(d) List of slogans shouted.
(e) Wage deductions made in terms of 'No work - no pay' principle.
(f) Any other relevant details.

1.66 In case the demonstrators damage any of the Bank's property, you should arrange to take photographs of the damaged property and send copies to the Regional Head/ Zonal Head.

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SUMMARY:

1.67 The best way to meet the situation is to;

(1) anticipate and prepare;
(2) keep cool, composed and not to react;
(3) not to agree to the demand(s)
a. if it is not within your powers or
b. Is within your powers but unreasonable or
c. Within your powers and reasonable but presented in a gherao. If the demand is within your powers and reasonable it should be concerned to earlier or later when properly represented but not during gherao. The best way to defeat this pernicious practice is not to concede the unreasonable demand under direction.

DISRUPTION AT BANKERS' CLEARING HOUSE:

1.68 It is observed that in the recent past workmen staff resort to disruption of clearing at the Bankers' clearing house to pressurise the Bank which is involved in industrial dispute with its workmen.

The modus operandi adopted for such pressure tactics is that the representatives of other Banks boycott, at the clearing house, the clearing instruments of the Bank which is sought to be pressurized.

1.69 The Indian Banks' association after having considered all the aspects of the matter, has decided that following measures be adopted in the event of such situation:

(1) Member Banks should send such representatives to the clearing house who will deal with (exchange instruments) the representatives of all the Banks participating in the clearing. If necessary, Banks may consider feasibility of sending an Officer to the clearing house to attend to the clearing function.

(2) If the representative of any Bank refuses to deal with the representatives of all the participating Banks, the president of the clearing house will treat such Bank (house representative disrupts the clearing work) as absent at the Clearing House on that day and the representative of such Bank shall not be permitted to exchange instruments with any of the participating Banks on that day. Alternatively, if the instruments of any particular Bank are accepted by the representatives of all other participating Banks, the president of the Clearing House will, in his discretion, declare the activities of the clearing house as suspended until further notice.

(3) The president of the clearing house will, then report to the management of concerned Banks the names of the representatives who boycotted the instruments of other member Banks.

(4) There upon, the Banks concerned shall, forthwith, take disciplinary action against their erring representatives on the charge of "act prejudicial to the interest of the Bank". Besides, such erring employee will be deemed to have committed a breach of his service contract and, therefore, in addition to the disciplinary action against him, the Bank shall not pay him any wages for the whole of that particular day.

(5) All Banks will advise their representative attending the clearing house to the effect that they shall not be a party to any decision/resolution to "exclude" any member for the purpose of clearing (except such member Bank which has been treated by the president of the clearing house as absent)

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(6) Measures stated in para 4 and 5 above will be applicable also in case of refusal by a working to deal with the instruments of any Bank/s presented at the counter.

1.70 In view of the above, Branch Authorities are required to follow the under mentioned guidelines in the event of our Bank's representative/s at the clearing house or at the counter refusing to deal with instruments of any other Bank.

(a) Report the matter with the name of erring employees to your Regional Authority.

(b) Arrange to send any other workman to the clearing house who agrees to deal with the instruments of all the member Banks. In case no other workman is agreeable to do so, an Officer may be deputed to attend to the clearing house.

(c) Initiate suitable disciplinary action against the erring employees as advised by your regional authority.

(d) Do not pay to the erring employees wages for that particular day.

(e) In case you are asked by other Banks to withdraw from the clearing because of a dispute in our Bank/Branch you should not withdraw. You should insist on our Bank taking part in the clearing. Report the matter to the regional Manager and act according to his instructions.

OTHER FORMS OF AGITATION:

1.71 Normally work to rule, go slow, adopting restrictive practice will amount to a misconduct on the part of the workman/officers. The Branch Authority should get in touch with the Regional Authority who will give guidance in the matter.

DIARY:

1.72 Keep a diary of day-to-day important events during such strike/agitation. This is very useful and important.

Whenever any untoward incident/misbehaviour takes place, get written reports from the affected Officers as well as other witnesses, including customers. Reasons as to why Officers had to do clerical work should also be mentioned in the diary.

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PRECAUTIONS:

1.73 The Branch Manager should take into confidence the Officers at the Branch and with their help and co-operation of all, the work at the branch should be completed including clerical work, which is not normally done by Officers. During any agitation the Branch Head and every Officer should take care of the following:

(1) Security of cash, property, books, vouchers etc.

(2) Locking, closing of premises and other security arrangements.

(3) Keeping Regional Manager informed. If agitation is likely to go on for sometime, the Regional Manger and the Branch Manager should decide on certain timings, during which the Branch Manager could communicate information to the regional Manager. In the alternative, if the Branch Manager has a telephone at his residence, he may contact the regional Manager for that purpose over the phone at his residence and keep him informed of the situation.

(4) The Branch Manager should display courage, firmness, tact and wisdom. While agitation is on he should not yield under threats or pressure, he should also be fair and humane towards the employees.

AFTER THE AGITATION:

1.74 Once the agitation is over the Branch Manager should see that books are balanced and the Branch work brought to normal. He should not give overtime for bringing the work up to date as it would amount to a reward for the agitation. He should not allow the incidents that took place during the strike/agitation. He should not allow the incidents that took place during the strike/agitation, to effect his mind, sense of justice and fairness. He should take them in his stride and concentrate on developing business with the co-operation of his staff.

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ANNEXURE – 7-A

CODE OF DISCIPLINE IN INDUSTRY

I. To Maintain Discipline in Industry (both in public and private sectors)

There has to be (i) a just recognition by employees and workers of the rights and responsibilities of either party, as defined by the laws and agreements (including bipartite and tripartite agreements arrived at all levels from time to time) and (ii) a proper and willing discharge by either party of its obligations consequent on such recognition.

The Central and State Governments, on their part, will arrange to examine and set right any shortcomings in the machinery they constitute for the administration of labour laws.

To ensure better discipline in industry: II.Management and Union(s) Agree

(i) That no unilateral action should be taken in connection with any industrial matter and that disputes should be settled at appropriate level;
(ii) that the existing machinery for settlement of disputes should be utilized with the utmost expedition;
(iii) that there should be no strike or lockout without notice;
(iv) that affirming their faith in democratic principles, they bind themselves to settle all future differences, disputes and grievances by mutual negotiation, conciliation and voluntary arbitration;
(v) that neither party will have recourse to (a) coercion, (b) intimidation
(c) victimization or (d) go-slow;
(vi) that they will avoid (a) litigation (b) sit-down and stay-in strikes and
(c) lock-outs;
(vii) that they will promote constructive co-operation between their representatives at all levels and as between workers themselves and abide by the spirit of agreements mutually entered into;
(viii) that they will establish upon a mutually greed basis, a grievance produce which will ensure a speedy and full investigation leading to a settlement;
(ix) that they will abide by various stages in the grievances procedure and take no arbitrary action which would by-pass this procedure; and
(x) that they will educate the management personnel and workers regarding their obligations to each other.

III. Management Agree
(i) not to increase work-loads unless agreed upon or settled otherwise;
(ii) not to support or encourages any unfair labour practice such as (a) interference with the right of employees to enroll or continue as union members, (b) discrimination, restraint or coercion against any employee because of recognized activity of trade unions and (c) victimization of any employee and abuse of authority in any form;
(iii) to take prompt action for (a) settlement of grievances and (b) implementation of settlements, awards, decisions and orders;
(iv) to display in conspicuous places in the undertaking the provisions of this Code in local language(s);
(v) to distinguish between actions justifying immediate discharge and those where discharge must be preceded by a warning, reprimand, suspension or some other form of disciplinary action and to arrange that all such disciplinary action should be subject to an appeal through normal grievances procedure;

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(vi) to take appropriate disciplinary action against its officers and members in case where enquiries reveal that they were responsible for precipitate action by workers leading to indiscipline and
(vii) to recognize the union in accordance with the criteria (Annexure below) evolved at the 16th session of the Indian Labour Conference held in May 1958.

IV. Union(s) Agree
(i) not to engage in any form of physical duress;
(ii) not to permit demonstrations which are not peaceful and not to permit rowdyism in demonstration.
(iii) that their members will not engage or cause other employees to engage in any union activity during working hours, unless as provided for by law, agreement or practice;
(iv) to discourage unfair labour practices such as (a) negligence of duty,
(b) careless operation (c) damage to property, (d) interference with or disturbance to normal work and (e) insubordination;
(v) to take prompt action to implement awards, agreements, settlements and decisions;
(vi) to display inconspicuous places in the union offices, the provisions of this Code in the local language(s); and
(vii) to express disapproval and to take appropriate action against office bearers and members for indulging in action against the spirit of this Code.

CRITERIA FOR RECOGNITION OF UNIONS

1. Where there is more than one union, a union claiming recognition should have been functioning for at lease one year after registration. Where there is only one union, this condition would not apply.
2. The membership of the union should cover at least 15% of the workers in the establishment concerned. Membership would be counted only of those who had paid their subscriptions for at least three months during the period of six months immediately preceding the reckoning.
3. A union may claim to be recognized as a representative union for an industry in a local area if it has a membership of at least 25% of the workers of that industry in that area.
4. When a union has been recognized, there should be no change in its position for a period of two years.
5. Where there are several unions in an industry or establishment, the one with the largest membership should be recognized.
6. A representative union for an industry in an area should have the right to represent the workers in all the establishments in the industry, but if a union of workers in a particular establishment has a membership of 50 per cent or more of the workers of that establishment it should have the right to deal with matters of purely local interest, such as, for instance, the handling of grievances pertaining to its own members. All other workers who are not members of that union might either operate through the representative Union for the industry or seek redress directly.
7. In the case of trade union federations, which are not affiliated to any of the four central organizations of labour, the question of recognition would have to be dealt with separately.
8. Only unions which observed with the Code of Discipline would be entitled to recognition.

RIGHTS OF RECOGNISED UNIONS UNDER THE CODE OF DISCIPLINE

The question of rights of unions recognized under the Code of Discipline vis-à-vis unrecognized unions was discussed at the 20th Session of the Indian Labour Conference (August 1962). While a decision on the rights of unrecognized unions was deferred for future consideration, it was agreed that unions granted recognition under the Code of Discipline should enjoy the following rights: -

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(i) to issue and enter into collective agreements with employers on general questions concerning the terms of employment and conditions of service of workers in an establishment or, in the case of Representative Union, in an industry in a local area;
(ii) to collect membership fees/subscriptions payable by members to the union within the premises of the undertaking;
(iii) to put up or cause to put up a notice board on the premises of the undertaking in which its members are employed and affix or cause to be affixed thereon notices relating to meetings, statements or accounts of its income and expenditure and other announcements which are not abusive, indecent or inflammatory or subversive of discipline or otherwise contrary to the code;
(iv) for the purpose of prevention or settlement of an industrial dispute:-
(a) to hold discussion with the employees who are members of the union at a suitable place or places within the premises of office/ factory/ establishment as mutually agreed upon;
(b) to meet and discuss with an employer or any person appointed by him for the purpose, the grievances of its members employed in the undertaking;
(c) to inspect, by prior arrangement, in an undertaking, any place where any member of the union is employed;
(v) to nominate its representatives on the Grievances Committee constituted under the Grievance Procedure in an establishment;
(vi) to nominate its representatives on Joint Management Councils; and
(vii) to nominate its representative on non-statutory bi-partite committees, e.g. production committees, Welfare Committees Canteen Committees house allotment committee, etc. set up by the managements.

The rights referred to above would be without prejudice to the privileges being enjoyed by the recognized unions at present, either by agreement or by usage.

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ANNEXURE – 7-B

SETTLEMENT DATED 1ST SEPTEMBER, 1973

MEMORANDUM OF SETTLEMENT UNDER SECTION 12(3) OF THE INDUSTRIAL DISPUTES ACT, 1947 IN THE MATTER OF INDUSTRIAL DISPUTE BETWEEN THE MANAGEMENT OF BANK OF BARODA AND ITS EMPLOYEES

NAME OF THE PARTIES

1. Shri V.D. Thakkar, Chairman, Bank of Baroda

Representing Workmen

1. Shri Madhu Dandavate, MP.
President,
All India Bank of Baroda Employees' Federation

2. Shri M. Rajagopal
General Secretary,
All India Bank of Baroda Employees' Federation

3. Shri R.D. Trivedi
General Secretary
All India Bank of Baroda Employees' Co-ordination Committee

4. Shri N. Nair
Assistant Secretary,
All India Bank of Baroda Employees' Co-ordination Committee

Present

Shri V. P. Gupta
Regional Labour Commissioner (Central)

SHORT RECITAL OF THE CASE

The All India Bank of Baroda Employees' Co-ordination Committee has been agitating against the management of Bank of Baroda in certain areas in pursuance of their demands for the restoration of the right to negotiate with the management on All India matters. The All India Bank Employees' Association has also proposed to call on All India strike in Banking industry for one day on the 4th September 1973, followed by strikes during business hours on certain days in the Bank of Baroda. Detailed discussions were held in the Department of Labour & Employment, with the representatives of the management of Bank of Baroda, the All India Bank of Baroda Employees' Federation and the All India Bank of Baroda Employees' Co-ordination Committee with a view to working out an agreed solution. During the discussions there was a general agreement that to solve such problems in the nationalized banking sector and with a view to ensuring continued industrial peace in the industry, it is necessary to evolve an over-all solution, which will apply uniformly to each of the nationalized banks. It was considered desirable that a meeting may be called by the Government as early as possible of the representatives of the managements and the concerned organizations in the 14 nationalized banks to discuss such matters so that an agreed procedure could be worked out.

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2. In the light of the discussion that have been held and at the intervention of the Labour Minister, the following was agreed to during the course of conciliation proceedings: -

TERMS OF SETTLEMENT

(1) That the All India Bank of Baroda Employees' Co-ordination Committee agreed to withdraw the agitation that has been going on in the Bank of Baroda. The All India Bank Employees' Association also agrees to withdraw the call for one day general strike on 4-9-1973 in the Banking industry and other actions proposed by them in the Bank of Baroda.

(2)(a) Of the 13 cases of suspension of employees ordered by the management arising out of the present agitation, suspension will be withdrawn in all cases excepting four (three at Ahmedabad, viz. S/Shri M. J. Mehta, D. D. Desai and Rashmi Shah, and one at Patna viz. Shri K.C. Pandey) in whose cases the Bank shall pay the difference between the full wages and subsistence allowance, as ex-gratia during the period of suspension. The procedure set out in chapter XIX of the first Bipartite Settlement dated 19- 10-66 in dealing with such cases where complaints are filed with the police will be followed. In the light of this, the management will be free to proceed with the disciplinary action in respect of the four cases. After the disciplinary enquiries have been completed and the management have come to conclusion in each of these cases, these cases would be referred to the Labour Ministry for approval, amendment or modification of the proposed orders of the management and the decision of the Labour Ministry will be final and binding on both the parties with respect to these cases.

(b) The management also, as a generous gesture agrees to drop future disciplinary action in respect of the remaining nine cases (four in Ahmedabad, four in Bombay and one in Bihar).

(c) The management also agrees to drop further disciplinary action in respect of these employees other than the thirteen referred to above, on whom charge-sheets and memos have been served on matters arising out of the present agitation.

(3) Subject to Clause (4), the management agrees to abide by the relevant provisions of the Code of Discipline in Industry with regard to the settlement of local issues and disputes relating to matters in a local area i.e. bank's administrative area. All India Bank of Baroda Employees' Coordination Committee shall have the right to represent in the local issues concerning the members in the respective local areas.

(4) Without prejudice to the claim of the Federation to the consulted on matters relating to wages and service condition in Bank of Baroda, it is agreed that the letter of recognition dated 9-6-1973 conferring recognition on All India Bank of Baroda Employees' Federation is not intended to include the settlement of matters pertaining to wages and service conditions which according to prevailing practice are settled at national level in the banking industry. With regard to other all India issues, it is agreed that All India Bank of Baroda Employees' Co-ordination Committee shall be consulted by the management but the agreement on such issues will be reached by the management with the All India Bank of Baroda Employees' Federation which is a recognized body. This is agreed to with the understanding that this matter would be discussed with the representatives of managements of the fourteen nationalized banks, and the concerned trade union organizations with a view to evolving a uniform procedure in respect of matters relating to consultation with minority unions.

(5) The terms of this settlement shall be implemented within fifteen days from date.

SIGNATURES OF THE PARTIES REPRESENTING WORKMEN REPRESENTING EMPLOYEES

1. Sd/- (Madhu Dandavate) President, All India Bank of Baroda Employees' Federation.
2. Sd/- (V.D. Thakkar) Chairman, Bank of Baroda
2. Sd/- (M. Rajagopal), General Secretary, All India Bank of Baroda Employees' Federation

3. Sd/- (R. D. Trivedi), General Secretary, All India Bank of Baroda Employees' Co-ordination Committee

4. Sd/- (N.Nair) Assistant Secretary, All India Bank of Baroda Employees' Co-ordination Committee

WITNESSES:

1. Sd/- (H.L. Parvana) Before me
2. Sd/- (T.S. Sankaran) Sd/- (V.P. Gupta)
3. Sd/- (M. Dandapani) Regional Labour Commissioner
(Central) 1-9-1973

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FORM – "N"

ANNEXURE – 7-C

Form of Report of Strike or Lock-out in a Public Utility service

(Information to be supplied in this form immediately on occurrence of a Strike or lock-out in a public utility service to the Assistant Labour Commissioner (Central) for the local area concerned.)

1. Name of the Undertaking :

2. Station and District :

3. Normal working strength :

4. Number of workers involved : Directly _____
5. Number of workers involved : Indirectly _____

6. Strike or Lock-out :

7. Date of commencement of Strike or lock-out :

8. Cause :

9. Was notice for strike or lock-out given?
If so, on what date and for what period :

10. Is there any permanent agency or agreement in the undertaking for the settlement of disputes between the employer and workmen? If any exists, particulars thereof :

11. Any other information :

Date :

Notes :-

(Signature of the Branch Head)

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Column (3) – Give the average of workmen employed during the month previous to the day on which the strike or lock-out occurred. While reckoning the average, omit the days on which attendance was not normal for reasons other than individual reasons of particular workman. Thus days on which strike or lock-out occurs or communal holidays are enjoyed by a large section of workmen should be omitted.

Column (4) – If say, 200 workers in a factory strike work and in consequence the whole factory employing 1,000 workers has to be closed, then 200 should be shown under "directly" and the remaining under "indirectly". If the strike of 200 workers does not affect the working of the other departments of the factory, the number of workers involved would be 200, which figure should appear under "directly" and column "indirectly" would be blank.

Column (8) – Give the causes of the dispute as well as the immediate cause that led to the strike or lock-out.

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CHAPTER 8: HR AUDIT

1.1 Audit of Human Resources functions was introduced in our Bank in November, 2001 with the following objectives:

(1) To evaluate the status of the Human Resources systems;
(2) To determine the overall effectiveness of the HR management;
(3) SWOT analysis of the HR functions;
(4) As a measure of preventive vigilance & operation risk management;
(5) To strengthen HR administration;
(6) To curb irregular and wrong practices in HR administration;
(7) To inculcate a performance culture conducive to business growth;
(8) Optimum utilization of manpower;
(9) To comply with statutory provisions of labour laws;
(10) To capture unique HRD practices at branches.
(11) To monitor Attendance, Punctuality and Discipline.

COVERAGE OF HR AUDIT:

1.2 The following areas have been presently covered under the HR Audit:

(1) Manning of branches and utilization of manpower;
(2) Leave administration;
(3) Salary administration;
(4) Staff loans;
(5) TA/DA, LTC/LFC;
(6) Medical and Hospitalisation expenses;
(7) Establishment expenses;
(8) Compliance with the statutory provisions of labour laws;
(9) Unique HRD practices;
(10) Any other area at the discretion the Zonal Authority.
(11) BO B Pension payment
(12) Perks to staff members
(13) Cleanliness/Neatness of work place
(14) Implementation of Bank's Rules/Regulations

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PERIODICITY:

Periodicity of HR AUDIT & PENSION AUDIT

Audit of all Metro/ urban branches once in a year

Audit of all Rural/Semi-urban Branches to be carried out alongwith the risk based internal Audit (RBIA) of the particular branch, periodicity of which varies from 12 to 18 months, depending upon the rating (High, Medium, Low) of the branch.

Responsibilities of conducting HR audit & Pension Audit.

The HR functionaries attached to the regions are required to conduct the HR audit / pension Audit of the Metro/ urban Branches in their respective region ONLY.

Zonal Internal Audit centres to conduct the HR Audit/ Pension Audit in rural/ semi-urban branches

Zonal HR functionaries to carry out HR audit/ Pension Audit of identified branches in the zone, as decided by the Zonal HR incharge in consultation with the regions.

Rectification of irregularities and closure of rectification certificates.

HRM functionaries attached to regional Office are required to ensure the rectification of irregularities in respect of all branches including rural/ semi-urban branches. Role of Internal Audit centres is restricted to conducting HR Audit only.

Necessary Follow up action of rectification and closure of RCs is to be performed by HR department of the respective regions

Summary of HR Audit/ Pension audit report along with the Rectification Certificate must be placed before the Regional Committee Meetings and preparation of action plans.

Rectification of irregularities and discussion and closure of the same should be taken as agenda in the zonal/ regional committee meetings and should be minuted.

HR Audit as a KRA

Timely completion of HR Audit and ensuring rectification of irregularities pointed out in HR Audit/ Pension Audit shall be one of the KRAs for assessing performance of HRM functionary at Regional Office and

Rectification of irregularities of HR Audit/ follow up/ obtaining of rectification certificate shall be one of the KRAs for Dy. Regional Head in his performance reviews

Prevention of irregularities in staff administration as well as rectification of detected irregularities is one of the KRAs for branch heads as well for the officers dealing with the staff matters in the branch, in assessing their performance.

The revised HR Audit format/ Pension Audit format for branches is Annexed as Annexure-8-C.

(Letter to all Zonal/Regional Authorities Ref: BCC:HRM/HR-A/107/3387 dated 06.05.2015)

MONITORING:

1.7 HR Audit is being monitored at the Regional, Zonal and Corporate level.

1.8 The agenda for discussions at Zonal Committee meetings should invariably include the following aspects relating to HR functions:

a) Irregularities observed in the HR Audit Reports, action taken reports and rectification position thereof;

EPRF position;

c) Job Rotation position;

(d) Non-vigilance cases;

(e) Position with regard to completion of rural/ semi-urban posting of officers;

(f) Strategy to enhance competencies of available manpower and their effective utilization;

(g) Other HR issues, which may be of importance at the relevant time in the Zone/ Region

(h) Certificate from Regional Authorities of having checked monthly salary statements of branches.

Zonal Committee will discuss and draw strategy for implementation so as to ensure compliance of Bank's rules and better utilization of manpower for achieving Bank's objectives.

The extract of minutes of every Zonal Committee meetings in respect of HR functions should be sent to the DGM(HR operations, Head Office, Baroda. (Letter to all Zonal Authorities – CO: PD: ED: M-52/1561 dated 11.04.2002)

ACCOUNTABILITY:

1.10 The Branch Head and other functionaries responsible for HR functions shall be accountable for recurrence of any irregularity. Once the irregularities/ discrepancies have been rectified and rectification certificate submitted, the recurrence of the same shall invite strict punitive action.

(Cir. Letter to all Branch Heads – BCC: HRM: PKG: H-16/1115 dated 12.02.2003)

HR AUDIT AND RECTIFICATION OF IRREGULARITIES:

1.11 HR Audit of all branches shall be carried out with the periodicity mentioned above. The Audit format enclosed to Circular letter No. CO: PD: KCP: H- 16/6323 dated 27.11.2001 shall be utilized for HR Audit. However, the Zonal Authorities have been authorized to supplement the format depending on the requirement of the Zone.

1.12 A copy of the HR Audit Report should be send to the concerned Branch as well as to the concerned Regional Office within -7- days on completion of the audit by the inspecting officer.

1.13 The Branch Head should rectify all the irregularities/ discrepancies observed in the HR Audit Report and submit a Rectification Certificate within a period of one month. The Rectification Certificate should be in the format given in Annexure – 8-A

1.14 On receipt of the Rectification Certificate, as above, from the branches, the Regional Authority would examine the same and issue a Certificate as per format given in Annexure 8-B.

1.15 The HR Audit Reports, the Rectification Certificates of the Branch Head and the Certificate issued by the Regional Head are to be submitted to the Zonal Audit Committee. RCs may be closed only after receipt of unqualified Rectification Certificate.

1.16 The role of Inspection Division is restricted to conducting of audit in respect of rural/semi-urban branches. Necessary follow-up action, rectification and closure of RCs will be performed by the respective Regional/Zonal Offices.

(Letter to all Zonal/Regional Heads – BCC: HRM: RKJ: H-16/5678 dated 14.11.2002)

ANNEXURE A

(TO BE ISSUED THE BRANCH HEAD ON BRANCH LETTER HEAD)

Ref. No._____ Date :_____

This is to certify that all the irregularities pointed out in the HR functions audit dated _____ of our branch have been rectified including the recovery of wrong/ excess payments as per the annexures attached hereto. We also confirm having submitted necessary details to our Regional Authority for initiating appropriate action/s as deemed fit wherever warranted in respect of the staff members where deficiencies have been pointed in the area of attendance/ punctuality/ leave/ absence.

(_____) (_____)

ACCOUNTANT/ JOINT MANAGER BRANCH MANAGER

PLACE : _____
DATE : _____
SEAL OF THE BRANCH : _____

Downloaded By: Mr. N

ANNEXURE - B

CERTIFICATE TO BE ISSUED BY REGIONAL AUTHORITY

(ON REGIONAL OFFICE LETTER HEAD)

Certified that our _____ branch has rectified all the irregularities pointed out in the HR functions audit report dated _____ have been rectified and necessary disciplinary/ other action as deemed fit have been initiated against the staff members in respect of cases reported in the areas of attendance/ punctuality/ leave/ absence in that report. The branch has also confirmed about the recovery of the wrong/ excess payment made to staff members in the HR Functions area as pointed out in the report.

(_____) ASST. GENERAL MANAGER/ REGIONAL HEAD

Place :_____

Date : _____

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REVISED FORMAT FOR HR AUDIT

AUDIT OF HUMAN RESOURCES FUNCTIONS

Name of the Branch : _____

Date of Opening of the Branch : _____

Address : _____

_____

Date of HR Audit : _____ **Name of the Region :**_____

Date of Previous HR Audit : _____ **Name of the Zone** : _____

Date of Submission of RC : _____
of Previous HR Audit

1. CLASSIFICATION OF THE BRANCH:

Except Large / Very Large / Large / Medium / Small / Specialized Branch

Metro / Urban / Semi-Urban / Rural

2. FLOOR AREA OF THE BRANCH: _____
(Premises-wise, if more than one Premise)

3. BUSINESS OF THE BRANCH AS OF LAST FRIDAY: (Rupees in Thousands)

Deposits	Advances	Total Business	Average Number of Vouchers Per Day	Average Volume Of Cash Tr.	Business Per Employee	Vouchers Per Employee

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4. STAFF COMPOSITION:

Officers	Numbers	Clerks	Numbers	Sub-Staff	Numbers
JM – I		Spl. Asst.		Head Peon	
MM – II		Hd. Cashier -II		Daftary	
MM – III		Single Window Operator A		Cash Peon	
SM – IV		Single Window Operator B		Armed Guard	
SM – V		Steno - Typist		Watchman	
TEG-VI		Universal Teller		Peons	
		Any other Spl. Allow. Post (Specify)		Any other Spl. Allow Post (Specify)	
		Comp Operator		Sweeper: PT / FT	
Total					

5. STAFF ATTENDANCE ON THE DAY OF AUDIT:

		Officers	Clerks	Sub-Staff
5.1	Number of Staff present at the time of Audit			
5.2	Number of Staff on Sanctioned Leave			
5.3	Number of Staff informed their late coming or absence			
5.4	Staff on Unauthorized Absence			
5.5	Number of Staff on Training / Deputation			

6. TECHNOLOGICAL IMPLEMENTATION:

6.1 Computers / Terminals:

Number of computers / terminals utilized by the Officers : _____
Number of computers / terminals utilized by the Clerical Staff : _____
Number of Permanent Computer Operators in the Branch : _____
Number of Temporary Computer Operators in the Branch : _____

6.2 HRnes System:

	Whether all Officers and clerical staff having HRnes User-ID and Password.	Yes / No
	Whether the Staff members are aware of the Self-Service Module.	Yes / No
	Whether all staff members have verified the data in HRnes and Payroll and found the same correct as per actual records. (In case of any discrepancy, details to be obtained by the HR Auditor and submitted to concerned RO along with HR Audit Report)	Yes / No
	How frequently employees use HRnes? ○ Everyday on need based ○ Once a week ○ Once a month	

	○ Only when required ○ Never	
	Whether staff members are aware of the Intimation and Permission and Grievance Module.	Yes / No
	Whether they have been imparted hands-on training on HRnes.	Yes / No
	Whether they are able to navigate the various modules of HRnes independently.	Yes / No
	Whether the data of the Sub-Staff is updated by the Branch Manager / Officer having access to Manager's Self Service Module.	Yes / No
	Whether the data of all the staff members is verified / corrected by the Branch Head in HRnes / HRMS Module.	Yes / No
	Whether the staff members are using Intimation / Permission Module.	Yes / No
	Whether the Branch has claimed the Staff Loan Data.	Yes / No
	Whether Branch Officials are using HRnes data for various purposes such as Deployment.	Yes / No
	General feedback of the Staff on the implementation of HRnes: _____ _____ _____ _____ _____	

7. STAFF UTILIZATION:

7.1	Whether assessment of Manpower Requirement at Branch Level is done	Yes / No
7.2	Whether Branches are using functional competency data for proper deployment.	Yes / No
7.3	Whether excess Staff has been redeployed for Marketing / Recovery purposes	Yes / No
7.4	. Whether deployment of Staff at Branch level is assessed with respect to the number of Staff in marketing of Bank's products.	Yes / N
7.5	Details of the assessment of HR Functionary about the Staff Utilization (at the Branch with justification: _____ _____ _____	

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8. HUMAN RESOURCE DEVELOPMENT (HRD):

TRAINING & DEVELOPMENT:

8.1	Whether training needs of the staff members are assessed keeping in view the business requirements and are communicated to the RO.	Yes / No
8.2	Whether they have been provided training on Sales, Marketing, Public dealing, Customer behaviour, etc.	Yes / No
8.3	Post-training Utilization: Whether the employees who received Specialized Training in Functional Areas are posted suitably and being properly utilized. - If "No", please mention instances of non-utilization: _____ _____ _____	Yes / No

8.4 Whether the Branch requires employees with Specialized Training in any Functional Areas like Forex, Credit, IT, etc

Yes / No

If "Yes", please provide details:

Functional Areas	**No. of employees already received Specialized Training in these Functional Areas**		**Additional No. of employees who are required to be imparted Specialized Training in these Functional Areas**	
	Officers	**Clerks**	**Officers**	**Clerks**

8.5 What is the level of team work amongst the employees at the Branch Level?

_____
_____
_____

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8.6 Names of the staff members who have not received any training during the last -3- (three) years: (Please use additional sheet, if necessary.)

_____

_____

8.7 Names of the staff members who have received specialized training, or training pertaining to a particular discipline, but are currently working in some other Areas / Functions.

_____

_____

9. AWARENESS OF STAFF MEMBERS – HRD INTERVENTIONS / PRACTICES

9.1	Whether all the staff members are aware of Bank's Incentive Schemes.	Yes / No
9.2	What are the various Human Resource interventions / practices followed by the Branch which help in improving the working atmosphere / productivity of the Branch? _____ _____	

9.3 Details of the staff members having potential in particular Operational Areas from Branch's business development point of view, which will be useful to Regional Head to recognize services of such staff members:

_____

_____

_____

10. PERFORMANCE MANAGEMENT SYSTEM (PMS):

10.1	Whether mutual Goal-setting exercise for the Branch Head is carried out.	Yes / No
10.2	Whether Goal-setting process for all the Officers in the Branch has been carried out.	Yes / No
10.3	Whether Key Result Areas (KRAs) (Quantifiable & Measurable) of all the Officers have been fixed by the respective Reviewing Authority.	Yes / No
10.4	Whether Mid-term Review of all KRAs with for all the Officers has been carried out as per schedule and informed to the RO in writing.	Yes / No
10.5	Whether Performance Improvement Plan in respect of the Officers who are bottom-performers during the previous year has been carried out as per extant guidelines.	Yes / No
10.6	Whether Feedback Sessions have been undertaken by the Branch Head for the previous year in respect of all the Officers of the Branch.	Yes / No

11. DISCIPLINE MANAGEMENT:

11.1	Whether Attendance and Punctuality is observed as per the norms in the Branch.	Yes / No
11.2	Whether Branch Authority requires any guidance. - If "Yes", please specify the areas: _____ _____	Yes / No

11.3 Staff members reported to be frequently coming late:

_____

11.4 List of staff members who are habitual absentees:

_____

11.5 Details of action initiated against the staff members in item___ above:

_____

_____

_____

11.6 General Observations of Auditors on Attendance and Punctuality:

_____

_____

_____

12. SALARY ADMINISTRATION:

12.1	Are Salary sheets along with Summery Sheets preserved at Branch?	Yes / No
12.2	Salary Register – member-wise is maintained properly and is checked regularly.	Yes / No
12.3	Annual Increments are sanctioned regularly.	Yes / No
12.4	Confirmation for correctness of release of increment, sent for uploading into system	Yes / No
12.5	Stoppage/postponement of Increments duly followed in appropriate cases and proper recording done.	Yes / No
12.6	Is the branch making any changes in the income tax and PF calculation by the system.	Yes / No
12.7	Additional increment for CAIIB/Graduation given only with RO sanction.	Yes / No
12.8	Payment of PQA/PPA to eligible staff is in order	Yes / No
12.9	Payment of Special Allowance is made after due verification of undertaking period on request transfer.	Yes / No
12.10	Key Register is maintained and payment of temporary Head Cashier allowance tally with the Register.	Yes / No
12.11	Officiating allowance is paid with due authority from RO and as per rules.	Yes / No
12.12	Whether information about staff under suspension is sent to payroll core team regularly.	Yes / No
12.13	Whether implications of penalty awarded to an employee are given correct and necessary effects wherever required.	Yes / No
12.14	Payment of Overtime is made with due authority of RO and Statement sent to RO every month.	Yes / No
12.15	Is overtime marking is in order and calculated properly.	Yes / No
12.16	Inter/Intra State Allowance paid to officers is in order.	Yes / No
12.17	For deduction of Income Tax, whether investment declared are properly checked and scrutinized.	Yes / No

General observations of the Auditor on the deficiencies / shortcomings in Salary Administration:

_____

_____

13. TEMPORARY ASSIGNMENT OF DUTIES ATTRACTING SPECIAL ALLOWANCE / PAY:

13.1	Whether any Sanctioned Posts attracting regular Special Allowance have remained unfilled. - If "Yes", please mention since when such Posts are unfilled and the reasons thereof: _____ _____	Yes / No
13.2	Whether criteria for reckoning seniority is followed by the Branch in assignment of Special Allowance Duties.	Yes / No
13.3	Whether the Branch Authority faced any problem in respect of assignment of special allowance duties. If yes specify details	Yes / No
13.4	Whether Branch Authority requires any clarification / guidance on assignment of Special Allowance Duties. - If "Yes", please mention since when such Posts are unfilled and the reasons thereof: _____ _____	Yes / No

General observations of the Auditor about the assignment of Additional Duties Attracting Special Allowance made by the Branch:

_____
_____

14. OTHER ALLOWANCES:

14.1	Whether Cycle Allowance is being paid to the staff members even though the Branch does not have cycle.	Yes / No
14.2	Whether Key Register is maintained and payment of Temporary Head Cashier Allowance tallies with the Register.	Yes / No
14.3	Whether Officiating Allowance is paid with due authority from RO and as per rules.	Yes / No

14.4 Focus on Audit of Payments / Reimbursement of Perks and Allowances which are not covered under HRnes Pay Package:

_____
_____

15. STAFF LOANS:

15.1	Whether all necessary documents are obtained and Mortgage / Hypothecation is created, wherever applicable, before making the disbursement of loan.	Yes / No
15.2	Whether Post-Sanction Inspection of all Staff Loans is regularly undertaken.	Yes / No

15.3	Whether Adjustment Entries are made to correct wrong installments in the Staff Loan Accounts.	Yes / No
15.4	Whether Loan Data Cleaning is properly done at the Branch Level.	Yes / No
15.5	Whether checking of Sanction of Loan is done.	Yes / No
15.6	Whether checking of Number of Installments is done (i.e., whether accurate numbers are followed).	Yes / No
15.7	Whether checking of Rate of Interest is done.	Yes / No
15.8	In loan against NSC - whether Interest is served regularly.	Yes / No
15.9	Whether Staff Loan Accounts have been opened timely.	Yes / No
15.10	Whether installments / interest on Staff Loan Accounts have been credited timely if the Branch is CBS.	Yes / No
15.11	Whether the Branch Authority requires any guidance with regard to the sanction of Staff Loans? If "Yes", please specify the areas: _____ _____	Yes / No

15.12 General observations of the Auditor on Staff Loan Administration:

_____

_____

_____

16. LEAVE RECORDS:

16.1	Are leave applied through self service? If yes, is it approved in time?	Yes / No
16.2	Whether Leave Records submitted for uploading on the system verified with actual leave records	
16.3	While making leave application, whether staff members enter the address as required	Yes / No
16.4	Whether the Leave Register is checked and inspected periodically.	Yes / No
16.5	Whether adequate notice is given before availing P/L.	Yes / No
16.6	Whether RO permission is sought for the accumulation of P/L beyond permissible limit.	Yes / No
16.7	Whether P/L against future accrual is sanctioned as per administrative guidelines.	Yes / No
16.8	Whether staff member submit their Medical Certificate for sanction of Sick Leave (S/L).	Yes / No
16.9	Whether Maternity Leave (M/L) is sanctioned not exceeding 6 months in one occasion and 12 months in entire service.	Yes / No
16.10	Whether Special leave is sanctioned with authority from the RO.	Yes / No
16.11	Whether Leave on Loss of Pay cases are reported to the RO.	Yes / No
16.12	Whether Annual Increment is postponed for Leave / Absence on Loss Of Pay.	Yes / No

16.13	Whether any Staff has exceeded the prescribed limit of 365 days Extra-ordinary Leave / Leave on Loss of Pay.	Yes / No
16.14	In case of transfer from one place to another, whether joining time is allowed strictly as per rules, i.e., 7 days maximum in two installments within a year for the Officers and 6 days for the Award Staff on one occasion only.	Yes / No
16.15	Whether Special Casual Leave for Blood Donation sanctioned on the day of Donation, and if donated after Office hours on the next day.	Yes / No
16.16	Whether action has been taken against unauthorized absentees?	Yes / No
16.17	Whether Branch Authority requires any clarification / guidelines? If "Yes", please specify the areas: _____ _____	Yes / No
16.18	Frequency of updating the Leave Records: _____	
16.19	Last updated Leave Record was checked on: _____	

General observations of the Auditors on Leave Administration:

_____
_____
_____

17. <u>L.F.C. / L.T.C.:</u>

17.1	Whether LFC / LTC Register is maintained properly.	Yes / No
17.2	Whether declaration from the staff members with regard to dependants, option of Block Period have been obtained and recorded in the Register.	Yes / No
17.3	Whether LFC / LTC is sanctioned as per the option of Block Period.	Yes / No
17.4	Whether all bills / claims of LTC / LFC sanctioned by the Branch are sent to the RO for PSS.	Yes / No
17.5	Whether advance against LFC / LTC is granted as per BPS / BOBOSR	Yes / No
17.6	Whether claims for reimbursement of LTC / LFC submitted by the staff members within 15 days of resuming duty and the advance taken is adjusted immediately.	Yes / No
17.7	Whether LFC / LTC claim entertained separately for husband and wife working in our Bank or one of the spouses working in our Bank.	Yes / No
17.8	Whether declaration of the staff members with regard to dependants are verified properly.	Yes / No
17.9	Whether calculation of LFC / LTC is made as per guidelines.	Yes / No

17.10 Irregularities observed in the settling of LTC / LFC Claims:

_____
_____
_____

18. REIMBURSEMENT OF TA / DA AND CONVEYANCE BILLS:

18.1	Whether the purpose of tour and the authority from travel obtained, recorded and is proper.	Yes / No
18.2	Whether Halting Allowance / Diem Allowance is paid at correct rates and as per entitlement.	Yes / No
18.3	Whether TA / DA Bills are submitted within 15 days of resuming duty.	Yes / No
18.4	Whether TA / DA Bills of the Branch Manager are passed at the Branch and sent to the RO for PSS.	Yes / No
18.5	Whether Hotel Bills are properly scrutinized.	Yes / No
18.6	Whether other expenses in connection with TA / DA are reasonable.	Yes / No
18.7	Whether Log Book for Drivers is maintained separately.	Yes / No
18.8	Whether reimbursement of Conveyance Expenses to the Officers are made as per Bank's Scheme.	Yes / No
18.9	Whether transfer TA / DA & Transportation of Family / Household Goods Bills have been cleared from PSS angle from the RO.	Yes / No
18.10	Whether TA / DA Bills are kept separately for HR Audit Purposes.	Yes / No
18.11	Whether the Branch Authority requires any clarification / guidelines? If "Yes", please specify the areas: _____ _____	Yes / No

18.12 Observations of the Auditor with regard to the general irregularities in settling TA / DA and Conveyance Bills:

_____

_____

_____

19. REIMBURSEMENT OF MEDICAL / HOSPITALIZATION CLAIMS / EXPENSES:

19.1	Whether Hospitalization Claims are submitted within permissible 30 days.	Yes / No
19.2	Whether Medical Aid accumulation is duly recorded and maintained as per rules.	Yes / No
19.3	Whether Hospitalization Claims supported by Bills / Prescriptions / Documents are sent to the RO immediately.	Yes / No
19.4	While reimbursing the Hospitalization Claims, whether Special Demand Loans sanctioned, if any, are adjusted first.	Yes / No
19.5	Whether disbursement of Special Demand Loan for medical purposes has been done as per the stipulation of sanction received from the RO.	Yes / No
19.6	Whether cases of "Injury while on Duty" are reported to the RO on time and in the prescribed proforma for sanction.	Yes / No
19.7	Whether Medical Claims Register is maintained properly.	Yes / No
19.8	Whether Yearly Medical Aid and Hospitalization Claim are paid properly to the retired employees.	Yes / No
19.9	Whether Bank Accommodation Maintenance Charges are being paid correctly.	Yes / No

19.10	Whether record of BOB Contributory Assistant Scheme for retired employees (Domiciliary & Hospitalization) paid is maintained properly.	Yes / No
19.11	Whether claim of BOB Contributory Assistant Scheme for retired employees (Domiciliary & Hospitalization) paid is received from the HO / RO.	Yes / No
19.12	Whether the Branch Authority requires any clarification / guidelines? If "Yes", please specify the areas: _____ _____	Yes / No

19.13 General discrepancies observed by the Auditor in settlement of Medical Claims:

_____

_____

20. OTHER ESTABLISHMENT EXPENSES:

20.1	Whether Uniforms and Liveries are supplied to the eligible Subordinate Staff as per cost limits.	Yes / No
20.2	Whether periodicity is maintained in supplying Uniform and Liveries.	Yes / No
20.3	Whether Canteen Subsidy is properly paid, i.e., for actual working days only, excluding the days of leave / training.	Yes / No
20.4	Whether reimbursement of Entertainment Expenses to the Officers is made as per rules and a proper record of it is maintained.	Yes / No
20.5	For supply of Briefcase to the Officers, whether periodicity and cost ceiling is maintained.	Yes / No
20.6	Whether any entry in the General Suspense Account relating to the Staff is outstanding beyond a reasonable period.	Yes / No
20.7	Whether Payment of Kit Allowance to the Branch Head is as per rules and proper record is maintained.	Yes / No
20.8	Whether Payment of Cooking Gas to all Permanent Full-time Sub-Staff is as per rules and proper record is maintained.	Yes / No
20.9	Whether the Branch Authority requires any clarification / guidelines? If "Yes", please specify the areas: _____ _____	Yes / No

20.10 General observations of the Auditor on other establishment expenses:

_____

_____

_____

21. GENERAL ADMINISTRATION:

21.1	Whether Caste Certificates of all SC / ST / OBC employees are on record.	Yes / No
21.2	Whether the Branch is functioning as a Sales & Service Unit.	Yes / No

21.3	Whether the staff members are aware of various targets given to the Branch.	Yes / No
21.4	Whether the staff members have sufficient knowledge of various products of the Bank.	Yes / No
21.5	Whether the Award Staff is involved in the area of Sales & Marketing by way of Up-selling, Cross-selling of products, etc.	Yes / No
21.6	After the implementation of CBS, whether Single Window Service is being rendered.	Yes / No
21.7	Whether there is overdue in BOBCARDs in respect of any staff member.	Yes / No
21.8	Level of Customer Satisfaction to be gauged by mandatory meeting with 5-10 customers: _____ _____	
21.9	Date of the last Intra-Branch job rotation: _____	

21.10 Staff Meetings are held: Monthly / Quarterly / Half-yearly / Never.

21.11 Details of officiating arrangements lasting for more than -2- months.
(a) Name: _____
(b) Officiating in Grade / Scale: _____
(c) Reason for officiating:
_____
_____
(d) Whether officiating is authorized by the RO: Yes / No

22. <u>WHETHER THE FOLLOWING REGISTERS ARE MAINTAINED:</u>

22	**Records / Registers**	**Yes / No**	**Discrepancies observed by the Auditor**
22.1	Attendance Register	Yes / No	
22.2	Leave / Leave Encashment Register	Yes / No	
22.3	LFC / LTC Register	Yes / No	
22.4	Uniform and Liveries Register	Yes / No	
22.5	Staff Loan Register (Personal, Vehicle, etc.) – Verification of assets – PSS	Yes / No	
22.6	Canteen Subsidy Payment Register	Yes / No	
22.7	Payment of Conveyance, Newspaper, Entertainment Register	Yes / No	
22.8	Increment Register	Yes / No	
22.9	Job-Rotation Register	Yes / No	
22.10	Supply of Briefcase, Attaches, etc. Register	Yes / No	
22.11	Record for Health Check-up	Yes / No	
22.12	Payment of Bank Accommodation Maintenance	Yes / No	
22.13	TA / DA paid to the Staff	Yes / No	
22.14	Shadow Register for PF Deductions, PF Loans, etc.	Yes / No	

23. <u>RECORDS / FORMS / NOTICES MAINTAINED / SUBMITTED / DISPLAYED AT THE BRANCH:</u>

23. 1	**Forms / Extracts Displayed on the Notice Board or conspicuously in English and local language**	**Yes / No**	**Reasons, if not Displayed**
(a)	License under the Shops & Establishment Act. (Wherever applicable)	Yes / No	
(b)	Notice under Rule 4 of the Gratuity Act specifying Name with Designation of the Official authorized by the employer to receive notice under the Act / Rules.	Yes / No	
(c)	Extract of the Gratuity Act & Rules as given in Form "U".	Yes / No	
(d)	Extract of the Payment of Equal Remuneration Act.	Yes / No	
(e)	Extract of Form D to be maintained under Rule 6 of Equal Remuneration Act	Yes / No	

23. 2	**Information Submitted**	**Yes / No**	**Reasons, if not Submitted**
(a)	Notice in Form "A" of the Gratuity Act to ALC (C), in case of Opening of the Branch, and in Form "B", in case of Change of Address.	Yes / No	
(b)	Notice for payment of Gratuity in Form "L" to the retired employees / legal heirs of the deceased employee with copy to the Controlling Officer [Local ALC(C)].	Yes / No	
(c)	Notice to the Local ALC(C) in Form "N" of the ID Act in case of Strike by employees.	Yes / No	
(d)	Annual Return under the Bonus Act in Form "D" to ALC (C).	Yes / No	
(e)	Notice in Form "U" to be given in respect of Gratuity Act 1972.	Yes / No	
(f)	Notice under Rule 9 of the Gratuity Act to the local ALC (C) regarding penalties.	Yes / No	

23.3	**Records Maintained**	**Yes / No**	**Reasons, if not Maintained**
(a)	A copy of Nomination Form of Gratuity of all employees in Form "F" under Rule 6 of the Gratuity Act.	Yes / No	
(b)	Register of Bonus in Form "C"	Yes / No	
(c)	Form-D under the Equal Remuneration Act.	Yes / No	

(**Note:** A copy each of the above format is to be provided by RO with a view to guide the Branch Authority suitably to follow the same for the compliance of Labour Legislations. Also, in case other local legislations are applicable, the same should be complied with.)

Any rectification of irregularities pointed out by LEO in respect of labour laws pending with the branch for compliance. If yes the reasons for the delay. Please ensure that the pending irregularities are rectified and compliance report is submitted to the LEO and RLC within -10- days from the date of inspection.

24. <u>DETAILS OF CASUAL / TEMPORARY WORKMEN, IF ANY, ENGAGED BY THE BRANCH:</u>

Name and category of Casual / Temporary Workmen: _____
orking since: _____
Amount paid: _____
Reasons for engagement:
_____
_____

Whether engagement of Temporary Workmen is authorized by RO: Yes / No
Whether the name of the person is sponsored by Employment Exchange:
Yes / No
- If "Yes", Name of the Employment Exchange: _____

(g) Whether the name of the person has been submitted to Regional Office in the prescribed format:
Yes / No
- If "Yes", Letter No.: _____ Dated: _____
- If "No", Reason: _____

(h) Whether any industrial dispute has been raised by Temporary Persons:
- If Yes, details thereof:
_____
_____

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25. <u>ITEMS LISTED BELOW ARE TO BE FILLED AFTER DISCUSSIONS WITH THE STAFF, FOLLOWED BY DISCUSSIONS WITH THE BRANCH MANAGER:</u>

25.1 Utilization of existing manpower by the Branch:

_____

_____

Grievances aired by the staff members of the Branch at the Branch Staff Meeting:
(Please use additional sheet, if necessary.)

_____

_____

_____

25.3 Pending Staff / Personnel matters of the Branch not yet responded by the RO:
(Please use additional sheet, if necessary.)

_____

_____

_____

25.4 Staff / Personnel matters of the staff members of the Branch pending at Branch level and difficulties faced in their disposal, if any:
(Please use additional sheet, if necessary.)

_____

_____

_____

_____

25.5 Points which have not been complied with in the last Audit despite submission of the Rectification Certificate:
(Please use additional sheet, if necessary.)

_____

_____

_____

26. <u>INFRASTRUCTURE AND ADMINISTRATION:</u>

26.1	Whether number of computer operators in the Branch are sufficient as compared to the voucher workload.	Yes / No
26.2	Whether the Universal Tellers are utilized as per settlement.	Yes / No
26.3	Whether Special Assistants and Head Cashiers are fully utilized in the context of availability of Universal Tellers.	Yes / No

<u>SIGNATURE :</u>

Branch Head: _____ **Auditor:** _____

Name: _____ **Name:** _____

Grade/Scale: _____ **Grade/Scale:** _____

****

CHAPTER 9: POSH (Women at Workplace)

PREVENTION OF SEXUAL HARASSMENT OF WOMEN AT WORKPLACE
GUIDELINES BY SUPREME COURT OF INDIA AND ITS IMPLEMENTATION IN THE BANK.

The Hon'ble Supreme Court of India in its judgment in WP (Crl) No. 666-70 of 1992 (Vishaka & Ors. Vs. State of Rajasthan & Ors.) has laid down guidelines for prevention of sexual harassment of women at work places. The guidelines and norms prescribed are as hereunder :-

A. **Definition of sexual harassment** :-

Sexual harassment shall include such unwelcome sexually determined behaviour (whether directly or otherwise) as

(a) physical contact and advances;
(b) 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 sexual nature.

Where any of the above acts is committed in circumstances where under the victim of such conduct has a reasonable apprehension that in relation to the victim's employment or work, whether she is drawing salary or honorarium or voluntary, whether in Government, public or private enterprise, such conduct can be humiliating and may constitute a health and safety problem. It is discriminatory for instance when the woman has reasonable grounds to believe that her objection would disadvantage her in connection with her employment or work including recruitment or promotion or when it creates a hostile work environment. Adverse consequences might be visited if the victim does not consent to the conduct in question or resists any objection thereto.

B. Preventive steps :-

All employers whether in public or private sector should take appropriate steps to prevent sexual harassment as under :-

Express prohibition of sexual harassment as defined above at the work place, to be notified, published and circulated in appropriate ways.

Rules/ regulations relating to conduct and discipline should include rules/ regulations prohibiting sexual harassment and provide for appropriate penalties in such rules against the offender.

Appropriate work conditions should be provided in respect of work,leisure, health and hygiene to further ensure that there is no hostile environment towards women at workplace and no employed woman should have reasonable grounds to believe that she is disadvantaged in connection with her employment.

C. Criminal proceedings :-

Where such conduct amounts to a specific offence under the Indian Penal Code or under any other law, the employer shall initiate appropriate action in accordance with law by making a complaint with the appropriate authority. In particular it should ensure that victims or witnesses are not victimized or discriminated against while dealing with complaints of sexual harassment. The victims of sexual harassment should have the option to seek transfer of the perpetrator or their own transfer.

D. Disciplinary action:-

Where such conduct amounts to misconduct in employment as defined in the relevant service rules, appropriate disciplinary action should be initiated by the employer in accordance with those rules.

Downloaded By: Mr. MEHBOOB DANISH (DM051965)

E. Complaints Mechanism :-

Sexual harassment of Women at workplace (Prevention, Prohibition & Redressal) Act 2013 – Constitution of internal Complaints Committees at Zonal Level and appointment of Lady Liaison Officers at each Region.

Zonal Internal Complaints Committee

a. To constitute one Zonal Internal Complaints Committee having 04 members, at each Zonal Office, as per the criteria prescribed in Sexual harassment of Women at workplace (Prevention, Prohibition & Redressal) Act 2013, as under:

The Zonal Lady Liaison Officer identified as per existing system be the Presiding Officer of the Zonal Internal Complaints Committee.

Two employees (One Officer one Clerk) committed to the cause of women or who have had experience in Social Work or have legal knowledge shall be its members besides:

One member * from NGO committed to the cause of women

* The identification of the member from NGO committed to cause of women, is to be done at zonal level, in terms of guidelines issued

b. The members of the Zonal Internal Complaints Committee shall be identified from the Zonal Headquarters ONLY, keeping in view the availability and proximity of all members as and when required.

c. This is to be ensured that the Zonal Internal Complaints Committee shall have at least one half of the total members so nominated be women.

d. The presiding officer i.e. the Zonal Lady Liaison Officer and every member of Zonal Internal Complaints Committee shall hold office for the period of not exceeding three years, from the date of their nomination

e. The Members appointed from amongst the non-governmental organisations or associations shall be paid such fees/ allowance for holding the proceedings of the Internal Committee in terms of Section 3 of Sexual harassment of Women at workplace (Prevention, Prohibition & Redressal) Rules 2013

REGIONAL LADY LIAISON OFFICER

a) It is further advised to all Regional Authorities to identify -01- Lady liaison Officer for each Region, for smooth co-ordination between Zonal Internal Complaints Committee and the concerned Region.

After implementation of aforesaid guidelines, the existing Redressal Mechanism of the Bank shall be as under;

Revised Complaints Redressal Mechanism of Bank:

Corporate Level: A Complaints Committee at the apex level, headed by Chief Liaison Officer (CLO) in the rank of General Manager has already been constituted by the Bank. Apart from the CLO, there are -5- other members in the Committee to deal with and dispose of the complaints.

Zonal Level: A Zonal Internal Complaints Committee at each Zone consisting -04- members as per aforesaid guidelines.

Regional level: -01- **Regional lady Liaison Officer** at each Region

Revised Procdeure laid down by the Bank for redressal of complaints:

As per Supreme Court's directive, redressal of a compliant should be time bound. Procedure laid down by the Bank of redresssal of complaint received from lady employees in respect of sexual harassment is given below;

1. Any aggrieved women employee may make, in writing, a complaint of sexual harassment at workplace within a period of three months from the date of incident of sexual harassment and in case of series of incident to Regional Lady Liaison officer

2. On receiving a complaint of sexual harassment at workplace, the concerned Regional Lady Liaison officer should discuss the matter with the Regional Head and make appropriate enquiries. Thereafter, the complaints shall be discussed with Zonal Head and the Zonal Lady Liaison Officer (ZLO) in order to initiate the necessary proceedings. The Zonal Head shall direct the Zonal Lady Liaison Officer to initiate investigation of the complaint and Regional lady liaison Officer shall provide all the required assistance to Zonal lady Laision officer in the investigation process.

3. The Zonal Lady liaison Officer shall discuss the matter with both the parties viz, the Complainant and the Accused, separately and in confidence, and collect necessary statements of witnesses, evidences, etc.

4. The Zonal Lady liaison Officer who is also the Presiding Officer of the Zonal Internal Complaints Committee immediately after completion of her investigation, shall schedule the meeting of Zonal Internal Complaints Committee and place the facts, her findings and observations before the Zonal Internal Complaints Committee for deliberations.
5. During the pendency of inquiry, on a written request made by the aggreieved women, the Zonal Internal Complaints Committee may submit its recommendation to Zonal Head in conformity WITH Section 12 of the sexual Harrasment of Women at workplace (Prevention, Prohibition, and Redressal) Act, 2013.
6. The Zonal Internal Complaints Committee shall submit its final report along with the observations/ recommendations of the committee to the ZOnal Head. A copy of the report shall be sent to Chief Liaison Officer at BCC, Mumbai
7. If the Zonal Head is satisfied that the complaint is genuine and there is prima facie a case of sexual harassment, the Zonal head may immediately take steps to spate the complainant an dthe accused, if not already taken.
8. The Zonal Head, as the case may be, may, thereafter call for clarification from the accused persons if required. After following the above procedure the Zonal Head shall submit his/her recommendations in respect of report and observations submitted by Zonal Internal Complaints Committee and proposed action to be taken against the accused to Chief Lady Liaison Officer for approval.
9. The original complaint, the investigation report of the Zonal Lady Liaison Officer, bio data and observations on the conduct of the accused and the comments/ observations and recommendations of Zonal Internal Complaints Committee as well as of Zonal Head shall be submitted to Chief Liaison Officer at BCC, Mumbai with a copy of the same to General Manager (HRM), BCC, Mumbai.
10. Chief Liaison Officer at BCC, Mumbai will place the papers before the Complaints Committee at Apex Level, for deliberations. The Complaints Committee after deliberation will recommend action or otherwise on the subject case.
11. The Zonal Head, after receipt of the observations of the Complaints Committee, will initiate/ direct to initiate appropriate action against the erred employee.
12. The concerned Disciplinary Authority will then proceed with appropriate action in case where prima facie Complaints Committee concludes that there is sexual harassment. After completion of the Disciplinary proceedings, the Disciplinary Authority will report back to the committee on the action taken.
13. The Action Taken Report will be placed before the committee for information and thereafter for reporting of the same to the appropriate authority
(Circular Ref No: BCC: BR/106/221 dated 12.05.2014)

G. Workers' initiative :-

Employees should be allowed to raise issues of sexual harassment at workers meeting and other appropriate forum and it should be affirmatively discussed in the employer – employee meetings.

H. Awareness :-

Awareness of the rights of female employees in this regard should be created in particular by notifying the guidelines in a suitable manner.

Downloaded by: [illegible] (DOJ 1985)

I. Third Party Harassment:-

Where sexual harassment occurs as a result of an act or omission by any third party or an outsider, the employer and the person in-charge will take all steps necessary and reasonable to assist the affected person in terms of support and preventive action.

On receipt of advice from RBI for strict compliance of Supreme Court guidelines, Bank has set-up a complaints mechanism to deal with the complaints of sexual harassment at work place. Bank had circularized the guidelines of the Hon'ble Supreme Court vide circular no. CO/BR/90/76 dated 16.04.1998.

Conduct Regulations/ Service rules have been amended to include prohibition of sexual harassment as under :-

i) Bank of Baroda Officer Employees' Conduct Regulation 24 (A).

ii) Para 5 (t) of Bipartite Settlement dated 10.04.2002 – Gross Misconduct.

Third Party Harassment :-

In workplace	**Outside workplace**
Lady employee shall register the complaint with ZLO immediately. Complaint shall be investigated immediately.	A lady employee shall e persuaded to file a criminal/ civil case. A lady employee shall be provided necessary support in terms of legal aid/ medical aid/ counseling.
Entry of the accused shall be restrained. Victim shall be assisted in filing criminal/ civil case for damages. Victim shall be provided legal aid during trial, if any. Victim shall be provided medical aid/ counseling, if required.	

Monitoring Authority :-

Within the Bank,

Chairman and Managing Director/ Executive Director/ General Manager (HRM)/ Chief Liaison Officer.

At National level,

National Commission for Women (NCW) / Government of India.

(Circular no. BCC/BR/102/284 dated 06.10.2010)

Downloaded By: Mr. MEHMOOD ALAM .(DM01965)

CHAPTER 10: BONUS

SALIENT FEATURES OF PAYMENT OF BONUS ACT, 1965
PROCEDURE IN RESPECT OF PAYMENT OF BONUS

1.1 Payment of bonus to the employees shall be in accordance with the instructions and guidelines issued by the Bank in this behalf from time to time in accordance with the statutory provisions. Bank is required to declare Bonus in terms of Section 19 (b) of Payment of Bonus Act, 1965 within -8- months from the close of the Accounting year.

SALIENT FEATURES OF PAYMENT OF BONUS ACT 1965:
(GUIDELINES ISSUED THERE UNDER)

1.2 For the purpose of calculating Bonus salaries/wages will mean aggregate of Basic Pay, Dearness Allowance, Special Pay, if any, City Compensatory Allowance, if any, PPP, if any, but excluding all other allowance earned by them.
(IBA-PD:84/A-/1989/1167 dt.20.09.1989)

1.3 The leave encashment is not to be included for calculating Bonus.
(Cir.NO.HO:79/126 dt.18.04.1987)

ELIGIBILITY FOR BONUS :

1.4 All Employees (i.e. Officers /Clerks/Sub-staff) whose salary/wages as defined in the Payment of Bonus Act,1965 do not exceed Rs.10000/- p.m. will be eligible for bonus payment. However, the ceiling of salary/wages for calculation shall be Rs.3500/-.

(a) Job Workers:

If any job worker worked in the Bank for minimum –30- working days, he will also be eligible for bonus subject to wage ceiling mentioned above. The minimum payment of Rs.100/- to be made to those job workers who have worked for all the working days in the previous year. In case the job worker has not worked for all the working days in the previous year, pro- rata bonus will be paid to him.

(b) Bank's Doctors and Compounders:
Bank's doctors and compounders are eligible for bonus provided the salary, fees/ charges paid during the previous year is less than Rs.10000/- p.m. No bonus is payable if the salary, fees/ charges exceeded Rs.10000/- p.m.

1.5 Bonus shall not be payable to those employees whose salary/wages exceed Rs.10000/- p.m.

1.6 If, salary/wages of an employee is less than or up to Rs.10000/- p.m. for some months and more than Rs.10000/- for other months of the relative accounting year, he shall be paid bonus only for those months for which his salary does not exceed Rs.10000/-.

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Illustration :

If an employee received Rs.9900/- p.m. for –10- months and thereafter consequent to increase in dearness allowance or as a result of increment, etc., the salary exceeded `.10000/- p.m. in the previous year. If for the year bonus declared is 8.33%, the amount of bonus payable to such as employee would be 8.33% of `.3500/- for –10- months, i.e.

$$\frac{3500/- \text{ X } 10 \text{ X } 8.33}{100} = 2915.50$$

The maximum bonus payable to such an employee should be only Rs.2915.50.

From the above illustration it may be observed that an employee whose salary/wage was more than Rs. 3500/- p.m. but less than Rs. 10000/- p.m. through out the previous year, the maximum bonus payable to him at the rate of 8.33% would be Rs. 3500/- (Rupees Three thousand five hundred only).

1.7 If, at the rate of bonus declared by the bank, the amount of bonus payable to an employee works out to less than Rs.100/-, he shall be paid minimum bonus of Rs.100/-, provided he has worked on all working days of the year. In case he has not worked on all working days, the minimum bonus of Rs.100/- shall be proportionately reduced.

1.8 Those employees, who have worked with the Bank during an accounting year for less than 30 working days, shall not be entitled to bonus. While calculating the number of days for this purpose, Sundays and Holidays shall be excluded.

PAYMENT OF BONUS TO EMPLOYEES UNDER SUSPENSION:

1.9 Subsistence allowance paid to an employee under suspension is not wages under Payment of Bonus Act, 1965 and hence bonus is not to be paid on subsistence allowance. Employees under suspension shall not be paid any bonus for the period during which they were under suspension.

However, for the remaining period, if any, during which they were not under suspension, bonus shall be paid to them proportionately, provided they have actually worked during the accounting year for not less than - 30-days (excluding Sundays and Holidays.) In other words, bonus is not payable on subsistence allowance.

WHEN NO BONUS IS PAYABLE:

1.10 Those employees, who have been dismissed from the service of the bank on any of the following grounds, shall not be entitled to payment of bonus:

(i) Fraud:
(ii) Riotous or violent behaviour on the premises of the Bank:
(iii) Theft, misappropriation or sabotage of any property of the Bank.

DEDUCTION OF CERTAIN AMOUNT FROM BONUS PAYMENT:

1.11 If an employee was found guilty of misconduct causing financial loss to the Bank, the amount of such loss sustained by the bank should be deducted from the amount of bonus payable to him. After such deduction, balance, if any, may be paid to him.

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1.12 An employee who is entitled to bonus is required to claim it within -12- months from the date of the declaration of bonus by the bank. Branches should not make payment of bonus if it is Time-barred (i.e. if it is clamed after expiry of-12-months) without prior approval of the Head Office.

PROCEDURE IN RESPECT OF PAYMENT OF BONUS:

1.13 Total amount of bonus paid to the staff should be debited to the "P/ L Bonus Account" of the Branch.

1.14 The branches are required to pay bonus on behalf of Head Office and therefore they are authorized to recover the amount equivalent to bonus so paid by adjusting it in the net amount of Interest Receivable/Payable from/to Head Office and thus the ultimate profit and loss of the branch will not get affected on account of debit for bonus payment as stated above in their books.

1.15 Branches are required to recover the actual total amount of bonus paid to staff by them by making suitable adjustment for the equivalent amount in the amount of Interest Receivable/ Payable from/ to HO which they calculate and apply every six months. No separate debit IBT Schedule "Z" be raised from HO for the amount of bonus paid.

1.16 Branches should submit to the Head Office a statement in prescribed Proforma furnishing there in all the necessary details. Particulars of bonus paid of different categories of staff should be incorporated in the statement separately viz. For Officers, Clerks, Subordinate Staff, Job Workers, apprentices if any, and Temporary staff.

1.17 Records of bonus paid to the employees is required to be maintained in form 'C' (Annexure 10-A) in terms of the payment of Bonus Act. 1965 (as amended). Branches should, therefore, keep the record of bonus paid to the employees in form 'C'. Form 'C' should be prepared in duplicate. On the original, signature of the employee should be obtained on appropriate revenue stamp and retained at the branch for verification by the concerned authorities under the payment of Bonus Act-1965, as and when required. The duplicate with signatures of the employees (without revenue stamp) should be sent to the Head Office. The records relating to Bonus paid to the employees should be allowed to be perused / inspected by the appropriate Government authorities as and when required.

CLARIFICATION :

In case no payment of Bonus, NIL Statement [Form-C] be maintained.

1.18 As per Rule-5 of the payment of Bonus Rules-1975 the Annual Return 'D' (Annexure - 10-B) should be submitted to the respective Assistant Labour Commissioner (central) under [A1] [A2] [A3] whose jurisdiction the branch/office is falling within -30-days from the date of payment of Bonus to the employees. In case of no Bonus payment in branch / office, NIL Statement [Form-D] be sent to ALC[C].

Branches should not make any provision for bonus payable to the staff.

1.20 Branches should enter the amount of Bonus Paid in Periodic Entry against the respective staff.

Downloaded By: (MUHMOOD DANISH (DM051965))

ANNEXURE 10-A

BANK OF BARODA **FORM "C"**

Bonus paid to employees for the accounting year ending on the 31st March, _____

Name of the Establishment : Bank of Baroda, Branch: _____ Region:
Zone:
Number of working days in the year : _____ days.

1. Serial Number :

2. Name of the employee :

3. Father's Name :

4. Whether he/she has completed 15 years of age at the beginning of the accounting year :

5. Designation :

6. No. of days worked in the year :

7. Total salary or wages (Basic: Spl. Allow., officiating Allow. if any, plus D.A. CCA etc.) in respect of Accounting year :

8. Amount of bonus payable under Section 10 or 11 as the case may be :

9. Puja bonus or other Customary bonus paid during the accounting year :

10. Interim bonus or bonus paid in advance :

11 Deduction on account of financial loss, if any, caused by misconduct of the employee :

12. Income Tax (if any) deducted :

13. Total sum deducted Columns. 9 to 12 above :

14. Net amount payable (Col. 8 minus Col. 13) :

15. Amount actually paid :

16. Date on which paid :

17. Signature/Thumb impression of the employee :

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE 10-B

FORM 'D'
[Annual Return to be submitted to Asst. Labour Commissioner (Central)]

ANNUAL RETURN OF BONUS PAID TO EMPLOYEES FOR THE ACCOUNTING YEAR ENDING ON THE 31ST MARCH _____

1. Name of the Establishment : _____
   & Complete Postal Address : _____
2. Nature of Industry : Banking
3. Name of the Employer : Bank of Baroda, _____ Branch
4. Total Number of Employees : _____
5. No. of employees benefited by Bonus Payment : _____

Total amount payable as bonus under section 10 or 11 of the payment of Bonus Act. 1965 as the case may be.	**Settlement if any reached under Sec. 18 (i) or 12(3) of the Industrial - Disputes Act. 1947 with Date.**	**Percentage of Bonus declared to be paid.**	**Total amount of Bonus actually paid**	**Date on which payment made.**	**Date on which payment made.**	**Remarks**

Seal of the Office/Branch Manager

Signature of the Employer /

Downloaded By: Mr. SHAHZAD DANISH .(DM051965)

CHAPTER 11: SALARY ADMINISTRATION

SALARY REGISTER:

As now Centralized Payroll System is implemented, following reports should be printed and kept on the records of the branch.

New Salary Statement Print
Monthly Pay View
PF Statement
Income Tax Statement
Professional Tax Statement

1.3 Leave of employees who are on leave on half pay or on loss of pay should invariably be entered in Leave Module immediately on event to event basis and it should be ensured that salary deduction has taken place in the same month.

1.4 Salary Statement Print should be checked by the Accountant or any other officer of the Branch.

The New Salary Statement Print also serves the purpose of maintaining register as per Form-D under Equal Remuneration Act, 1976. The prescribed format, Form- D of Equal remuneration Act, 1976 is attached as Annexure 11-A.

1.5 PAYMENT OF WAGES TO TEMPORARY/CASUAL PERSONS:

(1) The wages of the temporary/casual person is calculated and paid on daily basis to the debit of respective Profit and Loss Accounts as in the case of permanent staff. However, the particulars of the salary and allowances paid to them should be recorded in a separate register. Salary in advance should not however be paid to temporary persons.

(2) Per day wages payable to temporary employee is arrived at by dividing the wages payable to a subordinate staff member at the first stage of scale of pay by the number of days in that particular month. For calculation the lowest Basic Pay and DA, HRA and CCA, if any, would be taken into consideration. No other allowances would be taken into consideration.

Illustration:

If a person is engaged as a full-time sweeper on any day of December, 2015, at a place under Area-III, he would be paid wages of Rs. 454/-, the calculation of wages payable being as under:

Basic Pay:	Rs. 9560/-,	DA (39.80%):	3805/-
HRA (7.5%):	Rs. 717/-	total:	14082/-

Per Day Wages: RS. 454.25 (Rs. 14082/- divided by 31 days)

In case of a temporary scale wage sweeper, per day wages will be pro- rata of Rs. 454/-. Say a temporary 1/3rd Sweeper would get Rs. 151/- per day.

(3) In case a temporary person is engaged for a continuous period of –6- working days in a week, he shall be paid wages for the Sunday.

Downloaded By: Mr. MEHMOOD DANISH . (DM051965)

1.6 RECOVERY OF CHARGES FROM BANK'S CONSTITUENTS:

Charges recovered from the Banks constituents on account of permanent or temporary staff should be credited to "Temporary Staff Recovery from constituents Account". The charge credited to the said account should include recoveries made from the constituents on account of conveyance or attendance charges for godown work.

1.7 Even where there is an understanding with the constituents of the Bank the salary/ wages of the Godown keeper shall be borne by the constituents, payment of wages to the Godown-keeper should be made to the debit of respective Profit & Loss Account of the branch. The amounts when recovered from the constituents should be credited to the said "Temporary Staff Recovery from constituents Account" and not the respective Profits & Loss Account nor to the Profit & Loss Incidental Charges Account.

1.8 Periodical godown inspection charges recovered from the constituents should be credited to the Profit & Loss Inspection Charges Account, subsequently, conveyance expenses payable to Inspecting Officers should be paid to the debit of the said Profit & Loss Inspection Charges A/c.

1.9 PROVISIONS OF "PAYMENT OF WAGES" ACT:

Under the payment of Wages Act, salaries due to the employees, including payment of overtime allowance, should be made before the expiry of the seventh day of the succeeding month. No stamped receipt is necessary where the salary is credited to the account of the employees. However, if the salary/overtime allowance is paid in cash, signature of the employees should be obtained in the salary book on appropriate revenue stamp in token of their having received the salary/overtime allowance. The overtime paid outside centralized payroll should be entered in Overtime Manual for calculation of tax.

AUTHORISED DEDUCTIONS FROM SALARY:

1.10 Following are the authorised deductions which the Bank can make from the salary of an employee:

(i) Employee's contribution to Provided Fund./New Pension Scheme
(ii) Deduction of wages on account of unauthorised absence from duty.
(iii) Recovery of loans/advances granted by the Bank including interest thereon.
(iv) Advance payment of wages, if any.
(v) Income-tax Payable by the employee.
(vi) Any recovery under the order of the Competent Court.
(vii) Any other deductions authorised by the employee in writing (e.g. insurance premium, subscription to Staff Co-operative Societies and authorized investments under the small Savings Schemes of the Government).
(viii) Towards damage or loss of goods or any financial loss caused to the Bank on account of negligence or default on the part of the employee.

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Note:

1. No fine should be imposed on or recovered from the salary of any employee without the sanction of the Regional Authority.
2. Advance payment towards travelling expense should not be recovered from the salary. However, such recovery may be effected form the salary S.B.A/c of the concerned employee after giving him due notice in writing.
3. Although the Bank may deduct from the employees salary, insurance premium payable to the Life Insurance Corporation under the salary saving scheme and remit the same to Corporation'. The Bank shall not be responsible for compliance of any formalities by the employee in respect to the Insurance Policy. Such deductions should be made so long as the employee is in the service of the Bank or until such time the instructions are countermanded by the employee.
4. If any employee desires to invest by deduction from his wages, in National Plan Certificates, Treasury savings Deposit Certificates, Cumulative Time Deposits or Post Office Savings, Bank, his request for deduction from his salary in that behalf may be acceded to on obtaining the instructions in writing. Any such deductions made, should be remitted to the Post Office with details of names of the employee, and the certificates, when received from the Post Office, may be held in safe custody of the Bank, if so requested by the employee.
5. Deductions towards damage or loss of the Bank property may be made only after giving an opportunity to the employee to show cause against such deduction and after being completely satisfied that such damage or loss is directly attributable to the employee. Necessary instructions should be obtained in this regard from the Regional Authority.
6. The employees who have availed Clean Overdraft facility are required to give an undertaking that they shall not avail of any loan from outside sources for which installments will have to be deducted from their salary and remitted by the Bank to such outside sources during the period of operation of the Overdraft facility. Therefore, no deduction of installments should be made from the salary of those employees who have availed Overdraft facility, for remittance to any outside lender, viz. Co-operative Societies, etc.
(Cir. No. BCC: BR: 95/81 dated 04.03.2003)

PAYMENT OF ADVANCE AGAINST SALARY:

1.11 No advance against salary should be paid to the employee except, when an employee, while availing of sanctioned leave, avail LFC and requests for advance against salary if the salary date is falling due during his leave period. Such advance granted should invariably be entered in payroll for recovering on the salary disbursement.

REMUNERATION PAID TO PERSONS ENGAGED OTHER THAN FULL-TIME/ PART-TIME:

1.11 Remuneration paid to persons other than full time/part time, temporary workers should be debited to Profit & Loss Sundry Charges Account and not to Profit & Loss Salaries Account. The names of such person should not be entered in the salary Register or in the Muster Roll.

1.12 In case of part time workmen absolute care should be taken to see that work in excess of their stipulated working hours is not taken.

1.13 No temporary staff either full time or part time should be engaged without specific permission of Regional Authority, who can authorize only after getting sanction from the General Manager (HRM). Any deviation in the matter of engaging temporary staff without specific written permission of Regional Authority would be viewed seriously and may attract disciplinary action.

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PAYMENT OF LEAVE SALARY:

1.14 While preparing salary due care should be taken to see that the salary is paid only for those staff members who have remained present throughout the calendar month and/or for their absence, leave is duly sanctioned by the Leave Sanctioning Authority.

1.15 Due care should be taken to ensure that the leave salary is paid only for those period for which the leave (of any type) is duly sanctioned by "Leave Sanctioning Authority". In case the leave is not sanctioned, the payment of salary for such period (for leave is not sanctioned) as well as for unauthorised absence/EOL should not be paid.

DEDUCTION OF INCOME TAX FROM SALARY:

GENERAL:

1.16 Income tax deduction will be made from the salary of the employee in accordance with the instructions and guidelines issued by the Bank in this behalf from time to time in terms of statutory provisions.

1.17 Branch should ensure that staff declares their proposed investment through self service and enter the same in respect of sub staff in the system though One Time Entry->Sub Staff-> Income Tax to enable system to deduct on the pay-day of every month income tax from the salary and the taxable allowances of each employee, who is liable to income tax at the rate applicable to his income and remit the amount so deducted to income tax authorities with the usual returns.

1.18 In order to avoid any short deduction/non-deduction of income tax in case of any employee and the consequent penal interest thereon, in the beginning of the financial year, a declaration should be obtained from the staff member regarding their estimated investments in tax saving avenues in the financial year and calculate and deduct appropriate income tax liabilities on their estimated salary after considering such investment, if any. The deducted amount should be remitted to the Income Tax Authority well in time to avoid payment of penal interest to income tax Authorities.

COMPUTATION OF TAXABLE SALARY:

(Income Tax on salary, allowances, benefits and perquisites are governed by the Income Tax Act, which is being amended from time to time. Therefore, the provisions given herein below has to be read with the provisions of the Income Tax Act or any other enactment for the time being in force)

1.19 Computation of taxable salary be broadly classified under the three heads as mentioned below

PAY AND ALLOWANCE AND PERQUISITES, WHICH ARE FULLY TAXABLE;

1.20 Basic salary, Dearness Allowance, CCA, Special Pay, Professional Qualification Pay, Over time, Closing Allowance, Project Area Allowance, and Adjustment Allowance, Transport Allowance, Club membership fees reimbursed by the bank, etc.

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PARTLY TAXABLE ALLOWANCE AND PERQUISITES:

1.21
(i) **H.R.A:** The total/ partial exemption for House Rent Allowance is available only in case where the employee is in receipt of HRA is staying in rental premises (to be verified with documentary evidence) up to the limits as provided by Income Tax Rules from time to time.
(ii) **L F C/ Concession for Travel:** The amount of LTC to an employee is taxable to the extent of excess of limits as specified under income tax rules.
(iii) **House perquisites:** where an employee is provided with house and/or furniture by the Bank either rent free or at concessional rate, their taxable value of the house perquisites has to be calculated as per Income tax Rules.
(iv) **Encashment of privilege leave at the time of retirement:** Encashment of leave due to an employee on retirement is exempt from Income Tax subject to the provisions of Income Tax Rules.
(v) Interest on P.F. account in excess of limits provided under Income Tax Rules.

NON-TAXABLE ALLOWANCE AND PERQUISITES:

1.22 The following are non-taxable allowance and perquisites:

(i) Any allowance granted to meet the cost of travel or on tour for office work, or on transfer to the place of posting.
(ii) Conveyance allowance payable on reimbursement basis for performances of official duties.
(iii) Disturbed area allowance
(iv) Compensatory allowance in the nature of composite Hill Compensatory Allowance payable at places, with the height of 1000 meters or more above sea level subject to a maximum of Rs. 150/- p.m.
(v) Reimbursement of medical expenses up to Rs. 15000/- (This will also include the amount reimbursed under domiciliary treatment paid annually)
(vi) Reimbursement of telephone bills/entertainment expenses etc. for office purpose.

DEDUCTION FROM GROSS SALARY:

1.23
(i) Tax on employment - Professional Tax.

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COMPUTATION OF NET TAXABLE INCOME:

1.23 To arrive at net taxable income of an employee the following deduction from the net salary shall be considered for the purpose of deduction of tax at source.

(i) Deduction for medical insurance premium as per limits specified under section 80 D of l. tax Act.
(ii) Deduction for medial expenses of dependent handicapped relative as provided under section 80 DD l. Tax Act.
(iii) Deduction for repayment of loan borrowed and interest thereon from any approved financial institution or banks or approved charitable institution for pursuing his/her higher education as provided under section 80 E of I. Tax Act.
(iv) Deduction in respect of donation for charitable purpose as provided under section 80 G of l. Tax Act.
(v) Deduction for handicapped employees in terms of section 80 U of l. Tax Act.
(vi) Such other allowable deductions under Income Tax Act from time to time.

DECLARATION:

1.24 In order to allow the various deduction as mentioned above as well as for allowing rebate of IT under section 80 (C) on eligible investments, Branches/office ensure that staff declares their proposed investment through self service and enter the same in respect of sub staff in the system though One Time Entry->Sub Staff-> Income Tax to enable system.

The deduction should be allowed only with appropriate Documentary evidence. The Branches/offices should verify the declaration with documentary evidence before allowing such deductions.

COMPUTATION OF INCOME TAX:

1.25 After allowing the deduction mentioned in para 11.27 and 11.28 above from the gross salary, net taxable salary of the employees will be arrived at by the Payroll. On the net taxable salary so arrived at I. Tax will be computed as per the rates specified by the Finance Act of the relevant accounting year.

REBATE UNDER INCOME TAX [SECTION 80 (C)]:

1.26 The amount of Income Tax calculated in accordance with para 11.30 above shall be reduced by the amount of rebate calculated at the rate of 20% of the amount invested/ deposited by the employees in eligible investment during the financial year out of his income chargeable to tax. The same should be entered at the One time Entry ->Income Tax

CALCULATION OF NET TAX LIABILITY:

11.33 After deducting the rebate under section 80 (C), (Para 11.32) from the total Income Tax computed as per (Para 11.31) the net tax liability due from the employees will be arrived at by the system.
In case excess tax is recovered up to February salary, such excess payment cannot be refunded to employees and the employees may be advised to file return of income to Income Tax Authorities for claiming such refund.

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ANNEXURE – 11-A

FORM-D

Register to be maintained by the employer under Rule-6 of the Equal Remuneration Act, 1976.

Name of the Establishment with full Address: Total number of Workers employed
Total number of Men workers employed
Total number of Women workers employed :

Category of workers	Brief description of work	No. of men employed	No of women employed	Rate of remuneration paid	Basic wage of salary	Dearness allowance	House rent allowance	Other allowances	Cash value of concessional supply of essential commodities

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CENTRALIZATION OF FUNCTION OF TDS ON SALARY AT CORPORATE LEVEL.
(circular no.BCC: BR:105:194 dated 11-05-2013)

The functions relating to TDS on salary have been centralized and the centralized system is operational w.e.f. April 2013.

Functions of the Branches/Offices:

PAN Updation

As per Income Tax Act, it is mandatory to mention the correct PAN of the person on whose behalf the tax is deposited and detail provided in quarterly E-TDS return. Therefore, Branches/Offices to ensure that PAN of each and every employee is updated in HRnes system. For any problem in updation of PAN in HRnes the matter should be referred to HRMS cell at Mumbai or email to them at hrms.ho@bankofbaroda.com.

2. Not to deduct TDS Manually on payment of leave encashment, LTC/LFC encashment, Incentive etc. Branches/Offices are required to enter the above data in to payroll system as advised by Terminal Benefit department, Baroda. TDS will be deducted by payroll system. While making payment of incentive, arrear etc of retired/ resigned employee, Branches/office should consult payroll department first to enter the same in FNF menu of payroll system.

3. **Terminal Benefits** are to be paid through payroll system only as per instructions of Pension and Gratuity Deptt., Head Office, Baroda through FNF menu in Payroll system. TDS on the same will be deducted by payroll system only.

4. Branches/Offices have to ensure that amount of TDS is credited in Centralized Salary TDS Pool Account for any payment through payroll system. In case the same is not credited in centralized account immediately take up the matter with payroll department at Baroda or centralized salary TDS cell at Corporate Office, Mumbai.

5. Branches / Offices have not to remit any tax amount in respect of TDS on salary without consulting with payroll system / centralized salary TDS cell.

6. Branches/Offices have to ensure that value of perquisites; other payments such as incentives etc are mandatory and correctly entered in payroll system.

7. As per existing practice, Branches/Offices to ensure verification of investment declaration by staff and approving of the investment declaration in pay roll system based on the proofs of investments submitted by the staff.

8. Branches/Offices to advise all the staff under their jurisdiction to verify their 26AS statement for credit of TDS deducted from salary. In case the credit of TDS is not available, concerned employee has to verify that PAN mentioned in HRnes system is correct and valid.

9. The TDS certificate (Form 16 part B & Form 12 BA) shall be issued by the respective Branch/Office by generating the same from HRnes-payroll system. In case of any problem for generating the same, the matter should be referred to the payroll group at H.O. Baroda only.

10.For any matter related to salary payment, correction in salary & Income Tax etc should be referred to Payroll Group, H.O. Baroda only as these matters are dealt at their end only.

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Functions of the Centralized Salary TDS Cell:

1. Timely remittance of TDS amount credited in centralized pool account.

Reconciliation of TDS amount credited in centralized pool account and employee wise tax deduction received from payroll group including the detail of tax deduction on terminal benefits for retiring employees.

3. Filing of quarterly E-TDS return 24Q for Bank as a whole on time.

4. Generation of Part-A of Form 16 for all the employees of the Bank and provide the same to Payroll group for onward distribution to employees through HRnes-Payroll Self Service module.

5. Verification of PAN entered in HRnes system and informs the Branch/Offices in respect of invalid/deleted/incorrect PAN for correction of the same.

6. Attend and reply the notices received from Income Tax Department in respect of quarterly returns and file correction statement in case of need as per the requirement of notice so received from Income Tax Department.

7. Inform Payroll group for changes in file format and file validation utility for filing correct quarterly E-TDS return.

8. Co-ordinate with Branch/offices and Payroll Group to ensure timely and correct submission of quarterly E-TDS return. Branches/Offices are requested to carefully note the above and ensure compliance. If any clarification/guidance is require in respect of centralized salary TDS, please contact us on our phone no. 022-66985206 at Mumbai or e mail to us on tax.bcc@bankofbaroda.com through your Region/Zone. Please do not forget to mention your phone / mobile number while sending e-mail to us. For any addition, deletion/correction in salary or other data related to payroll kindly contact directly to payroll group, Baroda as any correction/amendment in pay data can be made by them only.

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CHAPTER 12: MEDICAL FACILITIES

MEDICAL AID
EX-GRATIA MEDICAL AID
MEDICAL AID: INJURY SUSTAINED/DEATH BY ACCIDENT WHILE ON DUTY
SCHEME OF SPECIAL LEAVE AND REIMBURSEMENT OF MEDICAL EXPENSES- INJURY WHILE ON DUTY
INSURANCE FOR STAFF MEMBER
FOR COMPENSATION TO MEMBERS OF STAFF IN THE EVENT OF DEATH, PERMANENT TOTAL DISABILITY RESULTING FROM INJURY WHILE ON DUTY
BANK OF BARODA INJURY COMPENSATION SCHEME:
MEDICAL INSURANCE SCHEME

MEDICAL AID

GENERAL :

Reimbursement of Medical Aid are provided under the Bi-Partite Settlement and BOB(O)SR, 1979. There are other Schemes formulated by the Bank.

ELIGIBILITY:

1.1 Medical Expenses under Medical aid shall be restricted to the amount incurred or the amount specified below whichever is less ::
w.e.f 01-Nov-2012

Grade/Scale	Maximum amount per Year
Award Staff	Rs. 2200/-
Junior Management and Middle Management	Rs. 8000/-
Senior Management and Top Management	RS. 9050/-

For the year 2012, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2012.

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.

Clarifications:

The entitlement of Directly Recruited Officer for domiciliary treatment for the first calendar year of his joining would be as per the ceiling applicable to him under Regulation 24, irrespective of his date of joining.

A lady employee/ officer shall be eligible for reimbursement of medical expenses in respect of her husband, even though he is not dependent on her.

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EX-GRATIA MEDICAL AID

1. Ex-gratia Medical Aid facility is not a part of service conditions of award staff employees under Awards/Bipartite Settlements. It is introduced by the Bank as a welfare measure for its employees.

Annexure - G

SCHEME OF Ex-GRATIA MEDICAL AID FOR OFFICERS/AWARD STAFF. (EFFECTIVE FROM 12.06.2003)

I. ELIGIBILITY:

1. All Officers and Award Staff members in the service of the Bank and their family shall be eligible for ex-gratia medical aid. Family for the purpose of the scheme shall constitute of the spouse and dependent children of the concerned Officers/ Award staff member.

2. In case the spouse of the Officer/ Award staff member is also an employee of the Bank, the claim for ex-gratia medical aid for the family members can be made only by the either of the two.

3. In case, the spouse of the Officer/ Award staff member is in employment (other than in the Bank), claim in respect of the spouse/ dependent children and self can be made by the Officer/ Award staff member provided they are not covered for similar benefits by the employer of the spouse. In case where the spouse of an Officer/ Award staff member is employed and similar benefits are available, claim of ex- gratia medical aid shall be considered by the Bank to the extent of the amount of expenses not reimbursed by the employer of the spouse.

4. "Officers/Award Staff under suspension/against acquittal on completion of the inquiry proceedings whom departmental inquiries are instituted, would not be eligible for Ex-Gratia Medical Aid. Their claims will be considered for such period only on their honorable

II. COVERAGE: -

Ex-gratia medical aid shall be considered in respect of following diseases only: -

With or without requiring Hospitalisation: -

Cancer, Leukemia, Thalesemia, Tuberculosis, Paralysis, Cardiac Ailment, Pleurisy, Leprosy,Tumours, Internal haemmorrage, Kidney ailment, Epilepsy, Parkinson's disease, Psychiatric disorder, Hepatitis-B, Haemophilia, Myaesthenia Gravis.

Hepatitis-C, Wilson's Disease, Ulcerative Colitis, Epidemolysis Bullos, Venous Thrombosis (Not caused by smoking), Aplastic Anaemia, Psoriasis and Third degree Burns.

No. HO:BR/99/31 dated 08.032007)

Requiring Hospitalisation: -

Grievous accidents/ injury cases, Malaria, Diphtheria, Pneumothorax, Status Asthmaticus, Meningitis, Encephalitis, Brain/ Liver abscess, Jaundice.

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Any other life-threatening ailment involving high cost but not specifically covered above may also be considered for ex-gratia medical aid with Bank's doctor's recommendations, for which the competent authority will be DGM/ GM incharge of HRM portfolio at BCC, Mumbai.

III. QUANTUM:

1. Ex-gratia medical aid will be sanctioned @ 90% and 60% for self and dependent family member respectively SUBJECT however that the total amount reimbursed under the scheme framed under BPS/ BOBOSR plus ex-gratia medical aid does not exceed the maximum cap of expenditure specified for that head (as given in Annexure-I) i.e. Ex-gratia medical aid will be sanctioned @ 90% or 60% of the balance remaining after reimbursement of expenses under BPS/ BOBOSR SUBJECT TO the maximum cap of expenditure specified in Annexure-I for both the amounts reimbursed under BPS/ BOBOSR and the ex-gratia medical aid, taken together.

2. For items of expenditure where the applicable limits for reimbursement of hospitalisation expenses as per BPS/ BOBOSR is more than the MAXIMUM cap
3. specified in Annexure-I, there would be no ex-gratia medical aid reimbursement for such items.

4. No ex-gratia medical aid will be sanctioned for the balance amount remaining after reimbursement under the scheme for expenses not covered under BPS/ BOBOSR.

5. The cap in respect of the item "Any other pathological tests not covered specifically above" in the schedule for reimbursement of hospitalisation expenses is fixed at `. 150/-.

7. Certain other frequently used tests/ procedures whichdo not figure in the schedule for reimbursement of Hospitalisation expenses under BPS/ BOBOSR have also been included in the schedule showing the maximum ceilings of expenditure for the purpose of reimbursement of ex-gratia medical aid.

8. The minimum claim for ex-gratia medical aid is now revised to `. 1000/- from `. 150/-.

9. Under the head medicines drugs, injections, bandages, dressing material, exgratia medical aid will be provided @60 % of the balance amount.

10. No ex-gratia is payable for employees undergoing treatment under package deals with the Hospitals.

11. However, for employees who do not opt to go in for the package system but instead go in for head-wise bills from the Hospital, a maximum limit for reimbursement under both BPS/ BOBOSR and Ex-gratia medical aid, taken together is hereby fixed as under and this will be applicable even when any hospital where the staff/ dependent has been hospitalised does not have the system of package charges for these treatments:

10. There is one item in the schedule of reimbursement of expenses under BPS/ BOBOSR, which is "Any other pathological test(s) not covered specifically above". The maximum cap in respect of this is fixed at ` 150/-. It is further clarified that Maximum cap of`. 150/- is in respect of pathological tests not covered specifically in the schedule at Annexure II.

11. The expenses towards disposable items such as syringes, needles, IV sets, which are essential for treatment and also to prevent serious infections may be considered for Ex- Gratia Medical Aid for the diseases under the coverage up to 60% of the balance amount.

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12. For surgical operations for removal of Cataract, Appendicitis and Caesarean delivery, staff members are not eligible to receive Ex-Gratia Medical Aid.

Bank has recently reviewed the guidelines, for allowing employees and their eligible dependents to avail of medical treatment under walk-in-walk-out facility in the hospitals at Zonal Centres.

In the changed circumstances and guidelines, it has been decided to dispense with the above condition of first availing of walk-in-walk-out facility of hospitalization in Bank's reserved beds for claiming Ex-Gratia Medical Aid.

(HO/BR/98/192 Dated 28.12.2006)

As regards reimbursement of Physiotherapy charges under Ex-gratia Medical Aid Scheme, that if 'Physiotherapy' is prescribed as a treatment for any of the specified ailments under the scheme, it may be considered for reimbursement under the scheme subject to the upper limit prescribed under schedule of charges of Bhatia General Hospital, Mumbai. Schedule for charges are enclosed as Annexure-'III" (HO/BR/96/174 dated 23.08.2004)

IV. PROCEDURE: -

AT BRANCHES: -

1. Staff member should submit the request for ex-gratia medical aid in the proforma attached to this circular.

2. Branches/ Offices should calculate the ex-gratia medical aid permissible to the concerned employee using Annexure–II.

Thereafter, claim duly signed and recommended should be forwarded to Regional Office along with original bills/ vouchers/ reports/ X-ray films etc.

B. AT REGIONAL OFFICE:

1. The claim should be forwarded to Bank's Doctor for his/ her recommendations.

2. After scrutiny of the claim and verifyingthe correctness of the claim, sanction may be conveyed to branches.

3. The centres at which the services of Bank's Doctor is not available, services of Bank's Doctor posted at Zonal Centre may be availed.

4. It is obligatory on the part of the sanctioning authority while sanctioning or regretting the claim under ex-gratia medical aid scheme, will invariably, provide a copy of the calculation sheet to enable the branch/concerned staff to know as to how the amount is arrived at. Further, in case the claim is not considered/ regretted, the reasons for the same will have to be provided.

V. REPORTING: -

1. Regional Office shall keep a record of ex-gratia medical sanctioned in a database file named as 'EXGRAT – REGIONALPHA.DBF' with following fields: -

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2. At the end of quarter ending June, September, December and March, the above data should be submitted to Asstt. General Manager (HRM), Bank of Baroda, Baroda House, Mandvi, Baroda by e-mail sa@bankofbaroda.com followed by a hard copy and floppy to reach within a week of end of quarter.

All claims sanctioned in excess of `. 5000/- should be forwarded to Asstt. General Manager (HRM), Head Office, Baroda for Post Sanction Scrutiny along with the above data.

1.1 SPECIAL OPERATIONS:

MAJOR OPERATIONS: Kidney Stone, Prostrate, Thyroid, Caesarian Delivery, Gastrectomy, Hysterecto my, Fractures, Amputations, S.P.Nailing, Discoidectomy, Retina Detachment, Liver & Gall Bladder, Plastic Surgery (not for beautification) Cataract, Hernia subject to ank's discretion (time taken approximately 1 to 3 hours).

1.2 MINOR OPERATIONS:

D&C, Fissure, Circumcision, Small Hydrocele, Dilation, Vasectomy, Abscess, Bilat, Hydrocele, Appendix, Tubectomy, Piles, Fistula, Minor Operations of Eye, Nose and Ear. (Time taken approximately 60 minutes or less)

ANNEXURE – I A

Note: Any other item which is not covered specifically above (not covered under the usual scheme for reimbursement of Hospitalisation expenses under BPS/ BOBOSR) will not be taken into consideration for the purposes of reimbursement of Ex-gratia medical aid.

ANNEXURE-II

(@) 100% OR 75% FOR SELF OR DEPENDENT OR C, WHICHEVER IS LESS
(#) AMOUNT UNDER COLUMN (F) OR (H), WHICHEVER IS LESS
($) IF CAP IS LESS THAN OR EQUAL TO THE AMOUNT UNDER (c), NO EXGRATIA IS PAYABLE ON THESE ITEMS
(*) AMOUNT UNDER COLUMN "F" OR "H", WHICHEVER IS LESS

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ANNEXURE III

PHSIOTHERAPY

Sr.No.	Name of the Procedure	Rooms	Wards	OPD
1	C.P.M	234	144	144
2	CABG PHYSIOTHERAPY CHRG	1625	1179	1179
3	CERVICAL TRACTION	198	117	117
4	CHEST PHYSIOTHERAPY WITH NEBUL	234	144	144
5	ELECTRICAL STIMULATION (GAL/FA	198	117	117
6	ELECTROTHERAPY WITH EXS	261	171	171
7	ELECTROTHERAPY WITH EXS(PACKAGE)	1422	1422	1422
8	EXERCISE LONG CASES (15 MIN)	234	144	144
9	EXERCISE SHORT CASE (15 MIN)	198	117	117
10	EXS/SWD (1 JOINT) PACKAGE	945	945	945
11	INFRA-RED / ULTRA VIOLET THERA	198	117	117
12	LONG EXERCISES MORE THAN 45 MT	297	189	189
13	LONG WAVE DIA THEMY	261	171	171
14	NEBULISATION	198	117	117
15	PELVIC TRACTION	234	144	144
17	SCD-2- HOURS	297	189	189
18	SHORT WAVE DIATHERMY (2 JOINTS)	234	144	144
19	SHORT WOVE DIATHERMY (1 JOINT)	198	117	117
20	SONOSANE	261	171	171
21	SWD (2 JOINTS) PACKAGE	1233	1233	1233
22	T.E.N.S	234	144	144
23	THREE MODES OF THERAPY	297	189	189
24	THREE MODES OF THERAPY(PACKAGE)	1611	1611	1611
25	TWO MODES OF THERAPY AND ICU	261	171	171
26	ULTRASONIC NEBULISER	261	171	171
27	ULTRA-SONIC THERAPY	234	144	144
28	WAX BATH (PWB)	198	117	117
Sr.No.	Name of the Procedure	Rooms	Wards	OPD
1	HEMODIALYSIS CHARGES	1188	864	864
2	V.S. TRAY CHG	383	180	180

(HO/BR/96/174 dated 23.08.2004)

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ANNEXURE-H

PROFORMA OF APPLICATION FORFOR EX-GRATIA MEDICAL AID

The Asst. General/ Regional Manager
Bank of Baroda
_____ Region

Re: Request for ex-gratia medical Aid

I request you to sanction me Ex-Medical Aid for ` _____. I furnish hereunder details required for the same:

REIMBURSEMENT OF HOSPITALISATION / MEDICAL EXPENSES FOR CERTAIN TREATMENT / INVESTIGATIONS NOT SPECIFIED IN BIPARTITE ENTTLEMENTS / BOBOSR.

1.2 At present, expense incurred by the employee for various investigations and specialised treatments viz. Heart valve replacement, lithotripsy, lens implant, etc. which are not specified in the schedule of charges of the hospitalisation scheme are not being reimbursed.

1.3 To avoid hardship to employees and having regard to new and more effective technology being introduced in the treatment of ailments, the Bank may consider in its discretion reimbursement of expenses, which are essential part of the treatment in the following manner:

(1) Expenses incurred for special investigations/tests/ specialised treatments for ailments which normally require hospitalisation but with the advent of advanced and sophisticated techniques of treatments like Extra Corporeal Shockwave Lithotripsy, Laser for Ophthalmic work, Lens Implant, Stress Test, Magnetic resonance imaging, Laparoscopy, ERCP and Colonoscopy, E & D Scopy, Coronary Angioplasty Angiodesty and such other similar techniques, may not require hospitalisation as an "in-patient" may also be considered for reimbursement on merits of each case at the sole discretion of the Bank.

(2) Claims for reimbursement of aforesaid expenses may be considered to the extent of 90% in the case of employee and 60% in the case of family members, subject to production of proper bills, vouchers. This would be limited to the charges payable in a Government or Municipal Hospital pr any hospital under the management of a trust.

(3) GM/DGM holding HRM portfolio is the Competent Authority for considering and disposing off claims for reimbursement of such expenses in consultation with the Bank's medical officer wherever necessary.

(4) Claims for reimbursement of medical expenses under the aforesaid provisions should be submitted in triplicate in proforma given at Annexure 17-D together with the necessary bills, vouchers, prescriptions etc. and also a certificate from the attending Doctor that such test/treatment is considered as an essential part of the treatment. within a period of -90- days.

(5) The Regional Office should scrutinise the claim and if is covered under the aforesaid provisions, after ascertaining the rates/charges payable for the same test/treatment in a Government of Municipal Hospital or any Hospital under the management of a trust, should indicate such rates and forward the claim to the Staff Admn. Deptt at Head Office Baroda, together with their recommendations thereon.

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MEDICAL AID: INJURY SUSTAINED/DEATH BY ACCIDENT WHILE ON DUTY

1.4 In cases of injuries sustained by a workman while on duty, he will be entitled to reimbursement of the actual cost of medical treatment incurred by him in addition to his normal medical aid entitlement subject to provisions of the revised scheme as approved by Executive Management Committee in its meeting dated 16-10-2009 as mentioned hereunder.
(Clause 18(iv) of BPS dated 31.10.1979)

1.5 Requests for special leave and medical aid for injuries sustained while on duty should be submitted to the concerned Regional Authorities for necessary action in such cases.

Competent Authority:

1.6 The Zonal Authorities are authorised to decide, in their discretion, cases which fulfill the above norms as under:

(a) To sanction special leave upto maximum of 30 days in a year; and
(b) to reimburse medical expenses upto Rs. 10000/-.

The General Manager (HRM) is the Competent Authority for sanction of special leave beyond 30 days in a year and/or reimbursement of medical expenses beyond Rs. 10000/-

1.7 It would be equitable if part-time workmen including those whose normal total hours of work per week are less than -6- hours are given full reimbursement of the medical cost and treatment and/or hospitalisation expenses in case of injuries sustained by them in the course of duty.

SCHEME OF SPECIAL LEAVE AND REIMBURSEMENT OF MEDICAL EXPENSES- INJURY WHILE ON DUTY

TITLE OF THE SCHEME: Sanction of Special Leave and reimbursement of medical expenses to employees in case of accident/injury while on duty whether in Bank or elsewhere/ or while playing for the bank etc.

PURPOSE:
To Grant Special Leave to an employee without debiting to his leave account when he meets with an accident or is injured while on duty or while playing for the Bank.
To reimburse total medical expenses incurred by him on submission of bills

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COVERAGE:

Employees getting injured / hurt or meeting with an accident while on duty whether in the bank or elsewhere including on deputation and training

Employees meeting an accident /sustains injury while playing for the bank in any official tournament or while representing a team at the state or National level in any tournament.

ADMINISTRATION:

Employee should immediately report about the injury while on duty indicating
nature of accident/injury;
place where it occurred;
details of medical treatment/advice;
likely period of absence; and
any other relevant information to the Branch Head who in turn should report the incident and likely period of absence to respective Regional Office.

When the absence of an employee due to the above circumstance exceeds three days, intimation to Regional Office about the expected absence duly certified by the attending Medical Practitioner indicating the medical condition, tentative period of absence and treatment should be sent.

Every claim for reimbursement of medical expenses incurred by employee should be supported by medical certificate from registered medical practioner (who has treated him) together with the bills/receipts/reports

Regional Office should refer the cases where absence is more than -7- days to Bank's Medical Officer and if required, reference may be made to the Head Office for guidance in cases of prolonged or uncertain period of absence.

All the medical claims should be referred to the Bank's Medical Officer at Zonal Centre for his recommendations.

The medical expenses for the scheme will not include diet charges; relatives stay charges, nursing charges, vitamins, tonics etc.

Wherever, Bank's walk in walk out facility is available, employee may avail this facility. Exception will be as per advice of bank's medical officer considering the emergency and treatment needed at the time of accident.

If the employee sustaining injury while on duty, is covered under Insurance cover, and received claim from insurance company/other organization, the balance amount thereafter be claimed from the Bank under the scheme.

Sanctioning authority will not consider the claim if it is found that the accident was on account of negligence of employee or at the time of injury the employee was under the influence of intoxicating drinks or drug.

If the employee is not reporting the matter in advance indicating the expected period of absence especially absence beyond 7 days, such cases will not be entertained at a later stage for special leave and reimbursement of medical expenses.

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INSURANCE FOR STAFF MEMBERS

Bank has made arrangement Group Personal Accident Insurance Policy for all staff members / directors of the Bank covering all types of accidents on a 24X7 basis providing cover for Death as well as Permanent Total Disability arising due to accident.

DETAILS OF EMPLOYEES COVERED UNDER THE SAID POLICY AND OTHER DETAILS ARE AS UNDER:

All employees of the Bank including award staff who generally undertake travel by train or road.
All types of accidents and not just air accidents on 24x7 basis.

The salient features of the Policy are as under:

Coverage Available

Chairman & Managing Director, Executive Directors, Board of Directors and all employees of the Bank.

QUANTUM OF COVERAGE AVAILABLE:

Category		**Cover available**
(For any type of accident)		
Chairman & Managing Director	:	Rs. 30/- lacs
Executive Directors, Board of Directors & General Managers	:	Rs. 20/- lacs
Deputy/Assistant General Managers	:	Rs. 18/- lacs
Chief Managers	:	Rs. 15/- lacs
All Other Officers	:	Rs. 12/- lacs
All Other Employees	:	Rs. 08/- lacs
Location	:	Worldwide coverage
Special peril	:	5% Additions of Employees during policy currency
Risk Covered		

The cover is available to the insured person who sustains injury resulting in death and / or permanent total disablement due to accident

Death only -100%
Loss of Two Limbs, two eyes, or one limb and one eye-100%
Loss of one Limb or one eye- 50%
Permanent Total Disablement from injuries other than those named above (PTD-100 %)

Claims under this policy are to be lodged with the nearest office of M/s National Insurance Co., Ltd., with a copy to:

(1) The Assistant General Manager
(KYC, AML, Insu. Sp.Sig & Code)
Head Office, Suraj Plaza-I, Sayajiganj
Baroda-390 005

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(2) The Senior Divisional Manager
National Insurance Co., Ltd.,
Dr. Indumati Patel Trust Building
Tilak Road, Baroda
Telephone No: 0265-2427832 & 2426774

SCHEME FOR COMPENSATION TO MEMBERS OF STAFF IN THE EVENT OF DEATH, PERMANENT TOTAL DISABILITY RESULTING FROM INJURY WHILE ON DUTY :

1.8 Provisions of Workmen Compensation Act, 1923, as amended from time to time, is applicable to Drivers, Electricians and Watch & ward staff, i.e. who are listed under hazardous occupations in Schedule II of the said Act.

1.9 In respect of other employees(who are not covered under the Act), the Personnel Committee of the IBA has decided that in case of an employee dies or suffers permanent total disability due to injuries sustained while on duty, Bank may take into account the compensation rates prevailing under the Act from time to time or compensation due under any other scheme and pay the higher of these amounts.

1.10 As per the above advice of the IBA, the compensation rates have been revised under the Bank's Scheme w.e.f. 08.12.2000 for the purpose of computing the amount of compensation, and the minimum/ maximum amount of compensation admissible to an eligible employee.

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BANK OF BARODA INJURY COMPENSATION SCHEME:

Short title, extent and commencement:

This scheme may be called the Bank of Baroda Employees' Injury Compensation Scheme.

It shall apply to all permanent employees of the Bank except:

(i) Employees on contract,
(ii) Employees on deputation from other Organisation &
(iii) Employees serving in branches/offices outside India. The scheme in force from 1st October 1984.

12.1 DEFINITIONS:

In this scheme, unless there is anything repugnant in the subject to context:

'Bank' means Bank of Baroda.
"Compensation" means compensation as provided under this scheme.
'Salary' means the aggregate of basic pay, dearness allowance, special allowance and officiating allowance, if any.
'Award Staff' means employees of the bank who are either in the clerical or subordinate cadre covered by the awards as defined in the Industrial Disputes (Banking Companies) Decision Act 1955 and are not offices.
'Average Monthly Salary' means the average of the salary payable to an employee in the 12 months preceding the month in which the injury is sustained.

'Dependent' means Any of the relatives of a deceased employee covered under the Workmen's Compensation Act, 1923, Clause 2(d). Or
Wherever the 'Workmen's' Compensation Act, 1923 does not apply and the employee is a married person:

(i) A person or persons nominated in the prescribed form of nomination by the employee for receiving his 'Provident Fund':
or
(ii) In the absence of any nomination for provident fund: any of the following persons in order of priority:

Widow/Widower: Wholly dependent minor sons and/or unmarried daughters: The legal representative of the deceased employee Widowed daughters-in-law.

Wherever Workmen's' Compensation Act, 1923 does not apply and the employee is an unmarried person, any of the following persons in order of priority.
Living Parents
Legal heirs.
'Legal Representative' means the persons in whose favour a succession certificate, letter of administration or probate or any other from of legal representation to the estate of the deceased employee has been granted by a Competent Authority.

'Injury/death by accident while on duty' means any injury sustained by an employee/death suffered by an employee by accident arising out of and in the Course of his employment.

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'Permanent Total Disablement' means such disablement as incapacitates the employee permanently for all work which he was capable of performing at the time of injury; provided that every injury specified in schedule -I- shall be deemed to result in permanent total disablement.

12.2 COMPENSATION PAYABLE UNDER THE SCHEME:

Subject to the conditions specified here in after, the Bank shall pay in respect of personal injury sustained by an employee/death suffered by an employee by accident while on duty, compensation in accordance with the provisions of this scheme. PROVIDED however, the Bank shall not be liable to pay any compensation in the event of injury not resulting in death, if such injury is directly attributable to:

(i) His having been at the time of injury under the influence of intoxicating drinks or drugs.
or
(ii) Willful disobedience on his part of an order expressly given or to a rule expressly framed for the purpose of securing safety of the employee.
or
(iii) Willful disregard or removal of a safeguard or device by the employee which had been provided for the purpose of securing the safety of the employee.

Employees who are provided with insurance cover by the Bank shall be entitled only to benefits under the insurance cover or compensation under this scheme, whichever is higher.

Where an employee has a right, apart from the provisions of this scheme, to receive compensation or damages from the Bank in respect of an injury for which compensation is payable under this scheme, such right shall extend only to the extent by which such compensation or damages exceed the amount of compensation payable under this scheme.

12.3 AMOUNT OF COMPENSATION:

Subject to the provisions of this scheme, the amount of compensation shall be as follows, namely:

FOR AWARD STAFF AND OFFICERS :

	Injury	Amount of compensation
(a)	Compensation payable in case of death.	An amount equal to 50% of the monthly wages of the deceased employee multiplied by the factor as per age OR an amount of ` 80,000/- (` Eighty thousand), whichever is more.
(b)	Compensation payable in case of Permanent Total Disablement.	An amount equal to 60% of the monthly wages of the disabled employee multiplied by the relevant factor as per age OR an amount of ` 90,000/- (` Ninety thousand), whichever is more.

(Ref: Circular No.HO:BR:94/201 dated 08.11.2002)

PROVIDED FURTHER THAT compensation payable under sub clause(b) shall be reduced by 50%, if the Bank continues to employ such employees after the injury.

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Explanation :

(i) For the purpose of clause(a) and clause(b) above " factor" in relation to an award staff/Officer means the factor specified in the second column of Schedule II against the entry in the first column of that Schedule specifying the number of years which are the same as the completed years of the age of the Award Staff/Officer in his last birthday immediately preceding the date on which the compensation fell due.
(ii) Where the monthly salary of an award staff/ Officer exceeds four thousand rupees, his monthly salary for the purpose of clause(a) and clause (b) shall be deemed to be four thousand rupees only.
(iii) Wages include any privilege or benefit which is capable of being estimated in money, (other than a traveling allowance or the value of any traveling concession or a contribution paid by the employer towards any pension, provident fund or a sum paid to an employee to cover any special expenses entailed on him by the nature of his employment).

13. MEDICAL EXPENSES:

An employee who sustains injury by accident while on duty would also be reimbursed the actual medical expenses in full incurred by him of the treatment and/or hospitalisation over and above his normal entitlement for reimbursement compensation under the scheme.

Every claim for reimbursement of medical expenses incurred by an employee for the treatment of the injury should be supported by a medical certificate from a Registered Medical Practitioner together with the relevant bills. All claims received shall be referred to the banks Medical Officer for his recommendations.

14. SPECIAL LEAVE:

An employee who sustains injury while on duty shall be treated on special leave for the period of his absence required for the treatment subject to his producing a Medical Certificate from the attending doctor/Registered Medical Practitioner. In all such cases, recommendations from the bank's Medical Officer would be necessary. This special leave can not be treated as on duty and should be excluded while calculating Privilege Leave.

15. MISCELLANEOUS:

1. Where an employee has not completed 12 months of service, the average monthly salary shall be calculated by dividing the total salary paid to him by the number of completed months of employment.
2. Bank shall be entitled to set off the amount of compensation payable to an employee under the scheme against any dues recoverable by the Bank from the said employee.
3. Save and except as provided here in above, the amount of compensation which an employee would be entitled to under this scheme shall not be capable of being assigned or charged or liable to be passed on to any person other than the employee and in the case of a deceased employee to the dependents of such deceased employee.
4. Notice of the accident on duty will be given to the reporting authority by or on behalf of the employee normally within -15 - days of the accident and for compensation, the claim shall be made within two year from the occurrence of the accident or in the case of death within the two years from the date of death.
5. Where an employee has given notice of accident, he shall, if the Bank so desires, offer himself for medical examination free of charge by the Bank's doctor or by any another doctor appointed by the Bank such examination and shall submit himself for such examination from time to time as directed by the Bank. Any refusal or failure on the part of the employee to submit himself for such examination shall result in forfeiture of the employee's right to claim compensation.

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6. If an injured employee has deliberately refused or omitted to be treated by a Medical Practitioner or deliberately disregarded the instructions of a Medical Practitioner and if it is proved that by such action the injury has been aggravated or the disablement increased, the Bank shall have a right to reject or reduce the amount of compensation to such extent as it may deem fit.
7. If any question arises as to the liability of the Bank to pay compensation to an employee, the decision of the Bank shall be final.
8. The Bank may make rules from time to time to carry out the purposes of the scheme and such rules shall be deemed to form part of this scheme.
9. Claims under this scheme shall be submitted to HRM Dept., Head Office, Baroda through proper channel.

Clarification:

Injuries sustained by an employee while returning to bank/ office after enjoying recess/ lunch break should not be treated as injury sustained while on duty.

(CO:PD:BOM:5/3/269)

SCHEDULE - I

FOLLOWING INJURIES WILL FALL UNDER CATEGORY OF PERMANENT TOTAL DISABLEMENT.

(1) Loss of both hands or amputation at higher sites.
(2) Loss of hand and a foot.
(3) Double amputation through leg or thigh or amputation through leg or thigh on one side and loss of other foot.
(4) Loss of sight to such an extent as to render the claimant unable to perform any work for which eye-sight is essential.
(5) Very severe facial disfigurement.
(6) Absolute deafness.
(7) Loss of speech or total dumbness to such an extent as to render the claimant unable to perform any work for which speech is essential.

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SCHEDULE - II

Completed years of age on the last birthday of award staff immediately preceding the date on which the compensation fall due.		**Factors for working out lumpsum equivalent of compensation amount in case of permanent disablement and death. (Rs.)**
Note more than	16 ..	.. 228.54
	17 ..	.. 227.49
	18 ..	.. 226.38
	19 ..	.. 225.22
	20 ..	.. 224.00
	21 ..	.. 222.71
	22 ..	.. 221.37
	23 ..	.. 219.95
	24 ..	.. 218.47
	25 ..	.. 216.91
	26 ..	.. 215.28
	27 ..	.. 213.57
	28 ..	.. 211.79
	29 ..	.. 209.90
	30 ..	.. 207.98
	31 ..	.. 205.95
	32 ..	.. 203.85
	33 ..	.. 201.66
	34 ..	.. 199.40

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	35	..	..	197.06
	36	..	..	194.64
	37	..	..	192.14
	38	..	..	189.56
	39	..	..	186.90
	40	..	..	184.17
	41	..	..	181.37
	42	..	..	178.49
	43	..	..	175.54
	44	..	..	172.52
	45	…	..	169.44
	46	..	..	166.29
	47	..	..	163.07
	48	..	..	159.80
	49	..	..	156.47
	50	..	..	153.09
	51	..	..	149.67
	52	..	..	146.20
	53	..	..	142.68
	54	..	..	139.13
	55	..	..	135.56
	56	..	..	131.95
	57	..	..	128.33
	58	..	..	124.70
	59	..	..	121.05
	60	..	..	117.41
	61	..	..	113.77
	62	..	..	110.14
	63	..	..	106.52
	64	..	..	102.93
	65			
	or more		..	99.37

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SCHEDULE FOR REIMBURSEMENT OF HOSPITALISATION EXPENSES(MEDICAL INSURANCE SCHEME)

The Xth Bipartite Settlement and Joint Note dated 25.5.2015 provides for introduction of Medical Insurance for Officers / Employees in lieu of the Hospitalisation Scheme.

Indian Banks' Association (IBA) has since finalized the modalities for implementation of the scheme, which shall be effective from 01.10.2015 for existing employees.

Definition of 'Family':
For the purpose of medical facilities, the expression "family" of an employee shall mean –

the employees' 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. 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 ₹10,000/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.
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.

EXPLANATION:
(a) Even if the spouse is not dependent on the workman, he/she will be entitled to medical aid.
(b) Even where husband and wife are both employed in the same bank, they will be entitled to medical aid separately provided that both of them do not claim medical aid for one and the same illness of a member of family or self.
(c) Wholly dependent children would mean those children who are not gainfully employed and are dependent.
(d) Workman will include probationers and other full-time / part-time employees on scale wages.
(e) The married son and his wife should not be deemed as dependents on the employee.
(f) In terms of the decision of Central Government Labour Court, Dhanbad only one legally married wife can be deemed as dependent for the purpose of LFC and reimbursement of medical expenses.
(IBA Let No. PD/Cir/76/90/937 dated 16/08/1989)

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The salient features and the implementation modalities of the Scheme are given below:

1) Group Insurance Policy:

a) Indian Banks' Association has finalized a Master Insurance Policy with M/s UNITED INDIA INSURANCE Co. Ltd covering all the Member Banks as per the Xth BPS / Joint Note dated 25.05.2015.

b) United India Insurance Co. Ltd shall be the Lead Insurer and shall have other Co- Insurers.

2) a) Coverage

i. All Officers (From JMG/S-I to TEG/S VII), Clerical and Substaff employees, who are on the Rolls of the Bank as on 01.10.2015 and their dependent family members (as defined under the Bipartite Settlement / Joint Note dated 25.05.2015) for the purpose of hospitalization/ domiciliary hospitalization and domiciliary treatment, shall be covered under the Scheme.

ii. Employees joining the Bank after 01.10.2015 shall be covered from the date of their joining the Bank's service.

iii. The Scheme covers the hospitalization treatment in India only.

iv. Pre and Post Hospitalisation 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.

v. For detailed coverage, please see 10th Bipartite Settlement/Joint Note dated 25.05.2015.

b) Period of coverage

i. The policy shall come into effect from 00.00 hours of 01.10.2015 upto 23.59 hours of 30.09.2016.

ii. The policy shall be renewed on yearly basis.

iii. The coverage per year for existing employees will be as under:

Category	**Expense coverage (per annum)**
Officers and their dependent family members (From JMG/S-I to TEG/S VII)	Rs. 4.00 lacs
Award Staff members and their dependent family members	Rs. 3.00 lacs

iv. New Joinees shall be covered under the Scheme from the date of their joining.

v. Employees who retire from Bank's Service either on Superannuation or Voluntary Retirement under BOB Employees Pension Regulations, 1995 / BOBOSR, 1979 shall be covered up to the end of the policy period, subject to their opting to continue with the Scheme and paying the premium for the remaining period of the policy on pro-rata basis. For this purpose; Retirees will be required to submit an option form authorizing Bank to deduct pro-rata premium for the current year and full premium from next year onwards. As stated above, the policy period shall be October to September every year.

vi. The policy shall be discontinued for employees separating from the Bank for reasons other than Retirement as per para (v) above (i.e. Employees Resigning/Terminated from Bank's services) w.e.f. the date of separation from Bank's service. However, they may opt for continuity of the benefits under the Policy by paying the premium for the FULL period of the policy. For this purpose, they will be required to submit an option form authorizing the Bank to deduct FULL premium for the current year and full premium from next year onwards. As stated above, the policy period shall be October to September every year.

vii. To clarify, if an employee's LAST salary date is 31-Mar-2016, the coverage shall stop from 00.00 hours of 01-Apr-2016. Even if 31-Mar-2016 ,the last salary date is a holiday, he shall be considered as employee upto the end of the date and shall be considered as an Ex-employee w.e.f 00.00 hours of 1-Apr-2016.

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3) Payment of premium

a) Premium payable under the Policy shall be as under:

OFFICERS (From JMG/S-I to TEG/S VII)	Rs. 6,572.33 +Service Tax
CLERK	Rs. 4,929.25 + Service Tax
SUBSTAFF	Rs. 4,929.25 + Service Tax

The amount (incl Tax) shall be rounded off to the next higher Rupee.

b) Premium for Existing employees shall be payable by the Bank.

4) TPA: THIRD PARTY ADMINISTRATOR (TPA)

a. Dedicated Healthcare Services TPA (India) Pvt. Ltd. identified as Third Party Administrator (TPA) for employees of Bank of Baroda. Web address of the TPA is www.iba.dhs-india.com which is specially designed for employees.

b. TOLL FREE Number of the TPA is 18002100201. This number would also be available on each Card that will be provided to all of the employee and their dependents.

c. TPA will provide Kit to each of the employee covering Card for employee, dependants, formats for reimbursements and all other formats which employee may require. The said kit shall be delivered to employees through respective Regional Offices.

d. Till Kit reaches the employee, employees will be able to download and print E-card by accessing the website and after logging in with their id and password. ID will be the Employee Code Number of the employee and Password will be provided initially through Regional Offices by way of email for which Regional Offices should ensure that each reaches branch/office immediately on receipt from Head Office. Navigation for the login is placed as Annexure A.

5) Procedure for hospitalization :

a) Domiciliary Treatment:

Claim in proforma prescribed by Insurance Company alongwith the bills, prescriptions, reports etc. will have to be filled in and submitted to HRCPC at HR Operations, Head Office, Mandvi, Baroda for onward submission to TPA. The claim will then be handed over to TPA and discrepancies if any, requirement of documents/reports etc., will be called for by TPA from employee by way of email to individual employee or SMS on their mobile number. Proforma for submission of claim is placed as Annexure B.

b) Hospitalisation:

There shall be -2- options for employee:

i. Cashless facility at identified hospitals;

ii. Reimbursement of expenses if admitted to other hospitals other than identified \ network hospitals.

Detailed procedure is enclosed as Annexure C.

We also attach FAQs and various formats with details provided by Insurance Company at Annexure D **MODE OF REIMBURSEMENT:**

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1.2 Medical Insurance Scheme for Retired Officers / Employees:

The 10th BPS & Joint Note dated 25.05.2015 provides for introduction of Medical Insurance Scheme for Officers / Employees in lieu of the Hospitalisation scheme. The scheme has been made effective w.e.f. 01.10.2015 for existing employees.

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.

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The salient feature of the Scheme is as under:

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

(Ref.: BCC:BR:107:555 dtd. 10.11.2015).

6) Action points:

a) Action to be taken by the employee:

i. All OFFICER and CLERICAL employees shall immediately update the details of their family members in HRMS using their Self-service.

ii. The employee shall submit a declaration of the details of the family members in the prescribed format immediately, if already not submitted.

iii. Any addition / deletion of the family members shall be submitted by the employee immediately on such occurrence and should also update the same in HRMS through self service immediately

iv. Failure to update the details of the family members may entail rejection of the claim for which Bank will not be able to intervene as it is required that terms of policy is complied by all employees.

v. New Joinees should at the time of joining submit the hardcopy of their family members and update the same in HRMS immediately on their receiving their User ID.

vi. Employee should ensure that the family member being declared as dependent is a dependent as per the definition given in the Jt. Note / Bipartite Settlement.

vii. At the time of separation, option should be exercised BEFORE separation and in case employee opt for the scheme , account details with authority to bank to remit the premium amount to be provided.

Downloaded By: MR. MOHAMMAD DANISH ([illegible]965)

HOSPITALIZATION-PROCESS FOR CLAIM

ANNEXURE-C

Cashless Facility for Hospitalization:

Cashless Facility is a benefit extended by United Insurance Company Limited through a Dedicated Healthcare Services TPA (India) Pvt. Ltd. identified as Third Party Administrator (TPA) wherein the insured has the option to get admitted to an Identified \ network hospital without the burden of payment of the Hospital Bill. The entire bill is settled directly by the insurance company subject to terms and conditions of the policy.

Cashless can be availed by;

a) Approaching the Bank Claim Processing Hub till employee doesn't receive Identity Card.

b) Approaching TPA Help Desk directly after receipt of identity card.

b) Directly Approaching the Identified\network Hospital in case of emergency.

a) Procedure to be followed on approaching the Bank Claim Processing Hub:

This facility is available till an employee doesn't receive identity card. The Insured can approach the Bank Processing Hub till date he doesn't receive identity card in order to avail cashless services. The Process is as under:

- Employee approaches the bank processing Hub at HO with the details of his hospitalization (The name of the hospital , the admission date , the ailment and the estimated cost).
- The bank officer guides him to the TPA Help Desk.
- The Help Desk enters the information and prepares a letter of Authorization
- The Help Desk gives a copy of the Authorization letter to the employee and simultaneously sends a copy to the hospital.
- The employee can get admitted to the hospital by showing the Authorization letter to the hospital.

b) Procedure to be followed if we approach the TPA Help Desk directly:

Once an employee receives identity card, he has to directly contact TPA identified\network Hospital.

The procedure mentioned below needs to be followed while availing Cashless facility at hospitals.

- Contacting TPA Help Desk.
- The Help Desk enters the information and prepares a letter of Authorization
- The Help Desk gives a copy of the Authorization letter to the employee and simultaneously sends a copy to the hospital.
- The employee can get admitted to the hospital by showing the Authorization letter to the hospital.

c) Procedure to be followed for Cashless facility directly with the Identified\network Hospital in case of emergency?

Cashless facility can be availed at the TPA identified hospital. The procedure mentioned below needs to be followed while availing Cashless at hospitals.

- Choose identified Hospital from updated TPA identified list of hospital on the website.
- Show TPA ID card and collect Pre-Authorization form from the hospital.

Fill up personal details and the rest to be filled up by the hospital treating doctor along with contact number.

- Hospital will send the fax/e-mail to TPA.
- The United India TPA shall process the claim as per policy terms and conditions and send an approval letter to the hospital.
- Get admitted, take treatment and get discharged without payment of bill except for non payable items.
- Please ensure claim form is filled and duly signed and final bill is signed, before discharge.
- Payment will be made to the Hospital/Nursing Home directly by TPA.

Reimbursement of expenses if admitted to other hospitals other than identified\network hospitals :

- Get admitted to the hospital, take treatment and pay the bill after collecting all the original documents from the hospital.
- Insured can get admitted in any hospital (Identified / Non Identified).

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- Claim documents to be submitted to nearest TPA office as per the convenience of the employee.
- The claim is processed on the basis of the terms and conditions laid down in the policy, and NEFT will be done directly to the employee.

For detailed guidelines, 10th BPS / Joint Note dated 25.05.2015 may be referred.

Medical Insurance Scheme for Retired Officers / Employees:

The 10th BPS & Joint Note dated 25.05.2015 provides for introduction of Medical Insurance Scheme for Officers / Employees in lieu of the Hospitalisation scheme. The scheme has been made effective w.e.f. 01.10.2015 for existing employees.

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 as per the scheme.

(Ref.: BCC:BR:107:555 dtd. 10.11.2015)

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FREQUENTLY ASKED QUESTIONS

ANNEXURE-D

Q. Who is a TPA and how will I know my TPA?

A. A Third Party Administrator is An IRDA licensed TPA who is engaged by the Insurance Company in Servicing the Health Insurance Policy. Your TPA will send you a complete kit consisting of various guidelines for availing cashless facility and submission of claims.

Q. What services would a TPA is offering?

A. As the authorized TPA servicing the policy following services are offered:

- A personalized Identity Card will be issued to each member and dependents to avail of Cashless facilities in all the network/identified hospitals of TPA.
- Cashless service facility at network/identified hospitals upto the authorized limit as per policy terms & conditions.
- Claims processing of reimbursement claims.
- 24 X 7 Call Center service through toll free number.
- Website giving Online facility for generation of E-card, claim intimation, filing, upload and tracking of claims and Payment Status.
- Help Desks at various locations across the country.
- Grievance Portal to solve all enquiries and grievances within 24 hours.

Q. What is a Health Identity Card?

A. Health Identity card will be given to you by a TPA. It will consist of the name of your bank, Your Employee ID, a Unique Identification Number, the Policy period and the TPA contact details. The Health card will help in availing cashless facilities in the A TPA network/identified hospitals. The Health kit will be delivered to designated regional offices of each bank.

Q. What is my recourse, if ID card is not given to me? Will I be able to avail cashless facilities without the same?

A. Please check with your HR , if you are an enrolled member with the policy. If not kindly make provisions to enroll yourself. Once the HR sends the Information to the Insurance company the TPA will send you the ID card Kit. If you are an enrolled member please call up the TPA call centre and they shall assist you with the same. Cashless facility cannot be availed without the health ID card.

Q. What is the procedure of Applying for a New Health ID card in case of loss?

A. Along with the ID card a welcome letter will be given to you with your login ID and password. This will help you to go on the TPA website and download an E-card which will work similar to the Health ID card.

Q. Will I Get Cashless facility in a non-network hospital?

A. No. Cashless facility will only be available in a network hospital. However in cases of emergency we may consider providing an advance to the patient.

Q. What are the documents required to avail Cashless facility?

A. Cashless facility is available only in network hospitals. The following documents will be required before issuing cashless Authorization Letter.

- Duly filled, signed & stamped Pre Authorization Form from the hospital.
- Investigation reports & previous consultation papers (if any).
- Photo ID proof.
- Health ID number/policy number/employee number (Please mention on the AL form and provide a copy of Health ID card).

Q. Does cashless hospitalization mean getting treatment free of cost?

A. Cashless hospitalization does not mean that the treatment is free of cost. Any expenses that are not payable under the insurance policy will not be authorized during hospitalization and the same will have to be borne by the patient.

Q. Does cashless hospitalization cover all medical expenses?

A. Charges for telephone, television, barber or beauty services, food charges (other than patient's diet provided by hospital), baby food, cosmetics, tissue paper, toiletry items and similar incidental expenses are

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not payable. All the other charges related to the treatment are covered as per the terms & conditions of the policy.

Q. What is Claim Intimation? Do I have to Intimate to TPA in case I do not avail cashless facility? .

A. Claim Intimation is to be given (Telephonically/e-mail/fax/online intimation) prior to the Hospitalization or in case of emergencies immediately upon hospitalization but prior to discharge). If the Hospital you opt for is not on the Panel of TPA, you may get admitted to the hospital and submit the claim for reimbursement. In such a case, the hospital should satisfy the criteria of hospital as defined in the policy.

Q. Is there any scope of Repudiation of Claim?

A. If the ailment is not covered in the terms and conditions of the policy, the claim may be repudiated. (For details of the policy terms and condition, Kindly log onto the TPA website). Also in the event of fraud, abuse, misrepresentation and non disclosures. In case of Repudiation, the claim will be first put up before a committee and then repudiated.

Q. What documents are needed for processing claims that have to be reimbursed?

A. Following documents are required for processing reimbursement claims:

- Claim Form duly filled and signed by the claimant.
- Final Bill & Discharge Card from the hospital in original.
- First consultation letter/initial investigations supporting the diagnosis prior to hospitalization.
- All relevant bills and receipts in original
- Medicine/chemist bills supported by prescriptions in original.

Original receipt and diagnostic test reports to be supported by a letter from the consulting doctor prescribing such tests.

Q. What is pre-post hospitalization & how much amount / limit / number of days are covered for the same?

A. Pre- Hospitalization: Pre – Hospitalization means relevant medical expenses incurred like consultations, diagnostic tests, -30- days prior to hospitalization and related to the hospitalization claim.

B. Post – Hospitalization: Post – Hospitalization means relevant medical expenses incurred up to -90- days from the date of discharge and related to the hospitalization claim.

Q. What is the time limit for submission of documents in case of reimbursement claims?

A. All the documents need to be submitted within -30- days of discharge. For the post hospitalization - 120 days from date of discharge. The post hospitalization claim will be limited to the treatment for 90 days after discharge.

Q. Can an employee cover one parent and one parent-in-law as dependents?

A. No. The employee can cover either parents or parents-in-law provided both parents together or/both parents-in-law do not earn ` 10,000/- per month.

Q. Does the limit of `10,000/- apply to spouse as well for declaring spouse as dependent?

A. No. This income limit will not apply to spouse of the employee.

Q. Whether annual health check up expenses is covered?

A. No. This is not part of the scheme approved in the bipartite agreement.

Q. How new joinees will come to know about the scheme?

A. Details of the scheme will be included in the handbook provided to new joinees at that time of induction.

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CHAPTER 13: STAFF LOAN

COMMENTS
GENERAL
PERSONAL LOAN
OTHER DEMAND LOAN
PROVIDENT FUND LOAN FROM PF TRUSTEES
LOAN AGAINST PROVIDENT FUND
VEHICLE LOAN
EXIGENCY LOAN
HOUSING LOAN
FESTIVAL ADVANCE
STAFF OD

GENERAL

Ex-servicemen: Full length of Ex-Servicemen's past service in armed forces should be taken into account for eligibility for all STAFF LOANS provided such employees are confirmed in Bank's service.

Rate of Interest: All staff loans where the applicable rate is PLR, the same will now be the Benchmark Prime Lending Rate (BPLR) with effect from 01.01.2004, as amended from time to time.
(Circular No. BCC: BR: 96/125 dated 26.03.2004)

Loan at Commercial Rate: Staff members may avail only Housing Loan and Vehicle Loan from the Bank on commercial rate of interest, i.e. as applicable for customers, as are available to members of the general public on the same terms and conditions as is applicable to the public. No other type of retail loan, which are available to general public can be sanctioned to staff members. However, it should be ensured that the total deductions from salary including the installments for the loan should not exceed 60% of salary.

Sanctioning Authority : For sanction of housing loan and vehicle loan at commercial rate of interest to staff members, the Sanctioning Authority would be the same authorities as are prescribed for sanction of staff loan.
(Circular No.BCC:BR:96/54 dated 10.02.2004 read with Circular No.BCC:BR: 96 / 144 dated 07.04.2004)

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GUIDELINES TO BE OBSERVED WHILE SANCTIONING/ FORWARDING LOANS APPLICATIONS:

Application along with forwarding letter should be sent in prescribed format and complete in all respects.

Staff Member's Name, E.C. No., Designation, Date of Joining, Date of Promotion, if any, should be invariably incorporated.

All the particulars including Salary particular are to be verified and authenticated while forwarding loan application/s. Specific recommendation if any are to be mentioned by the branch/Region positively.

The column regarding Adverse Remarks should be invariably filled in and if any disciplinary action is pending/contemplated against the employee the loan applications should neither be forwarded nor sanctioned. However, in case of Personal loan, such application/s with due recommendation may be forwarded to Baroda Corporate Centre/Head office through proper channel.

Interest tax, wherever applicable should be charged and deducted along with installments.

The Items purchased from the Bank's loan is meant for personal use only and not for commercial use.

Recovery of loan installment except housing loan shall commence immediately from the succeeding month from the date of sanction/ disbursement of loan availed by the concerned staff.

DEMAND LOAN [Cir.No.BCC:BR:105/462 dated 19/10/2013]

A. Eligibility :: All confirmed employees [both Officers and Award Staff] with 3 years of service and who have joined the bank prior to 01/04/1994 are eligible for Demand Loan.

B. Purpose ::

For Marriage ::

[a] Self
[b] Son's
[c] Daughter's
[d] Dependant sister's Marriage

For Religious/Cultural Ceremonies ::

[a] Mundan
[b] Annaprasan
[c] Rice Feeding
[d] Bismillah
[e] Sunnat
[f] Death Ceremony of dependents.
[g] Thread Ceremony
[h] Vastu Pooja
[i] Ear Boring
[j] Naming Ceremony
[k] Srimant Ceremony
[l] Any other social obligation as per discretion of the Bank.

C. Limit ::

For Marriage : 15 times Basic Pay + Special Pay OR ₹ 3,00,000/- whichever is less.
For Religious / Cultural Ceremonies : -06- times Basic Pay + Special Pay OR ₹ 1,00,000/- whichever is less.

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D. Rate of Interest ::
For Marriage :
Officers ::
Upto ₹ 12,000/- @ 11% P.A.
Above ₹ 12,000/- Simple Interest @ 1.25% above Base Rate P.A.

Award Staff ::
Upto ₹ 12,000/- @ 4% P.A.
Above ₹ 12,000/- Simple Interest @ 1.25% above Base Rate P.A.

For Religious / Cultural Ceremonies :
Officers ::
Upto ₹ 6,000/- @ 11% P.A.
Above ₹ 6,000/- Simple Interest @ 1.25% above Base Rate P.A.

Award Staff ::
Upto ₹ 5,000/- @ 4% P.A.
Above ₹ 5,000/- Simple Interest @ 1.25% above Base Rate P.A.

E. Documents :: D.P.Note, Earmarking of PF, Letter of Instalments, General Form of Guarantee.
F. Recovery :: 60 equated monthly instalments.
G. Other Conditions : Maximum permissible deductions from salary should not exceed 60% [Salary = Basic Pay + DA + Spl Pay [-] PF [-] IT [-] Taxes]

PERSONAL LOAN [Cir.No.BCC:BR:105/462 dated 19/10/2013]
FOR EMPLOYEES WHO HAVE JOINED THE BANK PRIOR TO 01.04.1991.
Eligibility:
All confirmed employees (both officers and award staff) having joined the Bank prior to 01.04.1991.
Purpose:
Purchase of Consumer Durables such as TV/Refrigerator/Washing Machine/Home Theater /AC/Other Electric/Electronic consumer durables (except lamps/fittings/utensils/fixed furniture)
Limit:
90% of Cost of the article or Rs.1,00,000/-, whichever is less.
Rate of interest opplicoble:
Officers: 11% P.A. (Simple interest)
Award Staff: 07% P.A. (Simple interest)
Documents:
D.P. Note, Letter of Installments, Hypothecation of Goods.
Recovery:
30 equated monthly installments.
Other Conditions:
Maximum permissible deductions from salary should not exceed 60% [Salary = Basic Pay + DA + Spl. Pay (-) PF (-) IT (-) Taxes]
Minimum 3 months waiting period between 2 personal loans.

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PERSONAL LOAN FOR EMPLOYEES WHO HAVE JOINED THE BANK ON OR AFTER 01.04.1991

A. Eligibility:

Confirmed employees having minimum -03- years service in the Bank and who have joined the bank or are eligible for the loan on or after 01.04.1991.

Purpose:

Purchase of Consumer Durables such as TV/Refrigerator/Washing Machine/Home Theater/AC/Other Electric/Electronic consumer durables (except lamps/fittings/utensils/fixed furniture).

OR

For meeting expenses on marriage of self/children/dependent sister etc.

OR

For meeting other religious/social obligations, as per discretion of the Bank.

Limit:

90% of Cost of the Consumer Durable or Rs.1,00.000/-, whichever is less.

90% of the Expenses on marriage/any other social/religious obligations or Rs.1,00,000/- whichever is less.

Permanent part-time employees are also eligible for personal loan, subject to pro-rata entitlements as under

On 1/3 scale/wage:

Rs.33,500/-

OR

90% of Cost of the Consumer Durable

OR

90% of meeting expenses of marriage of self/children/depended sister,

etc.

OR

90% of expenses for meeting any other social or religious obligations, whichever is less.

On 1/2 scale/wage:

Rs.50,000/-

OR

90% of the Cost of the Consumer Durable

OR

90% of meeting expenses of marriage of self/children/depended sister, etc.

OR

90% of expenses for meeting any other social or religious obligations, whichever is less.

On 3/4 scale/wage:

Rs.75,000/-

OR

90% of Cost of the Consumer Durable

OR

90% of meeting expenses of marriage of self/children/depended sister, etc.

OR

90% of expenses for meeting any other social or religious obligations, Whichever is less

Rate of interest applicable:

Simple Interest @ 1.25% above Base Rate P.A.

Documents:

D P Note, Letter of Installments, Hypothecation of Goods (as applicable).

Recovery:

60 equated monthly installments.

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Ofher Conditions:

Maximum permissible deductions from take home pay should not exceed 50'ﬁ [Take home pay = Gross (-) PF (-) IT (-) Taxes]

Second or subsequent loan may be sanctioned only atleast after last installment for the earlier loan including interest has been recovered i.e. only after full liquidation of earlier loan.

NOTE:

The employees joining the Bank or becoming eligible for Personal Loan on or after 01.04.1991 will be covered under this scheme only. Other employees may be allowed to avail of Personal Loan under the instant scheme or the old scheme as per his/her choice.

Since the purchase of Refrigerator is included in the above scheme, there would not be a separate Refrigerator Loan Scheme for those officers who join the Bank or become eligible after 01.04.1991.

GENERAL CONDITIONS FOR PERSONAL LOAN:

The actual Cost of article will include the Control Price, Octroi. Sales tax, and other local taxes etc.

Normally, subsequent loan will be available to employees or items / articles already purchased.

The Genuineness of the Quotation should be verified by the Branch / Office.

The Quotation Price and the items mentioned in the corresponding columns of the application form should be tallied and should be acknowledged & duly stamped by the Branch.

Payment should be made by Banker's Cheque / Pay Order only.

It shall be obligatory on the part of the Branch Manager to conduct Post sonction verification of the article/s so purchased and to send a report / certificate of the same to the Regional Authority within a month of disbursement.

An undertaking is to be obtained from the staff to the effect that they will not remove or sell the articles purchased out of Personal Loan without the Bank's written permission, till the loan is settled in full.

Loans for purchase of second-hand articles are not permissible under Personal Loan Scheme.

There is no linkage of this loan with PF loan as in Demand Loan.

The Scheme is applicable to all staff members (i.e. Officers, Clerical staff and Subordinate staff)

(Ref.: BCC:BR:105:462 dtd. 19.10.2013)

The following schemes have been opened/created in the FINACLE as per scheme specification given in the Demand and Personal Loan as per circular dated 19.10.2013:-

LA 660 – Staff DL for Employee joined before 01.01.1991 - for Religious/ Cultural and Marriage purposes — The maximum limit is fixed as Rs.3,00,000.00 and maximum period as 60 EMIs. The default interest table code attached to the scheme is L6611 which has a differential of base rate + 1.25%

LA 661 — Staff Personal Loan for employees joined after 0 1-04- 1991 - The maximum limit is fixed as Rs. 1,00,000.00 and maximum period as 60 EMIs. The default interest table code attached to the scheme is L6611 which has a differential of base rate +1.25%.

LA 662 — Staff Personal Loan for employees joined before 01-04-1991 - The maximum limit is fixed as Rs. 1,00,000.00 and maximum period as 30 EMIs. The default interest table code attached to the scheme is L6011 which has a fixed rate of 11%.

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Please note that the following interest table codes will have to be attached to the account while opening for maintaining the fixed rate of interest as follows.

Interest Table Code	Fixed Rate of Interest	Category of Borrower
L6011	11%	Officers upto 12000/- limit for scheme LA660
L6012	7%	Award Staff up to 100000/- for scheme LA662
L6601	4%	Award Staff upto 12000/- limit under various schemes

(Ref.: BCC:BR:106:29 dtd. 25.01.2014)

OTHER DEMAND LOANS:

FINANCIAL ASSISTANCE FOR MEDICAL TREATMENT :

Eligibility :

For Self : Confirmed service.

For Dependants : Minimum Three years of service.

Purpose:

The objective of granting such loan is with a view to facilitating employees and/ or his dependents to deal with unexpected situation (to enable to undergo major operation and treatment etc. e.g. cardiac operation/ kidney transplantation/ angiography etc.. involving heavy expenses). Such assistance is granted as an advance against their medical entitlement.

Coverage :

Staff members, their spouses and their dependant children. However, dependant parents are also eligible in which case the rate of interest will be BPLR.

Loan Amount :

No limit has been prescribed for sanction of Demand Loan for medical treatment. Amount received under Hospitalisation Scheme and other entitlements like Ex- gratia medical aid, not specified under BPS/ BOBOSR, etc., should be adjusted first against the amount of loan. Balance amount, if any, after adjustment should be treated as Loan from the date of disbursement.

Rate of interest applicable :

Self, spouse, dependent children : 4% and for Dependant parents : BPLR

Note : For the purpose of medical equipments like Valves, Infusion Pumps, Hearing Aids, etc., the rate of interest will be Benchmark Prime Lending Rate (BPLR) of the Bank.

Documents :

Letter of request from the concerned staff member, Estimate of expenses from concerned Doctor/ Hospital, D. P. Note, Earmarking of PF, and Letter of Installments.

Recovery:

The balance amount treated as loan should be recovered in 60 monthly equal installments alongwith Interest.

Sanctioning Authority:

Zonal Head in Scale-V – Up to Rs. 1 lac.

Zonal Head in Scale-VI - Up to Rs. 1.5 lacs,

Zonal Head in Scale-VII - Full powers.

General Manager (HRM) / Dy. General Manager (HRM) is the Sanctioning Authority for financial assistance which are beyond the power of the Zonal Head in Scale- V/Scale-VI.

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PROVIDENT FUND LOAN FROM PF TRUSTEES

Eligibility: All Staff members who have completed –7- years of service.

Purpose: Purposes covered under Provident Fund Loans are :

(1) Own Marriage
(2) Son's Marriage
(3) Daughter's Marriage
(4) Dependent sister's Marriage
(5) Dependent Niece's Marriage (widow sister's daughter's)
(6) Own Medical treatment
(7) Medical treatment of family member (i.e. wife and children)
(8) Dependent father/mother's medical treatment.
(9) Vastu Puja ceremony.
(10) Thread ceremony/Janoi ceremony/ Navjyot (i.e. own children and dependent minor brother)
(11) Baptism ceremony of children
(12) Choul/Jawa I/ Akika/ Tonsure/ Mundan ceremony (i.e. own children)
(13) Annaparasan/First Rice ceremony of children.
(14) Naming ceremony of children.
(15) Circumcision/ Sunnat/ Khathna ceremony of children
(16) Bismillah ceremony i.e. own children
(17) Holy Communion' ceremony of children.
(18) Obsequies/Funeral/After death Anniversary/Varshi if dependent parents.
(19) 1st shraddh/ 1st Death Anniversary/Varshi of dependent parents.
(20) 'Seemantham' ceremony. (i.e. wife daughter)
(21) Puberty ceremony of daughter.
(22) Higher education of children.
(23) Passage fare for going abroad.
(24) Chitty ceremony (for Punjabis) Pagri.
(25) Ear Boring Ceremony.
(26) Sons Prayojan ceremony.
(27) Dastar Bandhi Ceremony.
(28) Akasharabysam Ceremony.
(29) Shashtipoorti Ceremony.

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Loan Limit:
For the purpose mentioned in Sl.No. (1) to (8) - Six times of Basic Pay plus Special Pay or PF balance, whichever is less.
For other purposes [i.e.Sl.No.(9) to (29)] – Three times of Basic Pay plus Special Pay or PF balance, whichever is less.

Rate of Interest: As decided by the PF Trustee from time to time.

Sanctioning Authority: PF Trustees.

Clarifications:

(i) When an employee applies for Demand Loan and Loan for the Trustees of PF, the sanction and disbursement of demand loan from the Bank can now be allowed pending sanction of loans from the Trustees of PF.
(ii) When employees are allowed the facility of withdrawal from provident fund as well as housing loan from the Bank, there should be no other loan sanctioned for miscellaneous purposes like marriage, sickness, religious ceremony, etc. remaining outstanding balance being recovered at the time of disbursing the loan.
(iii) Procedure for sending application to HO :
(iv) Only one copy of loan application in the prescribed proforma be forwarded to HO.
(v) In case the employee availed any PF Loan previously, the statement of installments recovered for the last 12 months should be enclosed with the application form.
(vi) The trustees loan application in original should be forwarded in a separate cover marked for "PROVIDENT FUND DEPT" Head Office Baroda.
(vii) The application should be forwarded only when the previous loan is settled in full.
(viii) The Branch Eight Digit Code Number should be incorporated on right hand top corner of the application

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LOAN AGAINST PROVIDENT FUND

Loan against Provident Fund was introduced pursuant to EMC resolution dated 10.07.2000. Grant of loan against PF is regulated by Circular No.HO:BR:92/172 dated 26.06.2000 as supplemented by Circular No. HO:BR:92/327 dated 23.11.2000.

Purpose:

(1) Own Marriage.
(2) Son's Marriage
(3) Daughter's Marriage
(4) Dependent sister's Marriage
(5) Dependent Niece's Marriage (widow sister's daughter's)
(6) Own Medical treatment
(7) Medical treatment of family member (i.e. wife and children)
(8) Dependent father/mother's medical treatment.
(9) Vastu Puja ceremony.
(10) Thread ceremony/ (i.e. own children and dependent minor brother)
(11) Baptism ceremony of children
(12) Choul/Jawa I/ Akika/ Tonsure/ Mundan ceremony (i.e. own children)
(13) Annaparasan/First Rice ceremony of children.
(14) Naming ceremony of children.
(15) Circumcision/ Sunnat/ Khathna ceremony of children
(16) Bismillah ceremony i.e. own children
(17) Holy Communion' ceremony of children.
(18) Obsequies/Funeral/After death Anniversary/Varshi if dependent parents.
(19) 1st Shraddh/ 1st Death Anniversary/Varshi of dependent parents.
(20) 'Shimant' ceremony. (i.e. wife, daughter)
(21) Puberty ceremony of daughter.
(22) Higher education of children.
(23) Passage fare for going abroad.
(24) Ear Boring Ceremony.
(25) Pagri ceremony (for Punjabis).
(26) Akasharabysam Ceremony
(27) Shashtipoorti Ceremony
(28) Dastar Bandhi Ceremony.

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Eligibility:

All members of the Bank's Provident Fund who have completed seven years of service in our Bank are eligible for loan against his own provident fund contribution.

Limit:

(i) For purposes falling under Code (1) to (8) mentioned above, -6- times of basic salary + special allowances (if any) or employees' PF contribution, whichever is lower.
(ii) For all other purposes, -3- times of basic salary + special allowances (if any) or employees' PF contribution, whichever is lower.
(iii) For the employees having basic salary + special allowance below `.5000/-, loan can be considered upto 50% of their contribution towards PF.

Security and documentation:

i) Demand promissory Note.
(ii) Letter of undertaking authorising the bank to deduct whatever amount is due under the loan from the balance standing at credit of Provident Fund.
(iii) Letter of installment.

Rate of Interest:- Benchmark Prime Lending Rate(BPLR) of interest

Repayment:

P.F. loan sanctioned under the purpose code (1) to (8) are to be repaid in 48 equated monthly installments.
P.F. loans sanctioned under the rest of purpose code are to be repaid in 24 equated monthly installments.

Note:

Loan will be recovered in 48/ 24 equated monthly installments commencing from the month following the month of disbursement of loan. Interest to be applied every quarter and recovered promptly. The interest component of the monthly installments be reviewed every year to take care of the change in BPLR.

Sanctioning Authority:

Staff posted at	**Competent Authority**
For all staff members posted in branches and Regional Office	Regional Head. Branch Head for the branches headed by Executive in G/S-IV and above, for staff posted at their branch.
For staff members working at Zonal Offices	Chief Manager (Coordination)
For Regional Heads	Zonal Head
For staff working at ZIC/CID.	Executive in charge of ZIC on_____ CID
For Staff working at Corporate Office and Head Office.	Chief Manager (Office Admn.) of BCC or HO
Mumbai Main Office	Chief Manager/ Asst.General Manager
For staff working at RTC, BOBCARDS LTD., BOB HOUSING FIN.LTD.	Executive in charge of the base branch or the Regional Head.
For staff working at Staff College	Principal, Staff College

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Other Terms and Conditions :

(i) Purpose, limit and repayment schedule will be as per existing PF loan sanctioned by the PF Trustees. However, there shall not be any earmarking of PF contribution of employees.

(ii) The title of the Account will be "G/L Loan Against PF", Code No.2393 which is to be reported as in Group of Advances in Form No.154.

iii) Interest earned in this Account will be included in the classification of interest earned under Code No.5240 (staff loans – all others) on the reverse side of F-244 (Profit and Loss statement) of every half year.

iv) Employees have to apply for this loan in the prescribed Application Form along with latest statement PF contribution duly authenticated by the recommending authority.

(v) Loan Accounts under this Scheme is to be maintained at Branch level.

(vi) Fresh loan against PF to any employee will not be considered until the existing PF loan sanctioned (under the old as well as new scheme) by the Trustees is repaid in full.

(vii) Existing PF loan account will be continued to be maintained by the PF Department, Head Office. Branches will continue to remit recovery of monthly installments/interest to PF department as per existing procedure.

(viii) This loan is to be granted against Provident Fund. Criteria of employees becoming ineligible on reaching 60% deduction of gross salary will not be applicable. Moreover, it can be granted even when other type/s of demand loan for miscellaneous purposes, relief for natural calamities, etc. are also outstanding.

(ix) Bank will sanction loan for miscellaneous purpose only to the extent of employee's own contribution to the Provident Fund added after the initial withdrawal for the purpose of purchases/construction of flat/house.

(x) Employee who wishes to apply for loan under the captioned scheme will have to give an undertaking in writing to the effect that he/ she would not apply for loan to the Trustees of PF, till such time the loan availed from the Bank is paid off. The undertaking would form part of the loan documents to be taken from the employee.

Note: It is now clarified that the employees who have joined Bank's service on or after 01-04-2010 are covered under Defined Contributory Pension Scheme and thus are not members of Bank's Provident Fund Scheme. Therefore, they are not eligible for LOAN/S AGAINST PROVIDENT FUND (CBS Scheme Code No. 622)

Downloaded by: MOHAMMED DANISH (DI051965)

16.8 VEHICLE LOAN:

GENERAL CONDITIONS FOR SANCTION OF VEHICLE LOAN :

(1) The Quotation enclosed with the application should separately mention Control price, and other charges such as Octroi, Sales tax, Insurance, Accessories etc.

(2) Promotee employee should specifically mention the date of his/her promotion form sub-staff to clerical cadre and clerk to officers 'cadre, for arriving at the eligibility of the said loan (i.e. he or she is eligible under old scheme or new scheme).

(3) Comprehensive Insurance policy with banks clause should be obtained every year & kept with branch.

(4) Branch should obtain an undertaking to the effect that the staff would pay R.T.O Taxes, Municipal Taxes regularly till the loan is settled in full.

(5) Vehicle for more than -5- years old is not to be considered / eligible for loan.

(6) Purchase of vehicle should be made within one month from the date of drawl of advance.

CAR LOAN TO OFFICERS :
There has been a steady increase in cost of cars, 2 wheelers as well as automobile accessories. That apart, many models of new car and 2 wheeler have been introduced in the market, which are just beyond the reach of the employees with the existing loan limits being low. In view of improved affordability, a need was felt to increase the limit of placed before the board of Directors at its meeting held on 08.01.2010, which has revised the scheme of conveyance loan to staff members details of which was circulated vide Circular No. BCC:BR:102:38 dated 01/04.02.2010. The salient features of the Scheme are as under :-

ELIGIBILITY:
All confirmed officers with continuous service pf 3 years in the bank and drawing basic pay of not less than `. 13,820/- p.m. or more would be eligible for grant of car loan. No bar of basic pay for confirmed physically handicapped officers.

QUANTUM OF LOAN:

80% of control price or Rs. 7/- lacs, whichever is less.

RATE OF INTEREST:

- 8.5% p.a.(Simple).

REPAYMENT:

- Loan to be repaid in -120- monthly installments (-90- installments for principal amount and -30- installments for interest amount), commencing from the month following the month of disbursement of loan.

- If the left over service is less than 120 months the recovery should be so fixed that the entire loan i.e principal and interest are recovered in the ratio of 3:1 of the remaining period of service.

Downloaded By: Mr. MEHMOOD DANISH .(D-4051965)

DOCUMENTATION:

DP Note, Earmarking of PF, Letter of Installments, Hypothecation of Car, Insurance Policy of the vehicle, Vehicle Registration – Lien in bank's favour, Blank TTO.

Other Condition:

Total deduction on account of income Tax, Provident Fund, LIC Premium, Interest servicing on SOD including recovery towards the proposed loan under the scheme and other loans (excluding Flood/Cyclone Loans) and any other recovery, etc. should not exceed 65% of the gross salary.

SUBSEQUENT CAR LOAN:

A subsequent car loan to be sanctioned after full liquidation of earlier loan.

Minimum gap between 2 car loans should be 4 years, i.e if the 1st car loan was sanctioned in January, 2006; an officer can apply for a second car loan from the Bank after January, 2010, provided the 1st loan has been fully liquidated and subject to fulfillment of other terms and conditions.

In case of change-over from two-wheeler, the above 4 years gap may be waived. However, the earlier conveyance loan should be fully settled.

Surplus sale proceeds to be applied towards purchase of new vehicle, if the car is sold during the pendency of old loan. Not required to be applied if previous loan is repaid in normal course. Surplus sale proceeds will means the amount remaining in the hands of the officer out of the sale proceeds of the previous car after liquidating the outstanding in the earlier loan account.

The amount of subsequent car loan will be restricted to limit, rate of interest, repayment period, documentation, etc, mentioned above subject to adjustment of sale proceeds of the earlier vehicle, whenever applicable.

Downloaded By: Mr. MEHMOOD MANSH (CM051065)

LOAN FOR SECOND-HAND CAR:

There is no restriction of conveyance loan for purchase of old cars/second-hand cars. However, such request received from officers be considered, subject to the following conditions.

The officer should be eligible for car loan. The limit of loan, rate of interest , repayment period, documentation and other condition, etc. stated above shall be applicable for second hand car loan.

The concerned officer should produce a valuation certificate from a reputed motor garage, narrating condition, expected life, depreciated value, etc.

The officer should give an undertaking to insure the car (comprehensive policy) until repayment of the conveyance loan.

The conveyance loan shall be sanctioned on the basis of the amount of present assessed market value stated in the valuation report OR the sum assured by the insurance Company, whichever is less. For this purpose, the employee has to submit a copy of the insurance Cover of the old vehicle or a certificate from an insurance agent, stating the amount for which such vehicle would be insured, apart from the valuation report from the certied garage/valuer.

Downloaded By: Mr. MEHMOOD DANISH .(LM61965)

TWO WHEELER LOAN:

Eligibility

The officer should be confirmed in the Bank's service.

Purpose : Purchase of 2 wheeler(scooter/motorcycle/moped)

Limit : 90% of control price or `. 90,000/-, whichever is less.

Rate of Interest : 8.5% p.a. (Simple)

Recovery : Principle : 70 months Interest : 14 months

The loan to be recovered in the ratio of 5:1 towards principal and interest respectively, i.e recovery of principal in not more than 70 monthly instalments and thereafter, interest to be recovered in not more than 14 monthly instalments.

Documents:

DP Note, Earmarking of PF, Letter of Instalments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration – Lien in Bank's favour, Blank TTO.

Other Conditions:

Total deduction on account of income Tax, Provident Fund, LIC Premium, Interest servicing on SOD including recovery towards the proposed loan under the scheme and other loans (excluding Flood/Cyclone Loans) and any other recovery, etc. should not exceed 65% of the gross salary.

SUBSEQUENT TWO-WHEELER LOAN:

A subsequent two-wheeler loan to be sanctioned after full liquidation of earlier loan.

Minimum gap between two 2 – wheeler loans should be 4 years from the date of sanction of earlier loan.

Surplus sale proceeds to be applied towards purchase of new vehicle, if the car is sold during the pendency of old loan. Not required to be applied if previous loan is repaid in
normal course. Surplus sale proceeds will means the amount remaining in the hands of officer out of the sale proceeds of the previous vehicle after liquidating the outstanding
in the earlier loan account.

The subsequent 2 wheeler loan will be as per the limit, rate of interest, repayment period, documentation, etc, mentioned above subject to adjustment of sale proceeds of the earlier vehicle, whenever applicable.

LOAN FOR SECOND-HAND TWO WHEELER:

There is no PROHIBITION FOR SANCTION of conveyance loan for purchase of old /second-hand vehicles. However, such request received from officers be considered favourably, subject to the following conditions.

The officer should be confirmed in Bank's service. The limit of loan, rate of interest ,
repayment period, documentation and other condition, etc. stated above for 2 wheeler loan shall be applicable for second hand 2 wheeler loan.

The officer concerned should produce a valuation certificate from a reputed motor garage, narrating condition , expected life, depreciated value, etc.

The officer should give an undertaking to insure the car (comprehensive policy) until repayment of the conveyance loan.

The vehicle loan shall be sanctioned on the basis of the amount of present assessed market value stated in the valuation report OR the sum assured by the insurance Company, whichever is less. For this purpose, the officer has to submit a copy of the insurance Cover of the old vehicle or a certificate from an insurance agent, stating the amount for which such vehicle would be insured, apart from the valuation report from the certied garage/valuer.

Downloaded By: Mr. MEHMOOD DANISH . (M051965)

BARODA VEHICLE LOAN FOR YOUNG OFFICERS

We refer to Circular No.BCC:BR:102:38 dated 04.02.2010 in respect of conveyance loan to staff members.

In terms of the above circular, all confirmed Officers with continuous service of 3 years in the Bank and drawing Basic Salary of less than `19,400/- per month are eligible for availing Car Loan upto Rs.7,00,000/- and all confirmed Officers are eligible for availing Two wheeler Loan upto `90,000/-.

However, in today's scenario even the newly recruited Officers aspire to own a Vehicle and look for Loan to fulfill their need. Therefore, such Officers who are not eligible to avail Loan for purchase of a Car/ Two Wheeler under above mentioned scheme, are tempted to avail finance for purchasing of Car/ Two wheeler from other Banks/ Financers at a high rate of interest. Looking to the growing need of such young Officers, our Board in its meeting on 05-04-2013 approved a Vehicle Loan Scheme for purchase of new/second hand Car/ Two Wheeler for Officers drawing basic salary less than Rs. 19,400/- per month. Under the Scheme such Officers shall be eligible to avail Vehicle Loan upto Rs. 3,50,000/- for purchase of new/ second hand Car/ Two Wheeler, at Base Rate. (Ref.: BCC:BR:105:149 dtd. 10.04.2013)

As per the schemes:

All Officers of Bank of Baroda drawing Basic Pay less than Rs. 19400/- per month & newly Recruited Officers in Scale II/ Scale III drawing Basic Pay of Rs. 19400/- per month or more, but not eligible to avail Staff Vehicle Loan because of eligibility requirement of -3- years of confirmed service under Staff Vehicle Loan Scheme are eligible for **'Baroda Vehicle Loan for Young Officers'.**

REVISED PRODUCT PROFILE
BARODA VEHICLE LOAN FOR YOUNG OFFICERS

Purpose: For purchase of New /Second hand Car/ Two Wheeler for personal use.
Type of facility: Term loan
Eligibility /Beneficiary:
All Officers of Bank of Baroda drawing Basic Pay less than Rs. 19400/- per month
Newly Recruited Officers in Scale II/ Scale III drawing Basic Pay of Rs. 19400/- per month or more, but not eligible to avail Staff Vehicle Loan because of eligibility requirement of -3- years of confirmed service under Staff Vehicle Loan Scheme.
Age: Minimum – 21 Years
Maximum Loan limit:
Car : Rs. 3.50 Lac
Two Wheeler : Rs. 0.75 Lac
Margin:
10% on **"On Road Price" ("On Road Price" includes Invoice Price, Insurance & Registration charges)**
Rate of Interest:
Base Rate (Presently 10.25% per annum.)
Other Conditions
Officer will not be permitted to avail Another Vehicle Loan from our Bank/ Other Bank till this Loan is repaid infull.
Loan can be availed from the Branch, where salary is being paid.
Take over of Car Loans availed from other Banks is permissible
EMI of the Loan to be deducted from Salary of the Officer

No 3rd Party Guarantee is required

Lien on PF balance of the Officer (wherever applicable)
Total deductions of Officer should not exceed 60% of his Salary after including EMI to be deducted under this Loan.
Undertaking to the effect that the Officer will liquidate the entire outstanding Loan before leaving the Bank in case of resignation.
Inspection of the Vehicle to be carried out as per Bank norms.
Conversion of Loan to Staff Vehicle Loan on becoming eligible for the same (in terms of Circular No. BCC:BR:102/38 dated 04.02.2010) is permissible on request.
Loan for purchase of second hand vehicle is also permissible.

Repayment Period:

60 Months

Security /Documentation :

D P Note
Hypothecation of Vehicle (LDOC-20)
Letter of Installment with Acceleration Clause
Declaration cum Undertaking cum authority
Bank's Charge to be noted with RTO (certified Xerox copy of RTO registration having bank's name as financer to be kept on record with the documents),
Blank TTO form in duplicate
Earmarking of PF (wherever applicable)

Insurance:

Comprehensive Insurance of the Vehicle with Bank's clause

Processing Charges:

Rs. 1000/- flat for Car Loan and Rs. 500/- flat for Two Wheeler Loan

Sanctioning Authority:

Deputy Regional Manager

Finacle Code:

LA656 for Car & LA657 for Two Wheeler.

(Ref.: BCC:BR:106:151 dtd. 26.04.2014)

Downloaded By: Mr. MEHMOOD DANISH .(DM05106)

TWO WHEELER LOAN FOR CLERKS WHO JOINED THE BANK PRIOR TO 18.09.1989

Eligibility: 5 years service in the Bank.

Purpose: Purchase of Two-Wheelers (Scooter/ Motor-cycle/ Moped)..
Limit: Upto cost/ Control Price of the vehicle. Rate of interest: Free of Interest.

Documents:
D. P. Note, Earmarking of PF, Letter of Installments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration in Bank's favour, Blank TTO.

Recovery: 60 monthly installments.

Other Conditions:

Maximum permissible deductions from salary - 65%.

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

NEW VEHICLE LOAN SCHEME FOR CLERICAL STAFF – " BARODA TWO WHEELER LOAN FOR YOUNG CLERICAL STAFF "

Reference is requested to Circular No.BCC:BR:102:38 dated 04.02.2010 in respect of conveyance loan to staff members. In terms of the above circular, all confirmed Clerical Staff members drawing Basic Salary of more than Rs. 5850/- per month are eligible for availing Two Wheeler Loan upto Rs. 90000/-.

However, in today's scenario even the newly recruited Clerical Staff members aspire to own a Vehicle and look for two wheeler loan to fulfill their needs. Therefore, Clerical Staff members earning basic salary upto Rs. 5850/- per month, who are not eligible to avail Two Wheeler Loan under above mentioned scheme, are tempted to avail finance for purchasing of Two wheelers from other Banks/ Financers at high rate of interest.

Looking to the growing need of such Clerical Staff members, our Board in its meeting on 05-04-2013 has approved a Two Wheeler Loan Scheme for Confirmed Clerical Staff drawing salary upto Rs. 5850/ per month. Under the Scheme, such staff members shall be eligible to avail Loan upto Rs. 60000/- for purchase of Two Wheelers, at Base Rate.

BARODA TWO WHEELER LOAN FOR YOUNG CLERICAL STAFF PRODUCT PROFILE

Purpose:

For purchase of New Two Wheeler for personal use.

Type of facility:

Term loan

Eligibility /Beneficiary:

All Cleric al Staff of Bank of Baroda whose Basic Pay is upto ` 5850/- per month (VIII BPS).

Maximum Loan limit:

Rs. 60000/-

Margin:

10% on "On Road Price" ("On Road Price" includes Invoice Price, Insurance &Registration charges)

Rate of Interest:

Base Rate presently 10.25% per annum.

Other Condition:

Staff will not be permitted to avail another Vehicle Loan from our Bank/ Other Bank till this Loan is repaid in full.
Loan can be availed from the Branch, where salary is being paid.
Take over of Vehicle Loans availed by staff from other Banks is permissible.
EMI of the Loan to be deducted from the Salary.
No 3rd Party Guarantee is required.

Downloaded By: Mr. MEHMOOD DANISH (9405965965)

Lien on PF balance of the Clerical Staff (Wherever applicable).
Total deductions of Staff should not exceed 60% of his Salary after including EMI to be deducted under this Loan.
Undertaking to the effect that the Staff will liquidate the entire outstanding Loan before leaving the Bank in case of resignation.
Inspection of the Vehicle to be carried out as per Bank norms.
Conversion of loan to Staff Vehicle Loan on becoming eligible for the same (in terms of circular No. BCC:BR:102:38 dated 04.02.2010) is permissible on request.

Repayment Period:

72 Months

Security/Documentation:

D P Note
Hypothecation of Vehicle (LDOC-20)
Letter of Installment with Acceleration Clause
Declaration cum Undertaking cum authority
Bank's Charge to be noted with RTO (certified Xerox copy of RTO registration having bank's name as financer to be kept on record with the documents),
Blank TTO form in duplicate
Earmarking of PF (Wherever applicable)

Insurance:

Comprehensive Insurance of the Vehicle with Bank's clause

Processing Charges:

Rs. 500/- flat

Sanctioning Authority:

Deputy Regional Manager

FINACLE CODE:

LA658

(Ref.: BCC:BR:105:150 dtd. 10.04.2013 & BCC:BR:106:151 dtd. 26.04.2014)

Downloaded By: Mr. MEHMOOD DANISH .(DM05106)

MOPED LOAN FOR SUBORDINATE STAFF WHO JOINED THE BANK PRIOR TO 18.09.1989

19.23

Eligibility : Minimum of 5 years service in the Bank.

Purpose :

Purchase of 2 Wheelers (Moped only). Moped defined as a mechanised 2 wheeler other than scooter/ motorcycle with engine capacity of 80 cc or less and non- geared.

Limit :

Upto cost/ Control Price of the vehicle.

Rate of interest: Free of Interest.

Documents :

D. P. Note, Earmarking of PF, Letter of Installments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration in Bank's favour, Blank TTO.

Recovery : 60 monthly installments.

Other Conditions:

Maximum permissible deductions from salary - 65%.

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

TWO-WHEELER LOAN FOR EMPLOYEES WHO JOINED THE BANK ON OR AFTER 18.09.1989 BUT PRIOR TO 01.04.1994
CLERK: TWO-WHEELER LOAN FOR EMPLOYEES WHO JOINED THE BANK ON OR AFTER 18.09.1989

Eligibility: Clerical staff drawing basic pay of more than `. 5850/- p.m. (VIII BPS) and who have joined the Bank on or after 18.09.1989.

Purpose: Purchase of Two-Wheelers (Scooter/ Motorcycle/ Moped).

Limit : 90% of control price or `.90,000/- whichever is less.

Rate of interest : 8.5% p.a. (Simple)

Documents :

D. P. Note, Earmarking of PF, Letter of Installments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration in Bank's favour, Blank TTO.

Recovery :

Principle - 70 installments. Interest - 14 installments.

The loan to be recovered in the ratio of 5:1 towards principal and interest respectively, i.e. recovery of principal in not more than 70 monthly instalments and thereafter, interest to be recovered in not more than 14 monthly instalments.

Other Conditions:

Total deduction on account of income Tax, Provident Fund, LIC Premium, Interest servicing on SOD including recovery towards the proposed loan under the scheme and other loans (excluding Flood/Cyclone Loans) and any other recovery, etc. should not exceed 65% of the gross salary.

Maximum permissible deductions from salary - 65%.

Eligibility: Minimum Basic Pay `.0/-p.m. (VII BPS)

Purpose: Purchase of Two-Wheelers (Scooter/ Motorcycle/ Moped).

Limit : 90% of Cost - Upto a maximum of `.60,000/-.

Rate of interest :

Upto `.15,000/- - 7.5%. Above `.15,000/-- 12%

Downloaded By: MR. MEHMOOD DANISH .(DM051965)

Documents :

.D.P. Note, Earmarking of PF, Letter of Installments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration in Bank's favour, Blank TTO.

Recovery :

Principle - 70 installments. Interest - 14 installments.

Other Conditions:

Maximum permissible deductions from salary - 65%.

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

SUB STAFF: TWO-WHEELER LOAN FOR EMPLOYEES WHO JOINED THE BANK ON OR AFTER 18.09.1989

Eligibility: Confirmed sub staff drawing basic pay of more than `. 5850/- p.m. (VIII BPS) and who have joined the Bank on or after 18.09.1989.

Purpose: Purchase of Two-Wheelers (Scooter/ Motorcycle/ Moped).

Limit : 90% of control price or `.90,000/- whichever is less.

Rate of interest : 8.5% p.a. (Simple)

Documents :

D. P. Note, Earmarking of PF, Letter of Installments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration in Bank's favour, Blank TTO.

Recovery:

Principle - 70 installments. Interest - 14 installments.

The loan to be recovered in the ratio of 5:1 towards principal and interest respectively, i.e. recovery of principal in not more than 70 monthly instalments and thereafter, interest to be recovered in not more than 14 monthly instalments.

Other Conditions:

Total deduction on account of income Tax, Provident Fund, LIC Premium, Interest servicing on SOD including recovery towards the proposed loan under the scheme and other loans (excluding Flood/Cyclone Loans) and any other recovery, etc. should not exceed 65% of the gross salary.

Downloaded By: MOHAMMAD MEHMOOD DANISH .(DM051065)

16.9 PART TIME SUB STAFF: TWO-WHEELER LOAN FOR PERMANENT PART-TIME SUB STAFF

Eligibility: Permanent part- time sub staff of the Bank who are drawing pro-rata of basic pay of `. 5850/- per month (VIII BPS).

Purpose: Purchase of Two-Wheelers (Scooter/ Motorcycle/ Moped).

Limit : 90% of control price or `.90,000/- whichever is less.

Rate of interest : 8.5% p.a. (Simple)

Documents :

D. P. Note, Earmarking of PF, Letter of Installments, Hypothecation of Vehicle, Insurance Policy of the vehicle, Vehicle Registration in Bank's favour, Blank TTO.

Recovery :
Principle - 70 installments. Interest - 14 installments.

The loan to be recovered in the ratio of 5:1 towards principal and interest respectively, i.e. recovery of principal in not more than 70 monthly instalments and thereafter, interest to be recovered in not more than 14 monthly instalments.

Other Conditions:

Total deduction on account of income Tax, Provident Fund, LIC Premium, Interest servicing on SOD including recovery towards the proposed loan under the scheme and other loans (excluding Flood/Cyclone Loans) and any other recovery, etc. should not exceed 65% of the gross salary.

Downloaded By: Mr. MUHMOOD DANISH .(DM051965)

SUBSEQUENT CONVEYANCE LOAN (FOR AWARD STAFF):

The employee should be eligible to avail conveyance loan (car or two wheeler as the case may be). The limit of loan, rate of interest, repayment period, documentation, other conditions, etc. mentioned above for car loan or 2 wheeler loan as the case may be shall be applicable for subsequent conveyance loan to award staff.

Before consideration of application for loan for purchase of a vehicle for a second or subsequent time or for change-over to another type of vehicle, the loan taken earlier together with interest thereon should be fully liquidated.

Minimum gap between two vehicle loans should be 4 years, i.e. a period of 4 years should have elapsed from the date of availment of earlier loan before considering fresh application for purchase of another vehicle.

The stipulation of 4 years may, however be waived in case of an employee who applies for loan for change-over to another type of vehicle (i.e. from non-motorized, viz Bicycle to Moped/Scooter/Motercycle OR from 2-wheeler to 4-wheeler (for Clerks).

Surplus sale proceeds to be applied towards purchase of new vehicle, if the old vehicle is sold during the pendency of old loan. Not required to be applied if previous loan is repaid in normal course. Surplus sale proceeds will mean the amount remaining in the hands of the employee out of the sale proceeds of the previous vehicle after liquidating the outstanding in the earlier loan account.

The amount of fresh loan will be restricted to the celling provided for in the scheme for grant of loan for conveyance, subject to adjustment of sale proceeds of the earlier vehicle, wherever is applicable.

Downloaded By: Mr. MEHMOOD DANISH .(D405065)

NEW SCHEME OF VEHICLE LOAN FOR AWARD STAFF MEMBERS WHO JOINEDTHE BANK'S SERVICE ON OR AFTER 18.09.1989.

19.25

This Scheme was introduced vide Circular No. HO:BR:89/179 dated 1.9.1997. The scheme was amended vide the following circulars :

Circular No.HO:BR:90/309 dated 9.11.1998; Circular No.HO:BR:92/234 dated 22.8.2000; and Circular No.HO:BR:93/171 dated 11.08.2001

The Scheme is effective from 01.05.1997. The salient features of the said scheme are reproduced as under:-

ELIGIBILITY :
Clerical and Subordinate staff members drawing Pay of `.3910/-p.m.(as per 7th Bipartite Settlement) or more are eligible for such loan. Permanent part time employees drawing pro-rata pay of `. 3910/- p.m. or more (as per 7th Bipartite Settlement) are eligible for such loan. "Pay" for the purpose of conveyance loan shall include Basic pay, Stagnation increment, Special pay (Special allowance), as admissible under the Bipartite Settlement.

MAXIMUM AMOUNT OF LOAN:
`. 60,000/- or 90% of the cost of vehicle i.e. control price, whichever is less.
(Limit of `. 60000/- effective from 8.11.2002)
(Ref: HO: BR: 95: 107 dated 3.6.2003)

REPAYMENT :
The loan, together with interest thereon, is required to be repaid in not more than
–84- equal monthly installments in the ratio of 5:1 i.e. 70 installments for principal and 14 installments for interest recovery.

RATE OF INTEREST :
Loan upto `.15,000/- - 7.5% p.a. (simple) + interest tax, if any.
Loan beyond `.15,000/- - Higher of Bank rate or 12% p.a.(simple) + interest tax, if any..

OTHER TERMS AND CONDITIONS:
(i) The purchase of vehicle should be made within one month from the date of drawl of advance.

(ii) Clerical staff employee of the Bank who were already in the service as on
17.09.1989 and have opted to be governed by the existing Scheme shall remain in the opted Scheme for the rest of their service.

Downloaded By: Mr. MEHMOOD DAWISH .(DM051965)

CAR LOAN TO CLERICAL STAFF :

19.26 In terms of the guidelines received from the Government of India, the Board of Directors, in their meeting held on 11th July, 2001, have approved the scheme for sanction of Car loan to clerical staff members, details of which was circulated vide Circular No. HO:BR:93/165 dated 06.08.2001. The salient features of the Scheme are as under :-

There has been a steady increase in cost of cars, 2 wheelers as well as automobile accessories. That apart, many models of new car and 2 wheeler have been introduced in the market, which are just beyond the reach of the employees with the existing loan limits being low. In view of improved affordability, a need was felt to increase the limit of placed before the board of Directors at its meeting held on 08.01.2010, which has revised the scheme of conveyance loan to staff members details of which was circulated vide Circular No. BCC:BR:102:38 dated 01/04.02.2010. The salient features of the Scheme are as under :-

ELIBILITY :Clerical staff members drawing Basic pay of `. 10,000/-(VIII BPS) p.m. or more would be eligible for grant of car loan. No bar of basic pay for confirmed physically handicapped clerk,

QUANTUM OF LOAN :
80% of control price or `. 5/- lacs, whichever is less.

80% of the cost of car, which would include control price, octroi, local taxes and sales tax but would exclude RTO, insurance and other accessories (since the loan is proposed to be sanctioned at the interest rate of Benchmark Prime Lending Rate as also since the loan is proposed to be sanctioned with an condition that total deduction from the salary on account of all borrowings from the Bank on account of proposed loan, including statutory deductions i.e. P.F., Income-tax etc., do not exceed 60% of gross emoluments, no ceiling of quantum of loan is proposed).

RATE OF INTEREST :
8.5% p.a.(Simple).

MARGIN :
20% of the cost price of the car/ four wheeler.

REPAYMENT :
Loan to be repaid in -120- monthly installments (-90- installments for principal amount and -30- installments for interest amount), commencing from the month following the month of disbursement of loan.

If the left over service is less than 120 months the recovery should be so fixed that the entire loan i.e principal and interest are recovered in the ratio of 3:1 of the remaining period of service.

Outstanding, if any, in the loan account in respect of retiring employees, would be fully recovered from the superannuation dues.

DOCUMENTATION :
DP Note, Earmarking of PF, Letter of Instalments, Hypothecation of Car, Insurance Policy of the vehicle, Vehicle Registration – Lien in bank's favour, Blank TTO.

Against hypothecation of vehicle and other usual documents applicable for vehicle loan.

Downloaded by: Mr. MEHMOOD DANISH (10.105.2.65)

Other Condition:
Total deduction on account of income Tax, Provident Fund, LIC Premium, Interest servicing on SOD including recovery towards the proposed loan under the scheme and other loans (excluding Flood/Cyclone Loans) and any other recovery, etc. should not exceed 65% of the gross salary.

SANCTIONING AUTHORITY : HRCPC, Baroda
OTHER TERMS AND CONDITIONS :
(i) The loan will be granted to the eligible clerical staff members, provided total deductions from the salary on account of all borrowings from the Bank on account of proposed loan, including statutory deductions i.e. P.F., Income-tax etc., do not exceed 65%% of gross emoluments. In other words, the loan shall not be granted, if the take home pay of the clerical staff member concerned, falls below 35% of gross emoluments.
(ii) The above scheme will be effective from 1st August, 2001.
CLARIFICATIONS :
(1) Sanction of loan for OLD CAR may be allowed subject to the following conditions :
(i) The concerned clerk produces a valuation certificate from a reputed motor garage;
(ii) He gives an undertaking to insure the car until repayment of the car loan;
(iii) Vehicle for more than -5- years old is not to be considered/eligible for loan.
(2) The Quotation enclosed with the application should separately mention Control price, and other charges such as Octroi, Sales tax, Insurance, Accessories etc.
(3) Promotee employee should specifically mention the date of his/her promotion form sub-staff to clerical cadre and clerk to officers 'cadre, for arriving at the eligibility of the said loan (i.e. he or she is eligible under old scheme or new scheme).
(4) Comprehensive Insurance policy with banks clause should be obtained every year & kept with branch.
(5) Branch should obtain an undertaking to the effect that the staff would pay R.T.O Taxes, Municipal Taxes regularly till the loan is settled in full.

(6) Purchase of vehicle should be made within one month from the date of drawl of advance.

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16.10 LOAN FOR PURCHASE OF PERSONAL COMPUTER:
ELIGIBILITY : All confirmed Officers & Clerks

PURPOSE :

For purchase of Personal Computer, Printer, UPS, Modem, Multi-media kit.
(Purchase of softwares not covered).

LOAN AMOUNT :

Maximum limit - 80% of PC + gadgets or `.1 lac, whichever is less.

MARGIN : 20%

RATE OF INTEREST : Benchmark Prime Lending Rate (BPLR).
DOCUMENTS :
Undertaking from the concerned staff member regarding non-use of the PC for Commercial purposes,D. P. Note, Earmarking of PF, Letter of Installments, Letter of Hypothecation, Insurance as per Bank's norms.

RECOVERY :
Principle - 45 equal monthly installments. Interest - 15 equal monthly installments.

SANCTIONING AUTHORITY : HRCPC, Baroda

OTHER CONDITIONS:
- Staff member desirous of availing of above loan would be required to give an undertaking to the effect that the Personal Computer so purchased with the bank's loan would not be used by him or allowed to be used by any of his family members for commercial purpose.

- Total deduction on account of Income Tax, Provident Fund and all other deductions including installment of their proposed loan (but excluding flood/ cyclone loan) should not exceed 65% of the gross salary of the employee.

- Personal Computer would be sanctioned only once in -5-years and maximum on two occasions in the entire service of the employee. Commercial use is not permitted.

- The cost of UPS/Stabiliser, Modem and Multimedia kit may be included, while sanctioning the Computer loan.
- (Circular no. HO:BR/90/01 Dated 03/01/1990)

- Maximum amount of Loan for purchasing Personal Computer be restricted to 80% of the cost of Personal Computer, Printer and other related gadgets or `. 1,00,000/- whichever is less.
- (Circular No. HO:BR:93/14 dated 13/01/2001)

EXIGENCY LOAN :

Special scheme for grant of loan to staff members for miscellaneous purposes (Exigencies loan).

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PURPOSE:

(i) To meet the expenses on children's higher education or in professional colleges in India and abroad and their marriage/s.
(ii) To meet shortfall in the cost of house/ flat proposed to be purchased as also to meet the shortfall in the expenditure on major repairs/ to renovate house/ flat.
(iii) To meet expenses connected with treatment for serious illness of self and relatives not covered under the existing special demand loan scheme (Circular No.HO:RM:88/18 dated 11.12.1996).

(iv) For meeting shortfall in the cost of motor vehicle/ two-wheeler proposed to be purchased under Bank's existing scheme of vehicle loan scheme.
(v) Meeting expenses on major repairs to motor vehicle, scooter/ motorcycle.
(vi) To meet the shortfall of purchase of audio/ video equipments, home appliances, personal computer, etc. and to meet cost of repairs on such items.
(vii) To meet the travelling expenses of self/ dependents to visit a place outside India.
(viii) For any other genuine purpose including repayment of loans availed from other institutions, relatives, personal friends, etc.

ELIGIBILITY:

All staff members who have put in minimum of -5- years of service in the Bank.

QUANTUM OF LOAN:

One month's basic pay for every completed year of service with a maximum -10- months basic pay (to be rounded off to the nearest thousand), subject to following further ceilings:

Officers : Rs. 2,25,000/-
Clerks : Rs. 1,50,000/-
Sub-staff : Rs. 75,000/-

Permanent Part Time Employees would be eligible for a loan amount which is pro-rata to the above limit for sub staff.

MODE OF DISBURSEMENT : As Demand Loan.

RATE OF INTEREST : The rate of interest on the loan amount availed under the above scheme shall be as applicable for **"Scheme for Clean Overdraft facility for staff members."**

(Ref.: BCC:BR:105:207 dtd. 24.05.2013)

REPAYMENT :

(i) Loan will be recovered in -60- monthly installments inclusive of interest, commencing from the month following the month of disbursement of loan.

(ii) The outstandings, if any, in the loan account in respect of retiring employees shall have to be fully recovered from the superannuation dues.

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AUTHORITY TO GRANT LOAN: HRCPC, BARODA

SECURITY & DOCUMENTATION :

(i) D.P. Note.
(ii) Letter of Installment.
(iii) Lien against Provident Fund/ Terminal Benefits.

OTHER TERMS AND CONDITIONS :

(1) The loan will be granted provided total deductions from salary on account of all borrowings from the Bank including statutory deductions e.g. P.F., Income Tax, etc., do not exceed 60% of gross emoluments. In other words, the loan shall not be granted if the take home pay of any employee falls below 40% of gross emoluments.

(2) In order to ensure the end use of the funds, the employee has to certify that the money would not be used for investment/ speculative purposes. In respect of loans taken for the purpose of children's education, medical treatment, travel abroad, documentary evidence in the form of letter from University/ College/ Institute, etc. will have to be produced. The evidence could be produced either with the loan application or within a maximum period of one month after disbursement. Where for certain valid reasons it is not possible for the employee to submit documentary evidence, he may submit satisfactory undertaking regarding the end use of the loan.

(3) Subsequent loan may be sanctioned after a lapse of one month from the date of closure of the previous loan.
(Circular No.HO:BR:90/183 dated 25.06.1998 and No.HO;BR:90/206 dated 15.07.1998).

CLARIFICATIONS:
The title of the account will be "G/L Staff Loan for Exigencies". Code No.2396 to be reported as Term Loan in group of Advances in Form Number 154.
(Reference: HO:BR:90/206 dated 15.07.1998).

SANCTION OF PERSONAL LOAN, DEMAND LOAN, VEHICLE LOAN ETC., TO OFFICERS AND AWARD STAFF MEMBERS AGAINST WHOM DISCIPLINARY PROCEEDINGS ARE INITIATED.

The Board of Directors in its meeting held on 16.05.2000 considered the issue relating to sanction of Personal loan, Demand Loan, Vehicle Loan, etc. the decision of the Board was circulated vide Circular No.HO:BR:92/208 dated 31.07.2000, which is as under :

- The Bank shall consider sanction of personal loan, demand loan, vehicle loan etc., (other than Housing loan for which Bank has already formulated a policy in terms of Government guidelines) to staff members against whom disciplinary proceedings for minor misconduct have been initiated (except in the case where disciplinary proceedings have been initiated for incurring debts to an extent considered by the management as excessive), both in respect of vigilance and non-vigilance cases.

- The Competent Authority for sanction of such loans in the case of such Award staff members, Officers and Executives shall be as per Annexure A.

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- For loans exceeding an amount of Rs. 75,000/-, the concerned employee is required to furnish collateral security in the form of sureties from two permanent employees of the Bank.

- The sanction of such loans shall not prejudice the disciplinary proceedings initiated in whatsoever manner.

- Such applications shall be considered subject to fulfillment of all other terms and conditions as specified in the schemes for sanction of various staff loans.

It is also decided by the Board that Bank shall not consider sanction of personal loan, demand loan, vehicle loan etc., (other than Housing loan) to the following categories of staff members:

- Officers against whom major penalty proceedings have been initiated, as per the provisions of Bank of Baroda Officer Employees (Discipline & Appeal) Regulations, 1976.

- Award staff members against whom Disciplinary Proceedings have been initiated for any gross misconduct as per the provisions of Bipartite Settlements.

- Officers and Award Staff members against whom Disciplinary Proceedings have been initiated specifically for alleged commission of misconduct relating to incurring debts to an extent considered by the Management as excessive.
- Officers and Award Staff members who are under suspension.
- Officers and Award Staff members against whom criminal prosecution has been initiated by CBI/Police, etc.

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ANNEXURE – "A"

COMPETENT AUTHORITIES FOR SANCTION OF VARIOUS LOANS (OTHER THAN HOUSING LOAN) TO OFFICERS AND AWARD STAFF MEMBERS AGAINST WHOM DISCIPLINARY PROCEEDINGS ARE INITIATED.

Sl. No.	CATEGORY OF STAFF	COMPETENT AUTHORITY
	Award staff members, officers and executives upto SMG/S-IV working in branches, Regional/Zonal Offices and any other administrative offices (inclusive of RRBs, ZICs, Training Centres/ Training Colleges functioning within the administrative area of the zone)	Zonal head
	Award staff members, officers and executives upto SMG/S-IV working in Central/Head Office	General Manager/ Dy. General Manager incharge of Office Administration.
	Executives in the rank of SMG/S-V and TEG/S-VI	General anager incharge of Human Resources Management portfolio
	Executives in the rank of TEG/S-VII	Executive Director or Chairman & Managing Director

COMPETENT AUTHORITY FOR SANCTION/DISBURSEMENT OF HOUSING LOAN:

(Circular No.HO:RM:93/08 dated 06.10.2001)

(i) Housing loan would continue to be sanctioned by the present Competent Authorities.

(ii) Where the housing loan is disbursed in installments, the first installment of housing loan shall be disbursed under the authority of the Competent Authority, as at present.

(iii) The second and subsequent installments of the housing loan shall be disbursed by the Branch Manager concerned, within the sanctioned limit. However, the last disbursement should be made after obtaining sanction for the same, from the Competent Authority concerned.

(iv) The Branch Manager concerned, while disbursing second and subsequent installments of the housing loan, shall send a certificate to the Competent Authority to the effect that physical verification of construction has been carried out and, the disbursement is made after fulfilling all the conditions stipulated by the Competent Authority, for disbursement of housing loan.

(v) Instructions relating to security documents and their safe-keeping, remain unchanged.

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Staff Housing Loan scheme

Taking into consideration the increase in the real estate costs and also the difficulties faced by staff members in purchase of house / dwelling unit with the available ceilings, the Staff Housing loan scheme has been revised after taking Board's approval on 29.11.2014 as under:

(Circular no. BCC:BR:106/484 dated 08.12.2014)

	EXISTING	**REVISED**
i.	**LOAN LIMIT** **Officers** - 90% of total cost or Rs. 20 lacs, whichever is lower **Clerks** - 90% of total cost or Rs. 12 lacs, whichever is lower **Sub-staff** - 90% of total cost or Rs. 8 lacs, whichever is lower **Part-time sub-staff** will be eligible for the applicable fraction of Rs. 8 lacs, pro-rata to the scale of wages drawn by them, or 60 times of their Gross Salary, whichever is lower.	**LOAN LIMIT** **Officers** – 90% of the total cost of house or 95 times of Gross Salary subject to the max. limit prescribed below, whichever is lower. Upto S-IV - Rs. 60 lacs S-V to S-VII – Rs. 80 lacs **Clerks** - 90% of total cost of house or 95 times of Gross Salary subject to maximum of Rs. 35 lacs, whichever is lower. **Sub-staff** - 90% of total cost of house or 95 times of Gross Salary subject to maximum of Rs. 20 lacs, whichever is lower. **Part-time sub-staff** will be eligible for the applicable fraction of Rs. 20 lacs, pro-rata to the scale of wages drawn by them, or 95 times of their Gross Salary, whichever is lower.
ii.	**RATE OF INTEREST** 8% (Simple interest)	**RATE OF INTEREST** Upto Rs. 40 lacs - 7% (Simple) Beyond Rs. 40 lacs – 8% (Simple)
iii.	**REPAYMENT PERIOD** 240 instalments Recovery of principal and interest to be in 180 and 60 instalments respectively.	**REPAYMENT PERIOD** 360 instalments Recovery of principal and interest to be in 270 and 90 instalments respectively.
	EXISTING	**REVISED**
iv.	**ADDITIONAL STAFF HOUSING LOAN FOR REPAIRS, MAINTENANCE, ENLARGEMENT, RENOVATIONS** **Limit** – Officers – Rs. 4 lacs Clerks – Rs. 2.4 lacs Sub-staff – Rs. 1.6 lacs **:- Limits for part-time sub-staff would be fraction of Rs. 1.6 lacs, pro-rata to the scale wage.	**ADDITIONAL STAFF HOUSING LOAN FOR REPAIRS, MAINTENANCE, ENLARGEMENT, RENOVATIONS** **Limit** – Officers – **Rs. 10 lacs** Clerks – **Rs. 7 lacs** Sub-staff – **Rs. 4 lacs** **:- Limits for part-time sub-staff would be fraction of **Rs. 4 lacs**, pro-rata to the scale wage.

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LINKAGE OF CONCESSIONAL BENEFIT TO EMPLOYEES STAYING WITH THE BANK: Since this is a major staff loan scheme of the Bank, it has been decided that the concessional benefit under this scheme shall be made available to employees staying with the Bank. Hence, in the case of employees who have tendered their resignation / VRS within a period of 5 years from the date of availment of the staff housing loan, the interest component on the loan will be revised applying the following interest rate from the date of availment of the loan.
Upto Rs. 40 lacs – 8% (simple)
Beyond Rs. 40 lacs – 9 % (simple)
This clause will however not apply to employees retiring on superannuation in the normal course.

LIFE INSURANCE COVER FOR STAFF HOUSING LOAN: In view of the substantial enhancement in the Staff Housing loan limits and as a Staff welfare measure to cover for unforeseen situations, it has also been decided that a Group Life Insurance cover shall be made applicable for all Staff Housing loan accounts being sanctioned under this revised scheme henceforth. The premium for the same shall be borne by the employees and the one-time premium amount may be included as part of the overall loan component, at the option of the borrower. However, this premium amount, if included as part of the loan component will however not be reckoned for calculating the margin.

This group insurance scheme shall protect against the unforeseen consequences of death of the borrower and the family will not be required to repay the outstanding loan amount to the extent of the claim settled by the Insurance provider. Bank shall take a Group Life Insurance cover for the staff housing loan accounts through a tie-up arrangement with one or more insurance Companies. The insurance company(ies) will extend the life insurance to the employee based on the one-time premium paid to the extent of the loan amount outstanding. Terms and conditions of the group life cover to the employees taking the Staff Housing loan will be worked out with the respective Insurance companies and advised separately.

BENEFIT OF ENHANCED LIMIT AND RATE OF INTEREST TO EMPLOYEES WHO HAVE ALREADY AVAILED STAFF HOUSING LOAN: Employees who have already availed staff Housing loan earlier and whose repayment has not yet started or which is currently underway in terms of any earlier sanction, can avail additional loan amount upto the revised limit to liquidate any other existing loan taken under public scheme from our Bank or from any other institution (verifiable source), **provided the employee had submitted a sale agreement / estimate / plan for higher amount at the time of availing the earlier Housing loan limit**, to the extent of the revised ceilings being proposed herewith or the balance of the original estimated cost, whichever is lower.
Conversion of any existing housing loan taken by a staff member under public scheme to the Staff housing loan for purchase / construction of a dwelling unit, which fulfils the eligibility / purpose defined for the Staff Housing loan scheme, may be allowed provided the employee had not availed Staff Housing loan earlier and is eligible for the same as per the terms and conditions of the Scheme.
An employee, on his promotion from one grade / cadre to a higher grade / cadre may also be permitted to avail of the staff housing loan upto his / her entitlement of the grade / cadre to which he / she is promoted, for repayment of any loan taken under public scheme from the Bank / outside borrowings from a verifiable source, to the extent of the revised ceilings being proposed herewith or the balance of his original estimated cost, whichever is lower.
The above revisions shall be applicable w.e.f. 01.12.2014. Staff Housing Loan accounts opened under this revised scheme w.e.f. 01.12.2014 will need to be opened under the same Product Codes as earlier and the same interest table code shall also be continued for the revised scheme as under:
Regular Housing Loan – LA 611 (Interest Table code L 6116)
Additional Staff Housing loan for repairs, renovations, etc. – LA 613 (Interest Table code L 6132)

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The benefit of revised rate of interest shall however be applied to all existing staff housing loan accounts w.e.f. 01.12.2014. This revised interest application in the existing staff Housing loan accounts w.e.f. 01.12.2014 shall be made by Data Centre directly.

For employees who have tendered their resignation / VRS within a period of 5 years from the date of availment of the staff housing loan, the interest component on the loan will have to be revised applying the interest rates as specified in para 3 above from the date of availment of the loan**. For this purpose, a separate interest table code L 6118 has been created for handling the cases related to VRS / resignation within 5 years from date of availment of the Staff Regular Housing Loan or staff housing loan for Repairs / renovations**. Regional Offices while passing instructions to Branches for relieving of employees on resignation / VRS, must verify this aspect of whether the employee has availed staff regular housing loan or staff housing loan for repairs / renovations and has taken the resignation / VRS within a period of 5 years from the date of availment of the same. In such cases, Regional office has to specifically advise the Branches to apply / attach the separate interest table code **L 6118** for both these type of staff housing loans for calculating the balance outstanding and ensure recovery of the same before relieving.

All other terms and conditions of the Staff Housing Loan scheme shall remain unchanged. A chart showing the main terms and conditions of the existing and revised Staff Housing Loan Scheme is enclosed as **Annexure-A**, where the above revisions have also been incorporated.

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Annexure-A

STAFF HOUSING LOAN

	Existing	Revised
1.	**ELIGIBILITY CRITERIA** Confirmed employee of the Bank (including part-time employees) Staff Housing loan including additional staff housing loan for repairs / renovations will be available to an employee only once in his service career. The employee or his spouse or minor dependent child should not already own a house in the town / urban agglomeration where the house / dwelling unit is proposed to be constructed or acquired. If the husband and wife are both working in the Bank, the Staff housing loan will be admissible to only one of them.	NO change
2.	**PURPOSE**: Constructing a new Dwelling unit on an existing plot Purchase of a plot for construction thereon within 3 years of such purchase Purchase of a new or old dwelling unit Staff housing loan can be sanctioned to a staff for purchase of a plot / dwelling unit, owned singly or jointly with his/her spouse. Stamp duty / Registration charges for transfer of property in the name of the staff member availing the Staff Housing loan can be reckoned as part of the project cost within the overall eligibility. The title of the land / property should be clear.	NO change
3.	**LIMIT** Officers - 90% of total cost or **Rs. 20 lacs,** whichever is lower Clerks - 90% of total cost or **Rs. 12 lacs,** whichever is lower Sub-staff - 90% of total cost or **Rs. 8 lacs,** whichever is lower Part-time sub-staff will be eligible for the applicable fraction of Rs. 8 lacs, pro-rata to the scale of wages drawn by them, or 60 times of their Gross Salary, whichever is lower.	**LIMIT** Officers – 90% of the total cost of house or 95 times of Gross Salary subject to the max. limit prescribed below, whichever is lower. Upto S-IV - **Rs. 60 lacs** S-V to S-VII – **Rs. 80 lacs** Clerks - 90% of total cost of house or 95 times of Gross Salary subject to maximum of **Rs. 35 lacs**, whichever is lower. Sub-staff - 90% of total cost of house or 95 times of Gross Salary subject to maximum of **Rs. 20 lacs**, whichever is lower. Part-time sub-staff will be eligible for the applicable fraction of **Rs. 20 lacs**, pro-rata to the scale of wages drawn by them, or 95

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		times of their Gross Salary, whichever is lower.
4.	**MARGIN** 10%	**MARGIN** 10% (NO change)
5.	**RATE OF INTEREST** 8% (Simple interest)	**RATE OF INTEREST** **Upto Rs. 40 lacs - 7% (Simple)** **Beyond Rs. 40 lacs – 8% (Simple)** However, employees who have **tendered their resignation / VRS within a period of 5 years** from the date of availment of the staff housing loan, the interest component on the loan will be revised applying the following interest rate from the date of availment of the loan. **Upto Rs. 40 lacs – 8% (simple)** **Beyond Rs. 40 lacs – 9 % (simple)** This clause will however not apply to employees retiring on superannuation in the normal course.
6.	**TOTAL DEDUCTIONS FROM SALARY** Total deductions on account of Income Tax, Provident Fund, interest servicing of SOD, recovery of other loans (excluding flood / cyclone loans) including recovery towards proposed loan and any other recovery, etc. should not exceed 60% of the Gross Salary.	NO cange
7.	**REPAYMENT** Repayment to be started after 18 months of 1st disbursement date or from the pay of the month following the completion of house / flat, whichever is earlier. In the case of loan taken for purchase of ready built house, recovery will commence from the pay of the month following that in which the advance is taken. Recovery of principal and interest to be in 180 and 60 instalments respectively. Therefore full repayment period is for 20 years. Where an employee has less than 20 years of service remaining at the time of the sanction, repayment schedule to be so fixed as if the employee has future service of 20 years and the balance amount outstanding at the time of retirement shall be recoverable from the employee's terminal benefits, provided the balance of projected PF and Gratuity is sufficient to cover the remaining	**REPAYMENT** Repayment to be started after 18 months of 1st disbursement date or from the pay of the month following the completion of house / flat, whichever is earlier. In the case of loan taken for purchase of ready built house, recovery will commence from the pay of the month following that in which the advance is taken. **Recovery of principal and interest to be in 270 and 90 instalments** respectively. Therefore full repayment period is for 30 years. **However, principal amount will be recovered first and interest will be recovered later. Spread of recovery for principal and interest shall be in the ratio of 3:1.** Where an employee has less than 30 years of service remaining at the time of the sanction, repayment schedule to be so fixed as if the employee has future service of 30 years and the balance amount outstanding at the time of retirement shall be recoverable from the employee's terminal

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	outstanding amount at the time of retirement.	benefits, provided the balance of projected PF, Gratuity and other terminal dues is sufficient to cover the remaining outstanding amount at the time of retirement. **This aspect needs to be verified at the time of the sanction and if the projected terminal dues are not sufficient to cover the balance outstanding, due care should be taken to reduce the limit suitably.**
8.	**SECURITY** Equitable Mortgage of the property to be constructed / purchased alongwith an undertaking that the house / flat will not be disposed off during the pendency of the loan.	NO change
9.	**PROCESSING CHARGES** NIL	NO change
10.	**DOCUMENTATION CHARGES** As per actual	NO change
11.	**ADVOCATES / VALUATION CHARGES** As per actuals	NO change
12.	**COMPETENT AUTHORITY FOR SANCTION** The RLF head will be the competent authority to sanction Staff Housing Loan for the employees posted in Branches / offices covered by the said RLF. For employees posted in Branches / offices not covered by any RLF, the Regional Head shall be the Competent authority. Where the housing loan is disbursed in installments, the said installments of the staff housing loan shall be disbursed by the Branch Manager concerned, within the sanctioned limit. The Branch Manager concerned, while disbursing second and subsequent installments of the staff housing loan, shall send a certificate to the Competent Authority to the effect that physical verification of construction has been carried out and, the disbursement is made after fulfilling all the conditions stipulated by the Competent	**COMPETENT AUTHORITY FOR SANCTION** The RLF head will be the competent authority to sanction Staff Housing Loan for the employees *(other than those in Senior and top management)* posted in Branches / offices covered by the said RLF. For employees *(other than those in Senior and top management)* posted in Branches / offices not covered by any RLF, the Regional Head shall be the Competent authority. *The RLF Head / Regional Head shall (subject to obtaining vigilance clearance) sanction the staff Housing Loan as per the discretionary lending powers of their grade/scale.* *The competent authority for sanction of the staff Housing loan to executives in Senior / top management (subject to obtaining vigilance clearance) will be Zonal Head (Full powers).*

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	Authority, for disbursement of the staff housing loan.	*Details of all loans sanctioned to officers in Senior / top management grade is to be immediately advised to Retail Banking Deptt., BCC for reporting to MCB.* Where the housing loan is disbursed in installments, the said installments of the staff housing loan shall be disbursed by the Branch Manager concerned, within the sanctioned limit. The Branch Manager concerned, while disbursing second and subsequent installments of the staff housing loan, shall send a certificate to the Competent Authority to the effect that physical verification of construction has been carried out and, the disbursement is made after fulfilling all the conditions stipulated by the Competent Authority, for disbursement of the staff housing loan.
13.	**DOCUMENTATION** List of Documents to be taken while disbursing the Staff Housing Loan: D.P. Note Blank Share Transfer Form, wherever applicable Letter addressed to Trustees of Provident Fund Undertaking that employee has not availed Housing Loan in the past. If availed, then details of the same to be furnished Stamped undertaking to create Equitable Mortgage Stamped undertaking to create Legal Mortgage Stamped undertaking to deposit 50% rent, if the property is let out Stamped undertaking for deduction of instalments Stamped undertaking / power of Attorney duly attested by Notary / magistrate to cover conversion of equitable mortgage and execution of documents in such cases, as well. Stamped undertaking to produce all documents within reasonable time	No change

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	Any other documents as mentioned in the sanction letter. Comprehensive Insurance policy on the house / property to be obtained every year till the loan is settled in full. Where the house / property is owned jointly by the employee with his/her spouse, then additionally, guarantee form and stamped undertaking to create equitable / legal mortgage to be obtained from the spouse also. The above documents are apart from other specified documents to be submitted by the employee at the sanction stage alongwith the application form. There is no change made as regards documents to be obtained from employee / fundamental procedural steps to be followed for grant /sanction of the staff housing loan.	No change
14.	**SECOND STAFF HOUSING LOAN** Second Staff Housing Loan is permissible only when an employee's existing accommodation constructed / purchased by availing Staff Housing loan from the Bank becomes inadequate on account of subsequent addition to the family or transfer or for any other cogent reasons. The house purchased from the existing staff housing loan should be sold according to norms / procedures and the existing loan must be settled in full. Necessary evidence in regard to the sale price realized must be produced to the Bank which should be reasonable and in comparison to the current market value. Surplus from the sale proceeds after settling the existing loan should be first applied towards the purchase of the new house and for the balance, the Bank may consider fresh loan (2nd staff housing loan) as per the applicable loan ceilings. Request for the second housing loan to be considered only once in the career of the	No change

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	employee and due permission must be sought for the same by the employee from the Regional Head, who after considering the cogent reasons, will grant such permission. The 2nd staff housing loan, based on the terms stipulated for the regular housing loan as above, will be applicable to all employees, irrespective of the scheme under which he / she may have availed the first Housing loan from the Bank.	No change
15.	**CHANGE OF SECURITY** In appropriate cases, on account of compelling reasons, staff members may be permitted to change his/her flat / house by way of change in security, and continuing with the loan repayment as per schedule and on the terms and conditions prescribed under Circular CO:RM:79/125 dated 20.12.1987.	No change
16.	**ADDITIONAL STAFF HOUSING LOAN FOR REPAIRS, MAINTENANCE, ENLARGEMENT, RENOVATIONS** **Limit** – Officers – Rs. 4 lacs Clerks – Rs. 2.4 lacs Sub-staff – Rs. 1.6 lacs **:- Limits for part-time sub-staff would be fraction of Rs. 1.6 lacs, pro-rata to the scale wage. **Repayment** - 90 principal and 30 interest (Total 120 months) **Margin -** 25% of estimated cost **Rate of Interest** - Same as for Regular Housing Loan **Documents** - Same as for Regular Housing Loan	**ADDITIONAL STAFF HOUSING LOAN FOR REPAIRS, MAINTENANCE, ENLARGEMENT, RENOVATIONS** **Limit** – Officers – **Rs. 10 lacs** Clerks – **Rs. 7 lacs** Sub-staff – **Rs. 4 lacs** **:- Limits for part-time sub-staff would be fraction of **Rs. 4 lacs**, pro-rata to the scale wage. Other terms and conditions for the additional Housing Loan for Repairs, renovation, etc. remain unchanged.
17.	**SANCTION OF STAFF HOUSING LOAN TO EMPLOYEES AGAINST WHOM DISCIPLINARY PROCEEDINGS ARE PENDING OR WHO ARE UNDER SUSPENSION** Application for considering Staff Housing loan against whom disciplinary proceedings are initiated for major misconduct or who are	

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	under suspension, may be considered, depending upon the gravity of the case and subject to furnishing of collateral security in the form of sureties from 2 permanent employees of the Bank. The competent authority for sanction of Staff Housing loan in such cases shall be GM (HRM).	NO change

Introduction of 2nd Staff Housing Loan scheme
[Cir.No.BCC:BR:107/117 dt. 09/03/2015]

PERMITTING EMPLOYEES TO ACQUIRE A 2nd HOUSE WITHIN THE OVERALL LOAN CEILINGS UNDER STAFF HOUSING LOAN:

Employees shall be permitted to avail Staff Housing loan for purchase of a 2nd House within the overall max. revised limit stipulated for the Staff Housing loan (the loan limits availed for both the houses will not exceed the max. limit stipulated for the Staff Housing loan) as per the following terms:

The amount of loan under Staff Housing loan for purchase of the 2nd House / flat will be restricted to:

90% of the cost of the 2nd house to be acquired / amount outstanding, as on the date of application, in the loan account raised under public scheme from our Bank or from any other financial institution to acquire the 2nd House.

OR
Entitlement as per the revised staff Housing loan limits, reduced by Staff Housing loan limit availed earlier, irrespective of whether the earlier house is sold or not, whichever is lower.

This availment of Staff Housing Loan for purchase of 2nd house (within the overall max. loan limit prescribed) will also be subject to the staff member meeting all other eligibility criteria prescribed like salary deductions, etc.

This facility of Staff Housing loan for purchase of 2nd house upto the revised loan limits under the Staff Housing loan scheme will also be available to an employee even if the employee or his spouse already owns a 1st house in the town / urban agglomeration where the 2nd house is proposed to be constructed or acquired.

However, in order to ensure that the facility of staff housing loan (which is on concessional terms) is not used for speculative purposes, it is stipulated as under:

Any employee availing the Staff Housing Loan for purchase of a 2nd house within his / her overall maximum revised limit stipulated should not sell such house / property acquired by availing the concessional staff housing loan within a period of 10 years from the date of availment of the loan for purchase of the 2nd house (except in the cases of sale of the house on account of death of the staff member / sale of the house on account of separation of the employee which warrants closure of the loan account immediately).

In the event of the said house / property being sold within the period of 10 years from date of availment for any reason whatsoever (except in the cases of sale of the house on account of death of the staff member / sale of the house on account of separation of the employee which warrants closure of the loan account immediately), this 2nd staff housing loan account will need to be liquidated immediately with the sale proceeds. In such a case, commercial terms and rate of interest as applicable to staff in the case of public

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housing loan scheme shall be applicable on this 2nd loan account for the entire repayment period from the date of availment to the date of liquidating the account.

If the first house is sold after availment of the loan for purchase of the 2nd house, the entire sale proceeds are to be deposited into the loan accounts, first for liquidating and closing the first loan account and the surplus to be credited into the 2nd housing loan account.

Also, as per the extant guidelines, if any of the house / property acquired by availing staff housing loan is let out, 50% of the rent received is to be deposited into the loan account.

Example 1: An officer was sanctioned a Staff Housing Loan limit of Rs. 20 lacs earlier. The current outstanding on the said loan is, say, Rs. 15 lacs (Principal) and Rs.3.5 lacs (Interest). He now intends to avail a Staff Housing loan for purchase of a 2nd flat costing (say) Rs. 50 lacs against his overall eligibility for the Staff Housing loan. Under the revised limits, his overall eligibility is for an amount of Rs.60 lacs.

His staff loan eligibility for purchase of the 2nd flat will be reckoned as the lower out of the following:

90% of cost of the 2nd house (Rs. 50 lacs) = Rs. 45 lacs
OR
Entitlement as per revised limits – staff housing loan limit availed earlier
ie. Rs. 60 lacs – Rs. 20 lacs = Rs. 40 lacs.

Therefore, in this case, the officer will be eligible for Staff Housing loan for purchase of the 2nd house / flat for an amount of Rs. 40 lacs in terms of the revised scheme and applicable margin amount for him will be Rs. 10 lacs.

Example 2: If, in the above example, the cost of the 2nd flat was Rs.35 lacs, then his new staff loan eligibility will be calculated as under:

90% of cost of the 2nd house (Rs. 35 lacs) = Rs. 31.5 lacs
OR
Entitlement as per revised limits – staff housing loan limit availed earlier
ie. Rs. 60 lacs – Rs. 20 lacs = Rs. 40 lacs.

Therefore, in this 2nd example, the officer will be eligible for Staff Housing loan for purchase of the 2nd house / flat for an amount of Rs. 31.5 lacs in terms of the revised scheme and applicable margin amount for him will be Rs. 3.5 lacs.

REPAYMENT PERIOD ON STAFF HOUSING LOAN EXTENDED BEYOND RETIREMENT:

Taking into account that the staff housing loan is fully secured (by equitable mortgage of the property) and subject to the condition of showing adequate and verifiable income flow to service the loan repayment post retirement, it has been decided that **the maximum age for repayment in the Staff Housing loan account shall be continued beyond retirement upto a maximum of 70 years**. This condition will be reviewed by the competent authority / sanctioning authority at the time of retirement to ensure adequate repayment capacity.

Where an employee, whose repayment is being extended beyond retirement upto 70 years, has less than 360 months remaining upto the age of 70 years, in such cases, the repayment period shall be specified for that many months remaining upto the age of 70 years, divided into principal and interest in the ratio of 3:1.

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Example: A staff member (say, a S-III officer) has 10 years service remaining for retirement and applies for a Staff Housing Loan for purchase of a house costing Rs. 65 lacs. He also requests for extending the same beyond retirement upto 70 years. In this case, the margin requirement is Rs. 6.5 lacs and he can be sanctioned a limit of Rs. 58.5 lacs. The total repayment period is for 20 years in his case ie. 240 months upto the age of 70 years. This repayment period shall be divided into Principal and interest in the ratio of 3:1 ie. 180 months for Principal and 60 months for Interest.

However, if the staff member does not want to extend his repayment period beyond retirement and settle his total loan outstanding at the time of retirement from his/her terminal benefits, then the same can also be permitted provided that the projected terminal benefit dues are sufficient to cover the projected loan outstanding amount at the time of retirement.

In such cases (of Staff Housing loan being extended beyond retirement upto the age of 70 years), the instalment amounts can be so specified by the sanctioning authority in a manner that **the repayment schedule is tapered off**, and the employee repays a larger instalment amount while in service and lower instalment amount after retirement.

At the time of review of the facility by the Competent authority at the time of retirement also, the sanctioning authority can specify a tapering repayment schedule so as to recover larger instalment amount in the beginning few years post retirement and lower instalment amount in the later years. However, the schedule of tapering and the quantum of tapering shall be decided individually for each case by the loan sanctioning authority taking into account the number of instalments to be serviced during the service tenure of the officer and that post retirement, the net take home pay of the individual and also any specific request of the borrower to increase the instalment amount or reduce the total repayment period, etc.

However, this facility of repayment upto the age of 70 years will not be available to employees who take VRS / resign from the Bank's service, before attaining the age of superannuation and they shall have to liquidate the entire Staff Housing loan outstanding at the time of their resignation / VRS. For such employees (who take VRS/Resignation), their loan outstanding can be considered for being taken over into a Public Housing loan by the competent authority, on a case to case basis, as per eligibility and terms and conditions of the Public Housing loan scheme.

In all such cases where the repayment period extends beyond retirement, the benefit of staff rate and other terms and conditions of the staff Housing loan account like simple interest shall continue to be available to the employee after his superannuation also, max. upto the age of 70 years, as specified.

The above modifications are effective from 29.01.2015 onwards. Existing Staff Housing loan accounts as on the date of approval by the Board ie. 29.01.2015 can be given the benefit of extension in the repayment period beyond retirement upto a maximum of 70 years and not exceeding 360 instalments in all (270 principal and 90 interest) including the repayment period completed earlier, as per the terms and conditions mentioned in point B above.

The 2nd housing loan account for any employee for purchase of a 2nd house in terms of the approval given by the Board should be opened under **a new Scheme LA 620 – named "Second Staff Regular Housing Loan"** with Interest Table code L6116. In terms of the guidelines mentioned above, if the staff member pre-closes this 2nd staff housing loan account by selling the house prior to completion of 10 years, then the interest rates applicable to the public housing loan scheme will have to be applied to the said account from the date of opening. The interest table applicable to the public housing loan scheme i.e. L 1123 will need to be applied in this case.

However, in case the pre-closure is on account of separation i.e. VRS / resignation of the staff member, then the interest table L 1123 need not be applied but instead the table L 6118 will need to be applied if the resignation / VRS is within 5 years from the date of opening of the account (in terms of Circular no. BCC:BR:106/484 dated 08.12.2014). No other separate Interest table needs to be applied if the VRS / resignation is after 5 years and in that case, the pre-closure can be done, continuing with the earlier interest table code only.

Also, in case of pre-closure on account of death of the staff member, then also, no other separate Interest table needs to be applied irrespective of the period of the account. In that case too, the pre-closure can be done, continuing with the earlier interest table code only.

The procedure and steps to be followed in the CBS system for applying this new interest table is covered under the FAQs listed in the Annexure (FAQ No. 20). All other terms and conditions of the Staff Housing Loan scheme as advised vide our earlier Circular dated 08.12.2014 shall remain unchanged.

After issuance of our Circular dated 08.12.2014, we have also received many queries from RLFs / Regions / Zones, etc. and we have compiled the same in the form of FAQs. The FAQs alongwith the related answers are enclosed in the annexed sheet for ready reference and information of all.

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Frequently asked Questions (FAQs) on availment of Staff Housing Loan

Ref. BCC:BR:106/484 dated 08.12.2014

Sr.No.	Query	Reply
1.	A staff member who has availed Public Loan but not availed Staff Housing loan earlier and the repayment / instalments have already started has requested for conversion of his public loan to staff housing loan with eligible revised limit. Whether the same is permissible?	Public Loan can be converted to Staff Housing loan upto eligible revised limit provided the public loan was availed for purchase of 1st house or 2nd house only.
2.	Whether a Staff, who has availed both staff loan and public loan earlier and repayment / instalments have started in both the loan accounts, is eligible for conversion of his public loan to staff loan with revised eligible limits?	If the staff loan and public loan were taken in conjunction for purchase of the same property, then the public loan component can be converted into the staff housing loan upto the maximum eligible revised limit. If the public loan was taken for purchase of a different property, then also the public loan account can be converted into the staff housing loan account provided it was utilized for purchase of a 2nd house / flat /property. If the public housing loan was utilized for purchase of a 3rd or more house / property, then the same cannot be converted into the Staff housing loan under the revised scheme.
3.	If a staff member has already availed staff housing loan and additional staff housing loan for repairs / renovations, etc. under the earlier scheme, whether staff member can be sanctioned Staff housing loan again as per revised limit for further construction in the same house, say, for construction of additional floor, etc.?	The staff member has already availed a staff housing loan earlier, and now wants to construct a new floor, extension of the house, etc. Undertaking fresh construction with a fresh estimate, even if it is in the same house, will amount to a new project. Since the revised scheme now permits staff members to avail staff housing loan for 2nd house also, therefore, for construction of a new floor, fresh construction for extension of the house, etc. under a new project, staff housing loan can be sanctioned treating the same at par with that of a 2nd house. However, fresh valuation of the property to be obtained to ensure that the value of the mortgage after construction covers both the Bank's loans, ie. one taken earlier and the 2nd being sanctioned for fresh project.
4.	Whether a staff member who wants to dismantle the earlier house acquired and	2nd Staff Housing loan can be permitted subject that the fresh valuation of the property after

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	constructed out of first housing loan, be sanctioned a 2nd Staff Housing loan for undertaking reconstruction of the house?	construction is sufficient to cover both the staff housing loans. However, it is to be ensured that the mortgage on the land / property is with the Bank at all times, pre and post construction and is extended to cover both the loans.
5.	Presently Term Loan agreement (23 A) is obtained as one of the documents for housing loan. However, the same is not mentioned in the Circular? Whether the Term loan agreement is to be obtained?	Yes. Any new documentation / change in documents for sanction of housing loan which are in vogue as per the extant guidelines and as advised by Retail Banking Deptt. from time to time are to be adhered to.
6.	Qs. Whether the conversion is to be carried out at the Branch level where the public loan account is situated or by RLF. Qs. What is the procedure to apply for conversion for an existing public loan account to a staff housing loan account?	The Staff member's application for conversion will be processed at the respective RLF under which his / her Branch falls or by the respective Regional Office (in case RLF is not there) which will specify the new terms, installment amount and also fresh documents that may be required to be stipulated showing the revised loan amounts in the staff housing loan to the respective Branch. The respective Branch will then carry out the conversion of the account as per the new terms and conditions.
7.	If the earlier loan account was in another city and the staff member is currently posted in another city, which city's RLF will process the request for conversion and at which Branch the new staff loan account will be maintained?	The staff member will submit the application through his current Branch / office of posting to the RLF in his present city which will then advise the new terms / documents on conversion as per the staff's eligibility to the Branch where the earlier loan account was maintained for carrying out the conversion in the account. Any requirement of pre-sanction inspection / valuation / legal clearances/ verification of construction, etc. of the property may however be routed through the RLF located in the city where the property is situated.
8.	In terms of the revised scheme circulated vide Circular no. BCC:BR:106/484 dated 08.12.2014 conversion of loan availed earlier by employees under the public scheme from our Bank to the Staff Housing loan is permitted, to the extent of the revised ceilings or the balance of the original estimated cost, whichever is less. In such cases of conversion since the public loan account is being closed / rescheduled	Our Corporate Legal Deptt. have clarified on this issue as under: In case of conversion of earlier staff housing loan scheme / public housing loan scheme to new staff housing loan scheme, only fresh set of documents should be obtained for the new loan amount, save and except for the mortgage. Extension of mortgage may be done to secure the fresh amount to be disbursed under the new Staff housing loan scheme. The

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	with reduced amount and new Staff Housing loan account is being opened on conversion, whether fresh equitable mortgage is to be taken in such cases or not.	earlier mortgage created in favour of the Bank will suffice the purpose as only accounting entries are being passed when the housing loan scheme is being changed (from public to staff scheme). While converting the public housing loan to staff housing loan, an undertaking (in the form of a general undertaking) may be taken from the concerned staff member to the effect that the earlier mortgage created will be valid and binding, irrespective of conversion of the public housing loan account to the staff housing loan. A draft undertaking to be taken from the staff member, as provided by Legal Dept., is enclosed as **Annexure-A**. The respective sanctioning authorities may convey the above stipulation regarding obtaining of the general undertaking for extension of mortgage to the disbursing Branches, for any such case of conversion considered after issuance of the above Circular dated 08.12.2014.
9.	Whether benefit of increased repayment period of loan can be given in account which was earlier sanctioned for lesser period under existing staff loan scheme / public scheme?	On conversion of a public housing loan account into the staff housing loan, benefit of increased repayment period can be given in the new / converted staff housing loan account, on a written application for the same by the staff member. Where no conversion is being done, the earlier staff housing loan accounts may be continued as per the earlier terms of sanction (except for the revised rate of interest) and repayment period. However, extension of the repayment period in existing staff housing loan accounts of staff members who are due for superannuation before the expiry of the earlier stipulated repayment period, may be allowed beyond their superannuation, max. upto the age of 70 years and not exceeding 360 instalments in all (270 principal and 90 interest) including the repayment period completed earlier. However, all such cases of the loan being continued beyond superannuation will be done only after a review of the loan account by the competent authority at the time of retirement to ensure adequate repayment capacity.

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10.	Qs. What is the procedure for conversion of a public loan account into the staff housing loan account, if the same is permissible in terms of the Circular dated 08.12.2014? Qs. In case, the staff member has availed a staff housing loan account and also a public loan account taken in conjunction for purchase of the same property and conversion is requested for the public housing loan account, what will be the procedure for the said conversion?	Firstly, it is to be assessed whether the entire Public Housing loan account can be converted into the Staff housing loan in terms of the revised Staff Housing loan limit or only a part amount can be converted in terms of the balance remaining from the eligible revised loan limit. If the entire public loan account can be converted, then the public loan account needs to be closed and the balance outstanding transferred to the staff housing loan account. If however, only a part of the public housing loan account can be converted, then the public housing loan account need not be closed but the eligible remaining amount that can be sanctioned under the revised staff housing loan account may be sanctioned and credited to the public loan account by debiting the staff loan account. The public loan account outstanding will be reduced to that extent. The process of conversion will entail the following steps: Staff member will have to make a specific application in writing for the said conversion. The outstanding balance in the public housing loan account (where the public loan account is being closed) or the eligible remaining amount (where only a part of the public loan account is being converted) is to be transferred to the staff housing loan account (Principal account). Recalculate the monthly instalment for the new principal amount taking recovery of principal to be in 270 instalments (as per the revised scheme) **less** the number of instalments already completed in the staff housing loan account. The repayment of the new instalment amount to start from the same month itself. The interest account of the staff housing loan account remains unchanged and w.e.f. the date of conversion, the interest shall be accumulated in the interest account for the new Balance outstanding in the principal account. In case, the principal repayment in the earlier staff housing loan account is already completed

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		and only the interest repayment is being carried out, then, a new staff loan account may be opened and the public loan proceeds may be transferred to the new staff loan account. The public loan account may then be closed or reduced to the extent of the remaining eligible limit of the staff housing loan, as the case may be.
11.	If staff has availed a staff housing loan account and also a public loan account and disbursement of both or any one is under process, whether on conversion, the staff housing loan amount can be increased by giving the benefit of margin (10% under staff housing loan scheme against earlier 20% margin under public scheme)	Where the disbursement is still under process in any one of the accounts or in both accounts and the public loan is to be closed and converted into the staff loan as per the request of the staff member, then the benefit of the margin as applicable for the staff loan (10%) may be given to him /her. If however, the disbursement is already completed and repayment is underway, then no further margin recalculation is to be made and the balance outstanding in the public loan is to be converted into the staff loan as per the process given in Query 10 above.
12.	If a staff member has availed staff housing loan and public housing loan, whether conversion of public housing loan to the staff loan can be given at a later date reckoning higher eligibility for staff loan limits on account of wage revision?	Conversion of public housing loan to the staff loan can be given at a later date, reckoning higher eligibility for the staff loan limits on account of wage revision, on receipt of a written application from the staff member at that time and as per the process outlined in Query 10 above.
13.	A staff member had availed a staff housing loan and also a public housing loan for purchase of a property. He had also availed loans from his relatives to meet the balance cost of the house / property. Apart from conversion of the public housing loan account into the staff housing loan, whether additional loan amount under staff housing loan can be sanctioned to repay money borrowed from relatives for the said purchase if balance is there in terms of the revised staff housing loan limits, after reckoning the earlier staff housing loan and the public loan limits?	The revised scheme permits conversion of a public loan into the staff housing loan or even takeover of a loan taken from any other financial institution (verifiable source) to the staff Housing loan to the extent of the revised ceilings. However, additional loan amount under staff housing loan shall not be granted against personal borrowings taken by staff members from relatives etc. and no reimbursement either in cash / in account shall be permissible to liquidate personal borrowings of staff members.
14.	Whether public loan availed by the staff in joint name with spouse, son, daughter, etc. will be eligible for conversion to the staff housing loan in case the staff is otherwise eligible for the	In terms of the staff housing loan scheme, staff housing loan can be sanctioned to a staff for purchase of a house / property, which is owned singly or jointly with his/her spouse. Hence, a

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	said conversion in terms of the revised staff loan limits applicable to him / her?	public loan availed jointly with spouse will be eligible for conversion to the staff housing loan in terms of the revised staff loan limits applicable to the staff. However, a public loan availed by the staff jointly with son/daughter shall also be eligible for conversion to the staff housing loan scheme, **as a deviation**, provided other conditions for availing the same are satisfied. Also, if the property is in joint names, the spouse/son/daughter has to be made a guarantor for the Staff housing loan of the staff member and the mortgage has to be created jointly. A public loan availed by the Staff member with any other 3rd party (other than spouse or son/daughter, as mentioned above) shall however not be eligible for conversion into the staff housing loan scheme.
15.	When a part of the public loan account had already been converted to Staff Housing Loan once earlier at the time of the last revision of the Staff Housing loan scheme (as per circular no. BCC:BR:102/35 dated 14.05.2010), whether the remaining outstanding balance in the public loan account can now again be converted to the staff housing loan account again as per the present circular no. BCC:BR:106:484 dated 08.12.2014, in terms of the staff's revised eligibility?	Yes, the public loan account can be converted to Staff Housing loan again upto eligible revised limit even if part of the same had been converted into the staff housing loan earlier at the time of the last revision of the staff housing loan scheme in the year 2010.
16.	Whether escalation cost by the builder or development authority can be considered subsequently after sanction of the Loan?	Any escalation cost charged by the builder / development authority can be considered for sanction as part of the overall project cost, even subsequently after the initial sanction but before completion of the construction, subject to meeting the margin and max. loan ceiling requirements.
17.	Staff member had availed Additional Housing Loan for repairs, renovations as per the pre-revised limits and repayment has started since moratorium is not available for Additional Housing Loan. But construction / repairs / renovations is currently underway.	Since the construction is still underway, the staff member can be given the benefit of availing the remaining limit as per the revised scheme of loan for repairs, renovations, etc. provided he/she had submitted an estimate for the higher amount, at the time of availing the earlier additional loan for repairs, renovations,

	Whether he/she will be eligible for balance amount as per the revised eligibility and as per original cost of project?	etc., to the extent of the new ceilings as per the revised scheme or the balance of the original estimated cost, whichever is lower.
18.	In case of purchase of plot and construction thereafter, whether there is any stipulation regarding the percentage of loan amount to be considered for purchase of plot and loan amount to be considered for construction?	There is no specific stipulation in the Staff Housing loan scheme regarding any percentage break-up of the Housing loan limit into that for purchase of plot and that for construction. However, in this regard, we may be guided by the provision as contained in the Public Housing loan scheme, which is reproduced as under: There is no exclusive scheme for purchase of plot under Home Loan product and provision of plot is a part of home loan project. As such, a reasonable part of the total home loan eligibility should be sanctioned / disbursed for purchase of plot, keeping margin for construction of house over the plot.
19.	While calculating the total deductions from Salary, how is the income tax component to be reckoned?	As the monthly IT deductions over the entire year are subject to change on account of varying investments, etc., the Income Tax component in the total deductions from Salary may be reckoned as $1/12^{th}$ of the Income Tax paid in the last year.
20.	What is the procedure and steps to be followed in the CBS system for applying the new interest table if the staff member pre-closes this 2nd staff housing loan account within a period of 10 years by selling the house?	If the staff member pre-closes this 2nd staff housing loan account (opened under Scheme LA 620 with interest Table Code L6116) by selling the house prior to completion of 10 years, then the interest rates applicable to the public housing loan scheme will have to be applied to the said account from the date of opening. The interest table applicable to the public housing loan scheme i.e. L 1123 will need to be applied in this case. Initiate RMENU (Relaxation menu) request for "INTTM" - Description "Relax Start Date" and make request for the account - with account opening date as the start date and bring the RMENU entry to verified by RO status. Do INTTM modification attaching the commercial rate interest table code 'L1123' from the start date (i.e. account opening date) entered in RMENU.

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		Invoke Payoff menu to trigger recalculation of the interest and recovery of the dues. After ensuring that payoff is done and the account is in Zero balance, invoke CAAC menu for account closure and verify the same through the menu CAACAU. In such cases of pre-closures, when the Branch user invokes the CAAC menu, there will be validation to check whether the attached interest table code is L1123 and whether the rate has been attached from the account opening date. In case of pre-closure of the 2nd Staff housing loan account because of VRS/resignation/death of the staff member, which require either applying the interest table L 6118 (if the VRS / resignation is within 5 years from the date of availment) or continuing with the earlier interest table code only (if the VRS / resignation is after 5 years from the date of availment or in cases of death of the staff member), the same can also be handled through an option in the RMENU for handling of such accounts on case to case basis.
21.	What is the procedure for giving the benefit of the revised rate of interest in the existing Staff Housing loan accounts?	The benefit of the revised rate of interest is already given in all existing staff housing loan accounts, directly by Data centre w.e.f. 01.12.2014.
22	If earlier housing loan availed under Public Housing loan scheme with our / other Bank, and stamp duty is not included in disbursement whether it would be in order to reimburse stamp duty in addition to outstanding balance of present housing loan so as to convert the said loan into staff housing loan.	Yes. Stamp duty can be included for sanction at the time of conversion / take over of loan, provided the Registration was not done earlier and the same is being done now.

Clarifications : [Cir.No.HO:BR:110/150 dated 18/08/2018]

Sr	Query	Clarification
1	As per revised Staff Housing Loan Scheme, amount of earlier Loans availed is to be deducted from eligibility of concerned staff member. Whether additional staff loan availed for repairs, maintenance, enlargement, renovations, is also to be	No, only regular Staff Housing Loan availed earlier is to be reckoned for the purpose of arriving at the overall eligibility of Staff Housing Loan as advised vice our Circular dated 09/03/2015. However, it is further clarified that the Additional Staff Housing Loan for repair, maintenance and renovations

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Sr	Query	Clarification
	deducted to calculate his/her overall eligibility for Staff Housing Loan?	is granted only once during entire service. Hence, the staff who has already availed additional Staff Housing Loan for repair, maintenance and renovation under earlier limits, he/she is not eligible for availing another Additional Staff Housing Loan for repair, maintenance, renovations under the revised scheme.
2	If public loan to staff is converted into Staff Housing Loan, repayment period up to 70 years age is available as per revised scheme. If loan is sanctioned under Staff Loan scheme earlier, repayment period available is up to 60 years only. Whether benefit of repayment up to 70 years can be extended in such cases?	As per Point No.4 of Circular dated 09/03/2015, existing Staff Housing Loan accounts can be given the benefit of extension in the repayment period beyond retirement up to maximum of 70 years and not exceeding 360 instalments in all [270 Principal and 90 Interest Instalments] including the repayment period completed earlier.
3	As per FAQs at Serial No.7, "*all cases of the staff housing loan as per revised scheme being continued beyond superannuation will be done only after a review of the loan account by the Competent Authority at the time of retirement to ensure adequate repayment capacity.*" Whether it would be in order to ::- [a] include interest income of FDR etc. [with or without lien on FDR], Pension in repaying capacity at the time of retirement. [b] allow up to 60% of total income after retirement as monthly repayment of housing loan.	Yes, the interest on FDR [with lien on FDR] and Pension should be considered for ascertaining repaying capacity. For considering repayment capacity post retirement, other income/ rental income, FD interest income, may be reckoned apart from Pension.
4	A staff member wants to purchase a house/flat costing above his eligibility based on repayment capacity. Whether the amount falling short can be availed jointly with his son/ daughter [or father/ mother] under public scheme considering the income of son/ daughter [or parents].	As per the guidelines, remaining amount over and above Staff Loan can be availed as Public Loan, subject to eligibility for the same as per terms and conditions for the same.[i.e. public scheme]
5	If hereafter staff member avails Housing Loan under public scheme jointly with son/ daughter [or father/mother], whether he will be eligible to convert the loan up to eligibility under staff housing loan scheme at later stage.	This query has already been replied in our Circular dated 09/03/2015 [Query No.14]. In terms of the Staff Housing Loan scheme, Staff Housing Loan can be sanctioned to a staff for purchase of a house/ property, which is owned singly or jointly with his/her spouse. Hence, a public loan availed jointly with spouse will be eligible for conversion to the Staff Housing Loan in terms of the revised staff loan limits applicable to the staff. However, a public loan availed by the staff jointly with son/daughter shall also be eligible for conversion to the Staff Housing Loan scheme, **as a deviation,**

Sr	Query	Clarification
		provided other conditions for availing the same are satisfied.
6	Whether it would be in order to disburse part of un-availed housing loan limit after superannuation date, if construction period exceeds superannuation date or construction completion period is extended further.	Yes, the same is permissible as per the sanction terms.
7	If earlier housing loan availed under public housing loan scheme with our/ other Bank and stamp duty is not included in disbursement, whether it would be in order to reimburse stamp duty in addition to outstanding balance of present housing loan, so as to convert the said loan into Staff Housing Loan.	Yes, Stamp Duty can be included for sanction at the time of conversion/ take-over of loan provided the Registration was not done earlier and the same is being done now.
8	If housing loan under new scheme to staff is already sanctioned/ disbursed and subsequently employee requests for second housing loan for making payment of the premium towards credit life insurance of his staff housing loan, whether it can be considered as additional/ subsequent staff housing loan?	Premium amount for Credit Life Insurance can be considered as part of the loan amount at the discretion of the employee and the same is to be included as part of original staff loan only.
9	In Gujarat State, stamp duty on sale deed is lesser by 1% if first owner of the property is woman. Whether staff housing loan can be considered to a staff member who wants to purchase a property jointly with his wife who is the first owner the property to be purchased.	No, Staff Housing Loan to be considered to a staff member only if he/she is the first owner of the property [first name in the joint property].
10	While granting benefit of extension of loan tenure for another 10 years till the age of 70 years, staff member is required to pay back certain portion of loan 40% of pension dues not allow to convert entire outstanding balance into revised staff housing loan. Under the circumstances, whether this portion of outstanding can be treated as public loan and repayment capacity can be arrived at after considering his income/FD interest income etc.	Sanctioning Authority to take a view on whether entire loan outstanding with interest can be serviced by pension. If not, suitable adjustment/ repayment can be done from Terminal Benefits at the time of retirement and only that much loan outstanding should be carried forward for the extended tenure up to 70 years which can be serviced by the retired employee comfortably. For considering repayment capacity post retirement, other income/ rental income, FD interest income, may be reckoned apart from Pension. It may be ensured that the outstanding balance in the staff housing loan, which is carried forward for the extended tenure up to 70 years at the time of superannuation should be within the repayment capacity of the retired staff member only.
11	In terms of Circular dated 08/12/2014, stipulating that the total deduction from	Yes, stipulation of '*deduction to not exceed 60%*' will be applicable to Pension income as well.

Sr	Query	Clarification
	salary on account of Income Tax, Provident Fund, Interest servicing on SOD, recovery of other loans [excluding flood/ cyclone loans] including recovery towards proposed loan and any other recovery etc; should not exceed 60% of the Gross Salary. Since the maximum age for repayment in the Staff Housing Loan account can be continued beyond retirement up to a maximum age of 70 years in terms of Circular dated 09/03/2015, whether above stipulation of '*deduction to not exceed 60%'* shall be applicable to Pension income as well in respect of Staff members?	Nevertheless, the request for extension of repayment period beyond retirement up to a maximum age of 70 years needs to be reviewed by the Competent Authority/ Sanctioning Authority at the time of retirement to ensure adequate repayment capacity.
12	In case, for example, an employee was sanctioned Staff Housing Loan in the year 1996. Subsequently, in the year 2005-06, he sold out the property after taking permission from the Bank and availed Staff Housing Loan under "Change of Security" Scheme for purchase of a house. At that time a part of loan was availed under Public Scheme. The said loan, which was taken under Public Scheme was subsequently converted into Staff Housing Loan in the year 2010 as per guidelines prevailing at that time. Now the employee has requested for Second Housing Loan for purchase of 2nd house under the revised Staff Housing Loan Scheme.	Concerned employee is eligible for sanction of Staff Housing Loan for purchase of 2nd house, subject to fulfilment of other terms and conditions of the Revised Staff Housing Loan Scheme, since he owns only one house at present.
13	In case of Staff Housing Loan is already sanctioned but disbursement has not taken place and employee has paid an advance amount towards purchase of land for construction of house/ for booking of flat or house. Whether the amount paid as an advance can be disbursed to concerned employee?	The amount paid as an advance by the employee should be treated as part of the loan and if the employee submit his demand for the said advance amount, the same may be disbursed to him after ascertaining veracity with documentary evidences and after deducting appropriate margin subject to fulfilment of other terms and conditions pertaining to disbursement as per sanction of loan.

Revised Staff Housing Loan – Clarification

This bears reference to the revised Staff Housing Loan scheme circulated vide Circular no. BCC:BR:106/484 dated 08.12.2014 and Circular no. BCC:BR:107/117 dated 09.03.2015. In the FAQs circulated vide the above Circulars, it has been informed that public loans availed by the staff earlier can be converted to the Staff Housing loan, in case he/she is eligible for the staff housing loan as per the terms and conditions of the revised scheme.

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In such a case of conversion of a public loan to a staff housing loan, it is also informed that a public loan availed jointly with spouse shall be eligible for conversion to the revised staff housing loan. However, a public loan availed by the Staff jointly with the son / daughter shall be eligible to be considered for conversion to the staff housing loan scheme, as a deviation, provided other conditions for availing the same are satisfied.

One Zone has referred a case of conversion of a public loan availed by a staff jointly with son for conversion to the staff housing loan scheme and requested for clarification as to which authority can allow the said deviation in this regard.

In this regard, we have to clarify that the deviation may be recommended by the sanctioning authority when he is satisfied that the public loan was earlier granted jointly with son/daughter to facilitate clubbing of incomes for availing a higher limit and for family residence. Also, with the revision in limits of the staff Housing loan limits, the staff member should be eligible for the higher loan amount as per his revised staff loan entitlement. Upon grant of such deviation and on conversion of such public loan into the staff housing loan, the staff housing loan will be in the name of the staff member only. The son/ daughter will be the guarantor and the mortgage will be created jointly.

Authority for permitting deviation in such cases will be the **Regional Manager Credit Committee (RMCC)** for Award staff and officers upto Scale-III and **Committee of GMs on Retail & SME Banking** in Corporate Office for executives in Scale-IV and above. The processing of the deviation proposals for putting up to the above committees shall be done by the concerned RLF which shall then send to Credit Deptt. at Regional Office and Retail Banking Deptt. at BCC for putting up to the respective committees.
Ref: BCC:HRM:HR-A:107:L-7:11427 dated 20.10.2015

Staff Housing Loan — Clarification in respect of employees who tender VRS / Resignation

If an employee takes VRS/ Resignation, he/ she will be required to liquidate the entire Staff Housing Loan outstanding at the time of resignation/ VRS. Their loan outstanding can be considered for being taken over into a public housing loan by the Competent Authority, at specific request, on case to case basis, as per eligibility and terms and conditions of the Public Housing Loan Scheme.

As regards applicability of interest from the date of availment of Staff Housing Loan till cessation of service in respect of employees who take VRS/ resignation before attaining the age of superannuation, we clarify as under :

In *respect* of employees who have tendered their resignation / V R S within a period of 5 years from the date of availment of staff Housing Loan, the interest component on the loan will be revised applying the following interest from the date of availment of the loan till cessation of service

Upto T 40 lacs —' 8% (simple)
Beyond 1 40 lacs — 9% (simple)

In respect of employees who have tendered their resignation/ VRS after a period of -5- years from the date of availment of Staff Housing Loan, concessional rate of interest, as under, will be continued to be applied from the date of availment of loan till cessation of service .

Upto T 40 lacs — 7 % (simple)
Beyond 140 lacs — 8% (simp Ie)

As regards repayment period extended beyond retirement upto a maximum of 70 years, the same is not available to employees who take VRS/ resignation from the Bank's *service* before attaining the age of superannuation.

Guidelines on operational aspects regarding interest table code created for handling staff housing loan accounts of employees who have taken VRS/ resignation within 5 years from date of availment of Staff Regular Housing Loan etc has been clarified vide our circular No. BCC: BR: 106/484 dated 8. 12.2014.
Ref: BCC:BR:107:L-7:11448 dated 20.10.2015

16.17 NON REFUNDABLE WITHDRAWAL OF PROVIDENT FUND IN ADDITION TO AVAILING OF HOUSING LOAN:

As per Board Resolution dates 9th October, 1978 the employee are allowed withdrawal of Provident Fund under the Provident Fund Rules in addition to Housing Loan availed from the Bank for meeting with expenditure on purchase price of house/flat/construction, subject to the proviso that amount left in Provident Fund after withdrawal should be at least equal to the amount of bank's loan outstanding and against following documents:

(i) Undertaking to create equitable mortgage in case of independent houses i.e. house not forming a part of the co-operative society.
(ii) Irrevocable Power of Attorney and deposit of title deeds in safe custody with bank.

(iii) Unconditional guarantee for the loan amount from all legal heirs/successors of the employee.

Note:

1. No housing loan will be sanctioned for purchasing a share in the joint property or building or house or land whose ownership will be divided.
2. When employees are allowed the facility of withdrawal from provident fund as well as housing loan from the Bank, there should be no other loan sanctioned for miscellaneous purposes like marriage, sickness, religious ceremony, etc. remaining outstanding balance being recovered at the time of disbursing the loan.
3. Bank will sanction loan for miscellaneous purpose only to the extent of employee's own contribution to the Provident Fund added after the initial withdrawal for the purpose of purchase/constriction of flat/house.
4. Quantum of loan, period of payment, rate of interest and other conditions are subject to review.

Please refer Volume – 13 (Provident Fund) for detailed information.
(iii) For enlargement of existing flat by acquiring adjacent flat, or specific area of adjacent flat i.e. immediate adjacent flat/area on same floor, on the above or down the floor of the existing flat in a same complex/building acquired by availing bank's regular housing loan in the past, subject to :

- Direct access from the existing flat is possible to adjacent flat and located in the same premises.
- Title of adjacent flat/area to be acquired are clear, marketable and free from encumbrances.
- Creating of valid mortgage in Bank's favour is possible.
- Architect/Engineer's certificate that direct access from the existing flat is possible by carrying out suitable modification.
- NO OBJECTION CERTIFICATE from the Society/Apartment for carrying out modifications for direct access from the existing flat.
- All norms/rules applicable to co-operative society or apartment Act to be followed/observed.

(Ref.HO:BR:90/189 dated 3.7.1998)

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(v) Repayment of the RHL and the SHL shall be concurrent/ simultaneous.

REPAYMENT CAPACITY:
The monthly installment stipulated under the RHL scheme and this scheme is total repayment per month should not normally exceed 40% of the total income of the staff member and his/her spouse. For arriving at the income, the following components may be taken together:

Gross salary/Other income of the employee supported by documentary evidence.

Salary/Income of the spouse (to be supported by documentary evidence such as income tax return, salary certificate etc.)
However, the total deductions from the salary inclusive of installment stipulated under this scheme should not be more than 65% of the Gross Salary of the employee and his/her spouse.

SANCTIONING AUTHORITY :
The sanctioning authority shall be the Regional/ Zonal Authority as specified under the R.H.L. Scheme.

DOCUMENTATION:
(a) It would be necessary to obtain -2-separate set of documents, one for regular staff housing loan and another for supplemental housing loan.

(b) While obtaining the aforesaid set of documents it may be specified in the relevant document that the same is for supplemental housing loan.

(c) It is necessary to obtain a letter of authority addressed to Provident Fund Trustees for both the loans. (regular as well as supplemental housing loan)

(d) Moreover for the purpose of extending mortgage of the property under the supplemental housing loan wherever require necessary steps should be taken for extension of mortgage for the amount sanctioned under supplemental housing loan scheme with proper stamp duty keeping in view the rules prevalence in the state where the loan is sanctioned.
(e) It is necessary to obtain the document "Power of Attorney" in the set of mortgage document to cover conversion of equitable mortgage and execution of documents in such cases as well.

(f) Please see that the branches make proper recoveries of the regular as well as supplemental housing loan as per terms and conditions of these loans and submit the required information separately for each loan i.e. regular as well as supplemental housing loans every quarter (instead of half yearly) so that the necessary information is readily available at the Regional Office for each quarter.

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DOCUMENTS/RELEVANT PAPERS TO BE OBTAINED/VERIFY WHILE FORWARDING/ SANCTIONING/DISBURSING HOUSING LOAN

1. FOR PURCHASE OF READY HOUSE:

i. Copy of Banakhat/Agreement to sell with vendor.
ii. Legal Opinion with Search Report for -30-years by Bank's approved Advocate.
iii. Valuation Report by Banks Approved or Government Regd. Valuer.
iv. It should be in banks prescribed format and future life of property to be purchased should not be less than 25 years.
v. Attested copy of plan by the competent authority.
vi. To issue cheque/s keeping `.2000/- to `.3000/- as a balance amount which is to be paid after fulfilling the remaining requirement viz. Set of documents, Memorandum of mortgage, Copy of Sale Deed and Sub-Registrar Receipt, Insurance etc.
vii. To issue pay order in favour of the vendor, the amount mentioned in agreement less amount already paid in advance.
viii. To get the sale deep executed latest by next day and to get the title deeds deposited in the branch to create equitable mortgage.
ix. To start recovery from the month, next to the month in which the staff has availed final installment.
x. If the employee purchase ready house from the member of the co-operative society the additional requirements are as follows:-
a. Nomination letter from the society
b. Bank Share Transfer From
c. Resolution of the society that his name has been entered in the book/
d. register, of the society
e. Xerox copy (on both side) of Share Certificate duly transferred in his/her name. The Original Share Certificate should be deposited with the branch where the equitable mortgage is created.

2. FOR PURCHASE OF PLOT OF LAND AND CONSTRUCTION THEREON IF THROUGH CO-OPERATIVE SOCIETY:

a. Copy of agreement executed by the society.
b. ii. Certificate of the Society accepting Membership, Allotment of specific plot/ house/tenement, Estimated cost of plot/construction, whether any outstanding duce are to be paid 'NO OBJECTION' Certificate for creation of mortgage, accepting Bank's name as Nominee. etc.
c. Copy of Legal Opinion by Solicitors favouring Co-op Housing Society alongwith N.A. Permission, No, Objection Certificate under ULC ACT & Certificate for registering the society.
d. Copy of Approved plan, permission and estimated cost of construction by
e. Engineer/Architect
f. In case of resale by member of the society, sale agreement between the members duly confirmed by the society (Registration with registrar of assurance is necessary where required by law.)
g. To disburse cot of land immediately after sanction, the amount stated in the allotment letter keeping 5% margin (excepting metropolitan cities) under old scheme. In case of award staff maximum 1/3 (one third) of the limit
h. sanctioned. Procedure as listed above to be followed. Documents will be for the full amount.
i. To disburse further amount on the strength of the demand notice of the society supported by Architect's Certificate (having registration number) on their letter head preferably. This amount should be disbursed after his/ her submitting executed set of documents, Original share certificate, nomination letter and Original receipts for the payment made to the society.

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j. If the construction is done individually through contractor/builder than the amount should be disbursed after his submitting following:-

a. No objection certificate from the society for carrying out construction individually.

b. Approved Plan and Certificate to Commence/Start construction work should be obtained.

c. Agreement between staff member and Contractor.

d. Bill and Demand notice of the contractor/builder supported by architect certificate on his letterhead having full address and registration number.

ix. If the amount towards cost of land is already paid by the member then give reimbursement of the same if the period between date of payment made to the society and date of application does not exceed six months.

x. Final payment should be made on his/ her submitting following:

a. Insurance Policy/ cover note.

b. Valuation Report of the Architect.

c. Completion certificate of the Architect certifying that work is completed in all respect and is ready for occupation.

d. Occupation Certificate of the Municipality/ Gram Panchayat/ Competent Authority.

xi. The un-utilised limit should be calculated by deducting the amount paid towards the cost of land from the total limit. Further payment towards construction should be made proportionately to the cost estimate of construction and Un-utilised limit.

xii. All payments are to made on pro-rate basis.

3. FOR PURCHASE OF LAND AND CONSTRUCTION INDIVIDUALLY.

a. Copy of Banakhat/Agreement to sell with Vendor.

b. Legal Opinion with search report for -30- years by Bank's Approved Advocate.

c. No Objection certificate under ULC for affected area. d. Estimated Cost of Construction by Engineer/Architect. e. Attested Copy of Plan by the Competent Authority.

ii. To disburse land cost as mentioned in the agreement maximum 1/3 (one third) of the limit sanctioned. The payment should be made directly to the vendor by Pay Order after recovering the required amount as said earlier.

iii. The payment should be made against execution of documents, sale Deed and of Equitable Mortgage.

iv. Before disbursement for construction it should be ensured that the plan is approved and permission to start construction is received.

v. The disbursement to start construction can be made (max 10% of limit) if the plot is already in his/her own name and the Bank has not disbursed the amount towards cost of land. The further payment towards construction can be made, on his submitting bill of contractor supported by architect's certificate for the work executed if the work is given on contract basis, but after submitting as of documents duly executed, Memorandum of equitable mortgage. Copy of sale deep and sub0register receipt.

Or

In case where work is to be carried out individually by Purchasing Material then

Detailed statement of expenses showing therein Name of supplier, Bill no. Date of Bill, material purchased, quantity, rate and amount duly verified by manger/ head of the department and countersigned by architect.

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This should be supported by the architect's certificate stating therein the stage up to which work is executed and cost incurred thereon.

vi. Disbursement should be made on pro-rate basis. It was should be ensured that dates of the bills are not prior to that of the sanction.
vii. The final payment of `. 2000/- to `. 3000/- be made on his submitting following:
a. Insurance policy/ cover note.
b. Valuation Report of the Architect.
c. Completion Certificate of the Architect and of the Municipality/Competent Authority.
d. Confirmation of amount availed so far.
e. All Original Receipts of Contractor.
viii. If Occupation Certificate is not available immediately ten tax assessment order will serve the purpose.

4. FOR PURCHASE OF READY OWNERSHIP FLAT THROUGH BUILDERS:
(WHERE OWNERSHIP FLAT ACT IS IMPLEMENTED AND SOCIETY/ASSOCIATION OF FLAT OWNERS IS FORMED/TO BE FORMED AT A LATER DATE AFTER CONSTRUCTIONS IS COMPLETED BY THE BUILDER)

i. Copy of Agreement as per Ownership Flat Act (to be registered with Registrar of Assurance)
ii. Letter from Builders for allotment of flat, situation, cost etc.
iii. Whether any borrowings by the builders on account of the members' flat and charge if any created.
iv. No Objection for availment of loans from the bank allowing creation of mortgage.
v. Legal Opinion by the Solicitors/Advocate acceptable to the Bank certifying clear title of the builder along with no Objection Certificate of ULC, copy of the approved plan, permission and estimated cost of Engineer/ Architect.
vi. In case of purchase of flat from the Original allotee, agreement between seller and purchaser duly confirmed by the builders and is registered with registrar of assurance.
vii. To disburse the amount keeping `.2000/- to `.3000/- as balance amount, for final requirements. The amount should be paid as shown in Agreement
(registered with the Registrar of Assurances) with the builder after recovering the rest amount to issue the Pay Order in favour of builder for the amount mentioned therein.
viii. The payment should be made against execution of documents and stamped General form of Guarantee duly signed by other staff members who had put in -7- years of service.
ix. The final payment be made his/her submitting following:
a. Set of documents
b. General form of Guarantee.
c. Original Receipt of builder
d. Insurance Policy/ Cover note.
e. Possession letter of Builder.
x. Here registered agreement should be supported by Valuation Report of the architect.
xi. If the agreement is not registered with the registrar of assurance then obtain following in addition to the above.
a. Stamped undertaking from the builder that he will execute sale deed with in a period of _____ months. (specify clearly the months)
b. Stamped undertaking from the employee that Equitable Mortgage will be created immediately after sale deed is executed.

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5. FOR OWNERSHIP FLAT IF IT IS IN PROCESS OF CONSTRUCTION:

i. Disburse stage-wise as per demand notice of the builder supported by architect certificate stating therein the stage up to which work is executed and cost incurred therein or as per agreement.

ii. Disburse amount, proportionately and according to the estimate and limit sanctioned.

iii. The second disbursement should be made after his/her submitting set of documents and General form o f Guarantee duly signed by other staff member who had put in -7- years of service.

iv. If the agreement is not registered with the Registrar of Assurance then obtain following in addition to the above.

a. Stamped undertaking - from Builder that he will execute sale deed immediately after the completion of construction of work.

b. Stamped undertaking - from employee that Equitable Mortgage will be created immediately after the sale deed is executed.

v. The final payment be made/released on his/her submitting the following:

a. Insurance Policy/ Cover not.

b. Valuation Report of the Architect.

c. Completion Certificate of the architect.

d. Occupation certification of the Municipality/ Competent authority.

e. Possession letter of the Builder.

f. Confirmation of amount availed so far.

g. All Original receipts of the builder.

6. PURCHASE OF HOUSE/ FLAT THROUGH HOUSING BOARD/ DEVELOPMENT AUTHORITY.

i. The payment should be made as per the demand notice of the board/authority. We may waive demand notice if is mentioned specifically in the allotment letter that no separate demand notice will be issued hereinafter.

ii. The payment should be made/ released against his/ her submitting the following:

a. Sets of documents. (Apx 23 of Cir. No. Co:RM:70/125 dt.20.12.1987)

b. NOC of Board/ Authority for mortgage.

c. Original Receipt.

d. Stamped undertaking that Equitable Mortgage will be created immediately after the sale deed is executed.

e. Copy of letter addressed to Boar/Authority that our charge is registered with them.

iii. The amount should be paid proportionately of the estimate and limit sanctioned

iv. The final payment of `.2000/- to `.3000/- be made after submitting captioned requirements and Insurance Policy/ Cover note,

v. Certified Copy of the allotment letter issued by the Housing Board/Authority along with scheme in detail.

vi. Legal Opinion of the advocate regarding scheme, eligibility of the staff member, allotment, nature of documents to be execute, terms of payment possession of plot/house/flat etc. without making search of last -30-years regarding title of the Housing Board/ Authority.

Downloaded By: Mr. MEHMOOD DANISH . (DM0041965)

FESTIVAL ADVANCE:
Ref: Master Circular on Festival Advance to Staff Members

1.0 The Bank has been granting interest free Festival Advance to its employees. This master circular on the subject is a compendium of all the terms and conditions and guidelines issued as on date in this regard.

2.0 Terms & Conditions

2.1 Only confirmed employees of the Bank are eligible for availing Festival Advance.

2.2 The revised limit of Festival Advance, effective from 13th May, 2016, is **One Month Gross Salary**. (Note: One month gross salary would mean emoluments payable for the purpose of leave encashment under BPS/ BOBOSR'79. Further, the maximum eligible Festival Advance to be kept to the nearest thousand for accounting purposes).

2.3 Confirmed part time employees are also eligible to avail the festival advance but the same will be sanctioned pro-rata to their scale of wages.

2.4 Employees are eligible for the advance only once in a year i.e. from March to February for one festival only of their choice.

2.5 Employees desirous of availing the facility must submit their written requests to the branch/office where they are working -30- days in advance of the festival. The proforma of the application is given in Annexure-I. No other documents are necessary for disbursement of the advance.

2.6 The Festival advance is to be disbursed in one lot to the employee concerned, however, not earlier than 30 days prior to the date of the festival.

2.7 The festival advance is recoverable from the salary of the employee in -10- equal monthly instalments. The first instalment should commence from the month succeeding the month in which the advance is granted.

2.8 No interest is chargeable on the amount of advance.

2.9 Two festival advance cannot run concurrently, which means, that a festival advance could be taken only if there is no outstanding payable for any previous festival advance taken, if any.

2.10 If a staff member desires to liquidate the advance earlier than scheduled (i.e. Before the 10 months instalment period), he / she may be allowed to do so, but he /she can avail of another Festival Advance only after the expiry of the ten months instalment period, subject to the rule of availing only one Festival Advance during one calendar year commencing from March to February.

Downloaded By: M. MEHMOOD DANISH (DM05965)

:: ILLUSTRATION ::

Say an employee has availed a Festival Advance in the month of Jan'19, his first repayment instalment will start from February'19 and the last instalment will be due in the month of Nov.'19. If the employee so desires, he can liquidate the advance at any time before this last instalment becomes due in Nov.'19. If however, he wants to avail of a new Festival Advance (permissible only once during the next Calendar year (March'19 to Feb'20), he would be eligible to avail it only in the month of Dec.'19, even though he had repaid his previous Festival Advance earlier than Nov.'19.

3.0 Accounting Procedure

3.1 The festival advance disbursed to employees from time to time is to be debited to a general ledger account styled as **"FESTIVAL ADVANCE TO STAFF ACCOUNT".**

3.2 Instalments recovered from monthly salaries of employees are to be credited to the aforesaid account.

3.3 Individual accounts of employees, for the amount of festival advance disbursed to them, are to be maintained in a separate subsidiary ledger. At the end of every month, aggregate amount of balance in individual accounts are to be tallied with the balance in the general ledger account.

3.4 If an employee is transferred during the pendency of the festival advance, the outstanding balance in his account is to be debited to the branch/office to which he is transferred. The debit advice should be sent along with a covering letter giving the required particulars such as amount of monthly instalment, etc., and an acknowledgement of the receiving branch/office should be obtained for the same.

3.5 The branch/office receiving the debit advice should respond the entry immediately by debiting the amount to its G.L. Festival advance to staff account. The amount is to be adjusted subsequently as and when the installments are recovered from the salary of the employee.

4.0 Action to be taken by branches/ offices:

4.1 Bring the contents of this circular to the notice of all the employees at your branch/office.

4.2 Whenever an employee submits an application in the prescribed format for festival advance, the same may be sanctioned on the terms and conditions specified in para 2 above.

4.3 The Accounting procedure prescribed in para 3 above is to be scrupulously followed in all cases.

If you require any further clarifications, kindly refer the same to your Regional/ Zonal Authority.

[ARCHANA PANDEY]
HEAD [HRM] & CLO

Encl :: Annexure-I

Downloaded By: MR. MEHMOOD DANISH (DIN: 365)

Annexure – I

Date :: _____

The Branch / Office Head
Bank of Baroda
_____Branch/Office

Madam / Dear Sir,

Re :: Request for FESTIVAL ADVANCE.

I request you to grant me an advance of ₹ _____ (Rupees _____ only) from my salary, to meet the additional expenses in connection with _____ festival.

My Gross salary is ₹ _____ per month. I hereby irrevocably authorize the Bank to deduct a sum of ₹ _____ (Rupees _____ only) from my salary from the month of _____ and onwards until the advance is fully adjusted.

If for any reason I cease to be in the employment of the Bank during the pendency of the advance, the entire balance payable to me may be recovered from the salary or any other amount due to me from the Bank at that time.

Enclosed copy of salary slip.

Yours faithfully,

[_____]

Name	Ms./Mr.
E.C.No.	
Designation	
Department	
S.B.A/c.No.	
Branch/Office	

For Office Use only

Register No _____

Folio No _____

Entry Date _____

Date of Last Sanction _____

Present Balance _____

Sanctioned _____

(_____)

(Incharge of Office Administration)

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सहायक महाप्रबंधक/ मुख्य प्रबंधक/ वरिष्ठ प्रबंधक दिनांक : _____

(कार्यालय प्रशासन एवं मा.सं.प्र)
बैंक ऑफ बड़ौदा
प्रधान कार्यालय, बड़ौदा

प्रिय महोदय,

विषय : त्यौहार अग्रिम के लिए अनुरोध

मैं आपसे अनुरोध करता हूं / करती हूं कि मुझे _____ त्यौहार के सम्बंध में आकस्मिक खर्च के लिए मेरे वेतन से रु _____ (रुपये _____) का अग्रिम प्रदान करें ।

मेरा वेतन रु. _____ (रुपये _____) प्रतिमाह है । मैं एतद्वारा बैंक को प्राधिकृत करता/ करती हूं कि यह अग्रिम राशि के पूर्ण समायोजित होने तक मेरे वेतन से _____ महीने से रु. _____ (रूपये _____) प्रतिमाह काट सकता है ।

अग्रिम के बकाया रहते हुए यदि किसी कारणवश मैं बैंक सेवा में नहीं रहता/ रहती हूं तो मेरे द्वारा समस्त देय बकाया राशि को या बैंक की अन्य बकाया राशि को, जो उस समय मुझ पर देय हो, मेरे वेतन में से काट ली जाए ।

<u>संलग्न – वेतन पर्ची की फोटो प्रति</u>

भवदीय,

(_____)

नाम _____
पदनाम _____
कर्मचारी कूट संख्या _____
विभाग का नाम _____
बचत बैंक खाता संख्या _____
शाखा/ कार्यालय _____

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

(केवल कार्यालय के प्रयोग के लिए)

पन्ना क्रमांक - _____

रजिस्टर क्रमांक - _____

पिछली स्वीकृति की तारीख - _____

प्रविष्टि पास होने की तारीख - _____

स्वीकृत - _____

वर्तमान शेष - _____

(_____)

(कार्यालय प्रशासन)

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

CLEAN OVERDRAFT FACILITY FOR STAFF MEMBERS

.Our Bank has been considering various loan facilities to different cadres of staff for varied purposes and on different terms and conditions. These Schemes were evolved over a period of time based on the prevalent needs and repayment capacity of the employees.

In today's age, it is imperative that employees have a requisite amount of operational freedom in matters pertaining to their financial affairs and requisite flexibility to plan out their financial outlay and requirements as per their individual needs on a sustained and ongoing basis.
Employees also have requirement of funds for varied purposes, which are not covered under the existing loan schemes of the Bank. A need has therefore been felt to offer credit facilities to staff members in a consolidated way so that their requirements and aspirations are taken care of.
The Bank's Board in its meeting held on 06.02.2003 has approved a Scheme for sanction of a clean Overdraft facility for the staff membeRs.

The Scheme of clean overdraft facility for the staff members is enclosed as

Annexure -I.

SALIENT FEATURES:

* Once the overdraft facility is availed, all staff loans (other than Housing loan, Vehicle Loan, Special Demand Loan for medical treatment and PF Loan sanctioned by the Trustees) will cease to be available to the concerned staff member and must be closed simultaneously while availing this facility. **All outstanding staff loan accounts other than those mentioned specifically above must be closed and the balance transferred to the newly opened OD account immediately.**

* All loans availed by the employee from outside sources for which the Bank is deducting instalments from the salary of the employee and remitting to the outside lender shall also have to be closed simultaneously for consideration of the Overdraft facility by the Bank. **The Bank will not permit the deduction of instalments from the salary of the concerned employee for remitting to any outside lender after sanction of the overdraft facility.**

* The interest component will be charged and recovered on a monthly basis. To facilitate this, it will be mandatory for the employees to designate their OD account for credit of their monthly salary.

Sanctioning authority is HRCPC.
A specimen copy of the application form cum sanction note and proforma for review of the Overdraft facility is enclosed as Annexure - III. All other documents would be available at the Branch level.
Branches/ Regional Offices/ Admn. Offices will necessarily have to exercise proper control on all cases of sanction and review of the facility and also of all irregular accounts. At the same time, it will be the responsibility of the individual employee to ensure that his overdraft account is regular and not overdrawn at all times and the facility is not misutilised in any manner failing which he would make himself liable for appropriate action.

For the purposes of the Overdraft scheme, branches are advised to open a new GL account head by the name of "Overdraft (Clean) to staff" code no. 2271 to be reported under Assets side of Form no. 154.

Downloaded from Mr. MANOOR MANISH (9705965965)

ANNEXURE-I
CLEAN OVERDRAFT TO STAFF – SCHEME

<table>
<tr><td>i</td><td>Type of Facility</td><td colspan="4">Clean Overdraft</td></tr>
<tr><td>ii</td><td>Purpose</td><td colspan="4">For any bonafide need of officers/award staff. This facility would be in lieu of various existing staff loan facilities except Housing Loan, Vehicle Loan, Special Demand Loan for medical treatment and PF loan sanctioned by Trustees. However, the account should not be allowed to be used for any transactions of a speculative nature. Branches to report all cases of misuse to their respective Regional Authorities and Administrative Offices to the Asstt. Gen. Manager [HRM], HO.</td></tr>
<tr><td>iii</td><td>Eligibility</td><td colspan="4">All confirmed staff members who have put in minimum 3 years of service in the Bank.
Eligibility of permanent part-time employees will be determined as per extant guidelines i.e. as per the scale wages.</td></tr>
<tr><td rowspan="6">iv</td><td rowspan="6">Limit
[w.e.f.18/01/2019]

[Cir.No.HO:BR:111/25 dated 18/01/2019]</td><td>Length of Service</td><td>Officers [₹ in lacs]</td><td>Clerical Staff [₹ in lacs]</td><td>Sub-staff [₹ in lacs]</td></tr>
<tr><td>1 Year & above but less than 3 Years</td><td>1.25</td><td>0.75</td><td>0.50</td></tr>
<tr><td>3 Years & above but less than 5 Years</td><td>2.50</td><td>1.50</td><td>1.00</td></tr>
<tr><td>5 Years & above but less than 10 Years</td><td>5.00</td><td>3.00</td><td>2.00</td></tr>
<tr><td>10 Years and above</td><td>8.00</td><td>5.00</td><td>3.00</td></tr>
<tr><td colspan="4"><u>Note ::</u>
[1] Length of Service refers to the aggregate service in all cadres.
[2] Permanent Part-Time employees will be eligible for limits, which would be pro-rata to their scale wages.</td></tr>
<tr><td>v</td><td>Total Deductions</td><td colspan="4">The total deductions from the salary of the applicant employee on account of statutory deductions, other loan instalments and monthly interest on the Clean Overdraft Limit [assuming that the limit is fully drawn] should not exceed 60% of the gross monthly emoluments.</td></tr>
<tr><td>vi</td><td>Enhancement in Limit</td><td colspan="4">The employees will be eligible for enhancement in the existing limit as and when the eligibility of the limit changes on the basis of length of service and/or promotion.</td></tr>
<tr><td>vii</td><td>Rate of Interest</td><td colspan="4">@8% on compounding basis with monthly rests or at any such rest which bank may decide from time to time. [w.e.f. 07/01/2017]
[Cir.No. BCC:BR:109/44 dated 16/01/2017]
The interest is to be paid separately as and when applied, maximum within a period of -7- days. No interest is payable on the credit balance, if any, in the account.</td></tr>
<tr><td>viii</td><td>Period of sanction & annual review</td><td colspan="4">12 months subject to annual review.
Accounts falling due for review during the month should be reviewed in the preceding month.
The review of the account should be reported to Controlling Authority.</td></tr>
<tr><td>Ix</td><td>Documents</td><td colspan="4">[a] Application as per prescribed proforma. Annexure-I [including an undertaking that the loan will not be utilized for investment in shares, equities, etc; for speculative purposes and authorizing credit of salary and allowances in the Overdraft account]
[b] Demand Promissory Note.
[c] Letter of Continuing Security with negative lien.
[d] Personal Guarantee Letter from the PF/Gratuity Nominee/s.</td></tr>
</table>

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		[e] Declaration/Undertaking from the employee [incorporated in application] THAT : [i] he/she shall not be entitled to apply/avail staff loans of any kind from the Bank other than Housing Loan, Vehicle Loan, Special Demand Loan for Medical Treatment and PF Loan sanctioned by the Trustees; [ii] he/she shall not avail of any loans from outside sources for which instalments will have to be deducted from his/her salary and remitted by the Bank to such outside sources during the period of operation of the Overdraft facility sanctioned by the Bank; and [iii] he/she has understood all the terms and conditions of the Overdraft Scheme and shall abide by the same failing which he/she shall render himself/herself liable to repay the entire loan plus interest and will be ineligible for further facility under this scheme or any other staff loan schemes, besides attracting appropriate Disciplinary Action. [f] Letter of authority to the Bank to appropriate the Terminal Benefits [Bank's contribution to PF, employee's own contribution, Gratuity, Leave encashment and/or any other amount payable to the employee] towards the liability under the overdraft facility if the employee ceases to be in the service of the Bank. [g] Unstamped undertaking in duplicate from the nominee/s appointed under the PF/Gratuity Fund Rules. [h] To record the employee's consent in regard to all the terms of the sanction, the employee's signature should be obtained on the office copy f the sanction signifying acceptance of terms and conditions of the limit. [i] Letter in respect of extension of charge on house property which is acquired/ would be acquired by availing/ as and when availing Bank's Housing Loan. [j] L.A.D. as and when due.
x	Sanctioning Authority	HRCPC, Head Office, Baroda.
xi	Reporting	Branches should report sanction of loan, review of the loan and out of order accounts, if any, to the Regional Offices for exercising proper control. The sanctioning authorities at HRCPC will report the same to AGM[HRM], HO, Baroda.
xii	At which Branch Staff Overdraft Account will be maintained?	The Staff Overdraft Account will have to be maintained at the salary paying Branch. **It will be mandatory for the employees to designate the SOD account for credit of their monthly salary.** At the time of transfer of the employee, the SOD account also shall be transferred to the new branch. In case of differential in stamp duty, fresh documents should be obtained, if necessary.
xiii	Service Charges	Being a facility to staff members, there will not be any incidence of service charges, ledger folio charges, cheque book charges etc; in the SOD account.
xiv	Interest on overdrawings.	It is to be ensured that the Overdraft account is regular and not overdrawn for any reason at all times. If, however, the account remains overdrawn for any reason, including on account of interest debit, penal intrest @2% p.a. ould be levied on the irregular portion for the period applicable over and above the normal interest charged. The employee should be notified to adjust the overdrawn amount promptly, failing which appropriate Disciplinary Action would be initiated.

Downloaded by: Mr. [illegible] ([illegible])

xv	Existing loans or new Staff Overdraft	An employee will have the option to continue with the existing facilities already availed, as hereto before, and not avail the overdraft facility. But, one the Staff Overdraft facility is availed, all staff loans [other than Housing Loan, Special Demand Loan for Medical Treatment & PF Loan sanctioned by PF Trustees] will cease to be available to the concerned staff member. Such outstanding loans, if any, must be closed simultaneously while availing the overdraft facility. All Loans availed by the employee from outside sources for which the Bank is deducting instalments from the salary of the employee and remitting to the outside lender shall also have to be closed simultaneously for consideration of the Staff Overdraft facility by the Bank.
xvi	Overdraft Account in joint names.	The overdraft account cannot be opened in joint names.
xvii	Disqualification for limit.	The facility would not be sanctioned to staff members in the following cases :: [a] Employees under suspension; [b] Employees to whom a chargesheet has been issued in a vigilance/ non-vigilance case for Major Penalty Proceedings or Gross Misconduct. [c] Employees who have remained on frequent leave on loss of pay/ extraordinary leave on loss of pay/ unauthorized absence during the last one year and those who have issued cheques without maintaining sufficient balance in their accounts during the last one year. All other cases where Disciplinary action is pending/ contemplated would be considered for sanction only after clearance from the respective Disciplinary Authority.
xviii	Drawings in case where employee is put under suspension or to whom chargesheet is issued	[a] No further drawings in the account will be allowed to employees who are put under suspension or to whom chargesheet for Major Penalty Proceedings / Gross Misconduct is issued subsequent to the sanction of limit. [b] Subsistence Allowance will be allowed to be withdrawn from the account after adjustment of interest. [c] Salary will be allowed to be withdrawn from the account after adjustment of interest.
xix	Other loans	The employee shall continue to avail other loans/ advance facilities which are not covered under any specific Staff Loan Scheme and which are self-liquidating like Loan against NSC, Govt. Securities, Bank's own deposits [LABOD], Festival Advance, etc.
xx	Issuance of certificate for Income Tax purpose	This being a multi-purpose account, branches should not issue any certificate to Income Tax Authorities enabling employees to seek Tax relief, as available in the case of loans for Housing Purpose.
xxi	General	**Bank reserves the right to modify/ change any of the terms and conditions of the Scheme or rescind the Scheme at any time.**

Downloaded By: (M. MEHMOOD BANISH (D/O/51965))

CLARIFICATIONS

Sr	QUERY	CLARIFICATION
1	Whether extension of charge on house property will have to be done t the time of sanction of the Overdraft facility with appropriate levying of ad valorem stamp duty wherever applicable ?	The Scheme envisages taking a letter of undertaking from the employee for extension of charge at a future date, if called upon by the Bank to do so and if so required. It does not envisage the actual extension of charge on the house property at the time of sanction. Hence, ad valorem stamp duty, wherever applicable comes into question only at the time of actual extension of the charge, if the Bank feels it expedient to do so at any future date.
2	Whether Clean Overdraft facility to be extended to Erstwhile Beneras State Bank Employees [EBSBL] ?	As per the terms and conditions of service of EBSBL employees determined in Bank of Baroda consequent upon the amalgamation of EBSBL with our Bank, EBSBL employees are also eligible for all loans in BOB in accordance with the rules regulations prevailing in Bank of Baroda. Hence, they will also be eligible for availing the staff Overdraft facility in BOB subject to their closing all other outstanding loan accounts availed by them in EBSBL except for Housing Loan and Vehicle Loan. All other loans of such employees that are outstanding in the Bank's books other than Housing and Vehicle Loans [availed in EBSBL or in BOB], Special Demand Loan for Medical Treatment and PF Loan sanctioned by PF Trustees will have to be closed simultaneously and the balance transferred to the newly opened Overdraft account immediately.
3	Whether clearance from Disciplinary Authority is a pre-requisite for sanction of the Overdraft facility?	In terms of the scheme, where disciplinary proceedings are pending for major penalty/ gross misconduct in a vigilance/ non vigilance case or the employee is under suspension, the employee cannot be sanctioned the overdraft facility. In such cases, no further reference or clearance from the Disciplinary Authority need to be taken. Clearance from the Disciplinary Authority is required only if disciplinary action is ***pending for minor penalty / minor misconduct*** or any sort of Disciplinary Action is ***contemplated*** against the employee.
4	What happens if nomination for PF / Gratuity is changed by an employee after sanction of the Overdraft facility?	The moment nomination is changed by an employee at any time after sanction of the overdraft facility, the documents executed by the earlier nominee become infructuous. Hence, the forwarding Branch/ Office must take care to take a fresh set of documents from the new nominee/s. also, the proforma for review of the account envisages the Branch/ Office to certify that all documents are in force. If any documents have become infructuous, fresh documents must be obtained.

Downloaded By: [illegible] MEHMOOD BANGASH (D1-09-1969)

Sr	QUERY	CLARIFICATION
5	Whether an employee can choose not to avail of the full limit for which he is eligible and instead opt to avail of a lower limit? In such case, on what limit should be notional monthly interest be calculated for the purpose of computing the percentage of deductions from gross salary?	An employee can definitely choose to opt fr a lower limit than what h is eligible for. In such case, the notional monthly interest will be calculated on the lower limit so applied for by the employee for the purpose of calculating the percentage of his deductions from gross salary.
6	Whether the past service in any other public sector Bank / other organization / defence service, etc; prior to joining BOB he taken into account for determining the eligible limit for sanction of the Overdraft facility?	Past services rendered by an employee in any other public sector Bank/ other organization/ fefence services, etc; prior to joining BOB **will not be taken** into account for determining the eligible limit for sanction of the Overdraft facility. However, past services rendered in any Bank, which has since been amalgamated with BOB will be taken into account and their length of service for the purpose of sanction of the OD limit will be as per the terms approved at the time of the amalgamation for sanction of staff loans to such employees in BOB.
7	Whether staff members who opt not to avail of the Overdraft Scheme can avail fresh mis. Staff loans under the existing staff loan schemes e.g. demand loan / personal loan, computer/ exigency, etc; as per their eligibility after liquidation of an earlier loan?	In the instant scheme for clean overdraft to staff, eligible staff members have been given an option to either avail the overdraft facility or to continue with the existing staff loans as available presently. Hence, staff members who do not opt for the overdraft facility can continue to avail fresh loans under the existing staff loan schemes as per their eligibility.
8	In case when PF/ Gratuity nominee of the staff is a minor, how will the documents to be executed by the PF/Gratuity nominee viz. the Guarantee & Undertaking are to be obtained?	In cases where the PF / Gratuity nominee is a minor, he is legally incompetent to enter into a contract and any guarantee/ undertaking executed by a minor nominee will be legally null and void. Such staff members having minor PF / Gratuity nominee[s] will thus not be able to comply with the necessary conditions/ documents for sanction of the OD facility. Hence, such staff members may not be sanctioned the OD facility, at least, until attainment of majority of their minor nominee[s]. Such staff members may continue to avail of the existing staff loans as hitherto.
9	Whether it is necessary for an employee to liquidate a loan availed by him for housing purposes from outside lenders/ agencies, etc; since housing loans are to be continued even after sanction of the overdraft facility?	It will be necessary for an employee to liquidate all loans availed by him from outside lenders/ agencies/ credit societies, even if the same be for Housing purposes, provided the instalments are recovered from the salary and remitted to the outside lender. However, if any staff member has availed of a loan from BOB Housing Finance Ltd., the same may be continued even after sanction of the overdraft facility even though it is a separate entity since he loan granted is for housing purposes and BOB Housing Finance Ltd., being a subsidiary of the Bank only.
10	Where housing loan is availed from BOB Housing Finance Ltd., and monthly	As in 9 above

Downloaded By: Mr. M... (...)

Sr	QUERY	CLARIFICATION
	deductions are effected through the salary of the concerned staff, should this loan also be closed on availing of the Overdraft facility?	
11	Whethr the employees who are sanctioned OD limits can be given the benefit of enhancement in the existing limit as and when their eligibility changes on the basis of length of service and/or on promotion instantaneously?	The matter regarding enhancement in the existing limit due to change in eligibility on the basis of length of service, promotion, change in salary decduction etc; may be taken up at the time of the annual review of the overdraft account. The sanctioning authorities may accordingly enhance the limits.
12	If a staff member after having availed the OD facility gives a standing instruction/ authority letter for deduction of certain amount per month from his salary towards society dues, should the Branch comply with the instructions?	It is also stipulated in the Scheme that once the overdraft facility is availed, the Bank will not permit the deduction of instalments from the salary of the concerned employee for remitting to any outside lender. Towards this end, the concerned employee, while applying for the overdraft facility, has to give an undertaking in his application frorm that on account of the Bank having sanctioned him an overdraft facility, he shall not avail any loans from outside sources for which installments have to be deducted and remitted by the Bank to such outside sources during the period of operation of the overdraft facility. Hence, any subsequent instructions given by the staff member for deduction of any amount per month towards society dues after availing overdraft facility goes contrary to the undertaking given by him on availing the overdraft facility. Hence the concerned staff member may be clearly advised that hie is violating the terms and conditions of the Scheme and there by rendering himself liable for closure of his overdraft account immediately and also for appropriate Disciplinary Action. There is no question of the branch complying with the standing instructions for deduction of amounts towards any society dues after sanction of overdraft facility to any staff.
13	Whether advance/loans granted for special purposes like earthquake loan, BOB shares / Cyclone advance, etc. are also required to be adjusted while disbursing the clean OD facility?	Advances/Loan not falling under the category of general staff loans and granted for specific purposes/ exigencies on account of natural calamities/ special circumstances like Earthquake Loan/ Cycloke Advance, Bank's first Public Issue [Share Loan] etc; may be continued and need not be closed / adjusted even after sanction of the overdraft facility. However, if any employee wishes to adjust these loans also against his overdraft account, the same may be considered.
14	In terms of the Scheme, it is mandatory for all employees to designate the OD	When an officer is selected for overseas posting, all staff loans which has been availed by him in India are

Downloaded By: Mr. MEHMOOD [illegible] (DMOA55)

Sr	QUERY	CLARIFICATION
	account for credit of their monthly salary. What will be the position in the event such staff member goes on deputation / overseas posting etc?	maintained at his last place of posting in India and he gives an undertaking to remit rupee equivalent to the respective Indian branch for servicing the monthly instalment and interest in his staff loan accounts. The same condition will apply for the overdraft account also and the expatriate officer must remit rupee equivalent monthly to the respective India Branch for servicing atleast the interest portion in their overdraft account. It must be undertaken by the officer who is being posted overseas that at no time his overdraft account will remain overdrawn and that the interest portion will be mandatorily serviced by him on a monthly basis. The same principle is also applicable to staff who are deputed to other organizations within India.
15	In case of loans where the interest account is maintained separately e.g. in share loan / computer loan, whether the interest portion should also be settled while availing the OD facility or whether the interest portion of such earlier loans can be continued to be recovered separately while he outstandings in respect of the principal amount can be adjusted in the OD account?	All regular staff loan accounts except Housing Loan, Vehicle loan, Special Demand Loan for medical treatment, PF Loan sanctioned by trustees and loans granted for special purposes as mentioned in 14 above are to be closed immediately upon sanction of the Overdraft facility by the Bank. Such loan accounts [including the computer Loan] will therefore have to be closed alongwith up-to-date application of all interest and the balance transferred to the OD account. If the interest account is maintained separately like in Computer Loan, the said interest account will also have to be closed after application of up-to-date interest and the balance transferred to the OD account.
16	What would be the status of existing interest accounts in case of Computer Loan/ share loan on which no interest is levied at present? In case, such interest accounts are also transferred to OD account along with the principal outstandings, the same would attract interest thereon.	Same as in 15 above.
17	Who are the Competent Authorities for review of the Overdraft Account to staff?	**For review on the same terms and conditions nd if no adverse features are observed,** the concerned Branch Head may review the overdraft account as per the procedure and guidelines stipulated in the scheme subject however that no authority shall review any OD account granted to self or to any staff higher in grade/ category than him. In such case, the next higher authority than the Branch Head will review the account. However, **if any enhancement or change in he limits is envisaged** due to change in the eligibility on the basis of length of service, salary deductions,

Downloaded By: Mr. MEHTA (CA) (VSP - VDM (1965))

Sr	QUERY	CLARIFICATION
		promotion or for any other reason or **any change in any of the terms and conditions is envisaged on account of any adverse features observed,** the review may be done by the sanctioning authorities only as stipulated in the scheme. The accounts should be reviewed in the preceding month when falling due for review. The review of these accounts should be reported to the next higher authorities for PSR purpose. The request for enhancement in the existing limit due to change in eligibility on the basis of length of service, promotion, change in salary, deductions etc; should be sent to HRCPC for sanction.
20	The proforma of each of the documents stipulated as per point [ix] above of the Scheme are given below for ready reference [All LDOCs as per revised Book of Instructions, Vol.9]	
	a Application as per prescribed proforma	Proforma given at **Annexure-I**
	b Demand Promissory Note	As per LDOC 2
	c Letter Continuing Security with negative lien	As per LDOC 7
	d Personal Guarantee Letter from the PF/Gratuity Nominee/s	As per LDOC 33
	e Declaration/Undertaking from the employee	Incorporated in application – Point No.12. [Proforma enclosed at **Annexure-I**]
	f Letter of authority to the Bank to appropriate the Terminal Benefits [Bank's contribution to PF, employee's own contribution, Gratuity, Leave encashment and/or any other amount payable to the employee] towards the liability under the overdraft facility if the employee ceases to be in the service of the Bank.	Proforma enclosed at **Annexure-II**
	g Unstamped undertaking in duplicate from the nominee/s appointed under the PF/Gratuity Fund Rules.	Proforma enclosed at **Annexure-III**
	h To record the employee's consent in regard to all the terms of the sanction, the employee's signature should be obtained on the office copy of the sanction-signifying acceptance of terms and conditions of the limit.	Space provided in **Annexure-I - Part-IV** of the application form for recording the consent of the employee to all the terms of the sanction.
	i Letter in respect of extension of charge on house property which is acquired / would be acquired by availing / as and when availing Bank's Housing Loan.	Proforma enclosed at **Annexure-IV**
	j L.A.D. as and when due.	As per LDOC 59

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ANNEXURE-I
Part-I

APPLICATION FOR SANCTION OF CLEAN OVERDRAFT FACILITY

BANK OF BARODA
_____ Branch

Dear Sir,

I hereby apply for sanction of a clean Overdraft limit of ₹ _____ (₹_____) (Amount in words & figures) in terms of Bank's circular no. BCC: BR: 95: 81 dated 04.03.2003.

I undertake to pay the interest as and when applied in the Overdraft account but maximum within a period of -07- days and authorize you to deduct the same from my salary and other dues. I also undertake to repay the entire outstandings in the account alongwith all interest due immediately in the event of my ceasing to be in Bank's service for any reason whatsoever.

1	Name of the employee [In block letters]			EC No.			
2	Cadre	Officer / Clerk / Full-Time Sub-staff / Part-Time Sub-staff					
3	Designation	*[In case of part-time sub-staff, the scale of wages be mentioned]*					
4	Name of Branch/ Office where posted						
5	Date of Joining						
6	Date of Birth		Age :		Years		Months
7	Name & relationship of PF nominee						
8	Name & relationship of Gratuity nominee						
9	Present Residential Address						
	Phone Number [R]						
10	Permanent Residential Address						
	Phone Number [R]						
11	I declare and undertake that on account of the Bank having sanctioned me an overdraft facility : I will not utilize the same for transactions of a speculative nature and/or for investment in shares, equities, etc; for speculative purposes. I shall not be entitled to apply/ avail staff loans of any kind from the Bank other than Housing loan, Vehicle loan, Special Demand loan for Medical Treatment and PF loan sanctioned by trustees. I shall not avail of any loans from outside sources for which instalments will have to be deducted and remitted by the Bank to such outside sources during the period of operation of the overdraft facility sanctioned by the Bank. I have fully understood all the terms and conditions of the Overdraft scheme and shall abide by the same failing which I will render myself liable to repay the entire outstandings in my overdraft account alongwith any interest due and shall also render myself ineligible for being granted any further facility under the scheme or under any other staff loan schemes of the Bank besides it being open for the Bank to initiate appropriate Disciplinary Action against me.						

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12	I further authorize the Bank : To designate the Overdraft account for credit of my monthly salary and allowances. To close all my staff loan accounts other than Housing Loan, Vehicle Loan, Special Demand Loan for Medical Treatment and PF Loan sanctioned by the PF Trustees and transfer the balance outstandings in those accounts to the newly opened OD account immediately. To not deduct any further instalments from my salary for remitting to any outside lender after sanction of the overdraft facility and to treat any earlier authority given by me in this regard as revoked.

Place ::	
Date ::	

[Name & Signature of applicant]

Downloaded By: Mr. MEHMOOD DANISH (DM05965)

PART-II

[*FOR BRANCH / OFFICE USE ONLY*]

13 Salary Particulars of the Employee [As per last Salary drawn] ::

Heads	**[A] Amount in Rs.**
Basic Pay	
D.A.	
H.R.A.	
C.C.A	
Special Allowance	
Other Allowance [Please specify]	
Gross Salary	

14 Deductions from Salary

Heads	**[B]**
PF	
VPF	
Income Tax	
Professional Tax	
Insurance	
Housing Loan	
Vehicle Loan	
Misc Demand Loan [Medical]	
PF Loan [By Trustees]	
Festival Advance	
Others [apart from the deductions shown in Col.C] [Please specify]	
Sub-total [B]	

15 Other loan outstandings

Heads	**[C]**
Demand Loan	
Personal Loan	
Refrigerator Loan	
Computer Loan	
Education Loan	
Loan against PF [Bank Level]	
Exigency Loan	
Credit Societies Loan	
Any other outside loans for which instalments are deducted from salary [please specify]	
Sub-total [C]	

16	Service Tenure [In terms of length of service]		Years		Months

17	Eligible limit for overdraft facility	Rs.
18	Notional Monthly Interest on Clean Overdraft **[D]** [Assuming that the limit specified in S.No.17 above is fully utilized]	Rs.
19	Aggregate deductions [14[B] + 18[D]]	Rs.
20	Percentage of aggregate deductions [Sr.No.19] to Gross Salary **[A]**	%
21	Whether % age of deductions are more than 60% of the Gross Salary *[If YES, employee cannot be sanctioned the overdraft facility presently]*	Yes / No
22	Whether present outstandings in other loans/ borrowings as in **[C]** is more than the overdraft limit eligible? *[If YES, employee cannot be sanctioned the overdraft facility presently]*	Yes / No

Downloaded by: Mr. MEHMOOD ANJUM .(DM051965)

PART-III

23. **VIGILANCE / NON-VIGILANCE CLEARANCE :**

[*To be obtained from Vigilance / HRM Department of respective Regional Office]*

REMARKS / OBSERVATIONS OF	
VIGILANCE DEPARTMENT	**HRM DEPARTMENT**

24	Whether employee is under Suspension ? *[If YES, employee cannot be sanctioned the overdraft facility presently]*	Yes / No
25	Whether any charge-sheet has been issued for Major Penalty Proceedings or for Gross Misconduct against the employee? *[If YES, employee cannot be sanctioned the overdraft facility presently]*	Yes / No
26	Whether any disciplinary action is pending / contemplated against the employee ? *[If YES, clearance from Disciplinary Authority be obtained in 27 below for sanctioning of the overdraft facility]*	Yes / No
27	Clearance from Disciplinary Authority [*Not required if answer to 26 is NO*] [a] The employee **<u>may be sanctioned</u>** the overdraft facility. [b] The employee should **<u>not be sanctioned</u>** the overdraft facility. *[*] Strike out whichever is not applicable.*	

[Signature of Disciplinary Authority]

Name & Designation of D.A.::	
Date ::	

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PART-IV
SANCTION NOTE

28	Comments and recommendations of the forwarding Branch/ Office : [a] the salary/ service particulars of the employee are verified and Shri/ Smt./ Kum. _____ fulfills the eligibility criteria and other terms and conditions for sanction of the overdraft facility in terms of the Scheme circulated vide BCC:BR: 95: 81 dated 04.03.2003. [b] Total monthly deductions including notional monthly interest do not exceed 60 % of the gross salary. [c] The employee is not under suspension and disciplinary proceedings for major penalty/ gross misconduct are not pending against the employee. [d] Clearance of Disciplinary Authority obtained in view of pending/ contemplated Disciplinary proceedings against him.	
29	Limit of overdraft facility applied for by the employee	Rs.
30	Eligible amount for the category	Rs.
LIMIT SANCTIONED		**Rs.**

RECOMMENDED	**SANCTIONED**
Branch Head _____Branch/Office Date ::	Chief Manager/AGM HRCPC, HO, Baroda Date ::

I consent to all the terms and conditions of the sanction of the overdraft limit to me as per Scheme circulated vide Circular No. BCC:BR:95/81 dated 04/03/2003 and agree that the Bank reserves the right to change/ alter/ modify any of the terms of the sanction at any time.

Date :: _____
[Signature of Employee]

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PART-V
ANNUAL REVIEW OF THE OVERDRAFT ACCOUNT

1	OD Facility granted to Shri/Smt./Kum.			EC No.	
2	OD Account No.		Maintained at Branch		
3	Limit of Overdraft Sanctioned		Rs.		
4	Date of Original Sanction				
5	Date of Last Review				
6	CERTIFIED THAT : all terms and conditions of the sanction are complied with; the account is in order; all the documents are in force.				
7	CERTIFIED FURTHER THAT the employee has not been put under suspension and that no disciplinary proceedings for major penalty / gross misconduct are pending / contemplated against Shri/Smt./Kum._____				
8	Reviewed for a further period of 12 months.				

RECOMMENDED	**SANCTIONED**
Branch Head _____Branch/Office Date ::	Chief Manager/DRM/AGM _____Region Date ::

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ANNEXURE-II

LETTER OF AUTHORITY AND NOMINATION IN FAVOUR OF TRUSTEES OF PROVIDENT FUND, PENSION FUND, GRATUITY FUND & BANK OF BARODA

The Trustees of
BOB Provident Fund
BOB Pension Fund
BOB Gratuity Fund
AND
Authorities of
Bank of Baroda,
Head Office,
BARODA

Name ::	
E.C.No ::	
Branch ::	

Date :: _____

LETTER OF AUTHORITY AND NOMINATION

Dear Sirs,

With reference to the clean Overdraft of Rs._____ sanctioned to me by the Bank under the Clean Overdraft Facility, I hereby irrevocably authorize the Trustees of Provident Fund, Pension Fund, Gratuity Fund as well as the authorities of the BANK OF BARODA, irrespective of any nomination made or that may be made by me, to pay to Bank of Baroda the amount receivable as the claims of Provident Fund, Commutation of Pension, Gratuity, Additional Retirement Benefit, Leave Encashment and/or any other terminal benefits and payable to me in the event of my ceasing to be in the service of the Bank whether by retirement or by operation of law or for any reason whatsoever so as to liquidate the entire Clean Overdraft balance and interest thereon that may then be remaining due to payable by me in my said Clean Overdraft account with the said Bank of Baroda with interest upto the date of such payment and to pay only the surplus, if any, to me or to my nominee or my heirs or legal representatives as the case may be.

I also hereby nominate Bank of Baroda as the first and only nominee for all my terminal benefits, until all dues of Bank of Baroda and of aforesaid Trusts in respect of my all loan accounts are repaid in full. I also authrise the Trustees of the aforesaid Trust as well as Bank of Baroda to apportion the amount of the said terminal benefits even in absence of my claims for such benefits if the relevant claims are not submitted by me within -3- months of cessation of may service with Bank of Baroda. I am executing this letter of authority and nomination of my free will and I as well as my nominees, heirs and other relatives shall not raise any objection with regard to the appropriation of terminal benefits payable to me, or my nominees, heirs, etc; in future.

Yours faithfully,

SIGNATURE OF WITNESS :: _____
NAME OF WITNESS :: _____
E.C.No. of WITNESS :: _____

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ANNEXURE-III

Letter of Authority addressed to the Trustees of PF / Gratuity to be obtained from nominee[s] of the employee for his PF Balance / Other Dues

Date :: _____

The Trustees,
Bank of Baroda Employees' Provident Fund/Gratuity Trust,
Head Office,
BARODA.

Dear Sir,

I/We am/are the nominees of the above Fund.

I/We _____-_____ the nominee of the Provident Fund/Graduity Fund of Mr./Mrs./Miss _____ _____ hereby irrevocably authorize you to handover to Bank of Baroda the amount found due and payable to Bank of Baroda on account of loan availed by Mr./Mrs./Miss _____ employee of Bank of Baroda in the event of his demise, as and when the said amount becomes payable to me as nominee. Such payment shall be a valid discharge to you for the amount so paid and the same shall be binding on me/us and my/our respective heirs, executors and administrators and estate.

If any further application or letter or a receipt is required from me/us, I/we authorize or enable you to handover such cheque/draft and effect payment as aforesaid. I/We shall sign the same after being informed thereof by you or by the Bank. In the event f my/our failure, neglect, omission, inability or refusal to do so for any reason or cause whatsoever, I/We hereby irrevocably authorize Bank of Baroda acting through any of its Officers, to sign any such application or leter, receipt or discharge or any other letter or writing required by the Trustees and the same shall be valid and binding on me/us and shall be a valid authorization receipt and discharge to the Trustees in the same manner as if I/We had my self/ourselves signed the same.

Yours faithfully,

Place :: _____
SIGNATURE :: _____
NAME :: _____
ADDRESS :: _____

._____.

._____.

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

ANNEXURE-IV

UNDERTAKING

[To be stamped as an Agreement]

Place :: _____

Date :: _____

The Chief / Senior/ Branch Manager,
Bank of Baroda,
_____ Branch
_____ *[Place]*

Dear Sir,

Re :: **Undertaking for Creation / extension of legal / equitable mortgage.**

* I, _____ son of / daughter of / wife of Shri / Smt. _____, presently residing at _____ *[address]* _____ hereby irrevocably undertake to create / extend legal and equitable mortgage on my property detailed hereinbelow situated at the following address to secure / to additionaly secure the borrowing[s] made by me in the form of Term Loan / Demand Loan / Overdraft / Cash Credit from you to the tune of Rs._____ *[limit / additional limit]* **as and when called upon by the Bank to do so.**

Details of the Property

[Please furnish complete particulars of land and building, including boundry, survey no., plot No., and door no.]

* I, _____ son of / daughter of / wife of Shri / Smt. _____, presently residing at _____ *[Address]* _____ hereby irrevocably undertake to create / extend legal and equitable mortgage on my property, if purchased by availing Bank's Housing Loan in future, **as and when called upon by the Bank to do so** after such availment to secure / additionally secure the borrowing[s] made by me in the form of Term Loan/ Demand Loan/ Overdraft/ Cash Credit from you to the tune of Rs. _____ *[limit/additional limit]*

Yours faithfully,

[Name & Signature of Borrower]

* *Strike out whichever is not applicable*

CLARIFICATIONS ::

Consequent upon introduction of HRnes-Payroll system, it should be ensured that salary of those staff members who have availed Staff Overdraft facility is credited to their SOD account only.

Overdraft account should not be overdrawn beyond the sanctioned limit under any circumstances. Care should be taken that margin of debit of monthly interest is there while allowing/passing the debits.

Prior to availing Overdraft facility, all the loans availed by concerned staff from outside financial institutions should be liquidated.

CONVERSION OF STAFF OVERDRAFT [SOD] INTO TERM LOAN ::

It has been decided to provide an option to employees for repaying the amount availed by them under SOD scheme on a regular basis and curtailing the possibility of recovery of the said SOD amount

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from Terminal Benefits of employees, Bank's Board in its meeting held on 29/11/2012 has considered to allow an option to eligible staff members for conversion of Staff Overdraft (SOD) availed by them into Term Loan before Five years of cessation of the their service, subject to the following conditions.

Employees will have an option for conversion of their SOD outstanding amount into a Term Loan to be repaid in fixed period of time in Equated Monthly Instalments [EMIs] of minimum 5 years but in any case not exceeding 7 years.

A Staff members with minimum five years of residual service can exercise this option once in his service period and once exercised it shall be irrevocable.

It will be ensured there shall be sufficient take home pay after repayment of SOD installment by the employee after exercising this option. It must, however, be ensured that the total deductions on account of Income Tax, PF, recovery of other loans [excluding flood/ cyclone loans] including recovery towards proposed Term Loan and any other recovery etc; should not exceed 60% of the Gross Salary of the employee who has opted for converting his/her SOD into a Term Loan.

On exercising such option for conversion of SOD into Term Loan by eligible employees only the "repayment" conditions of Term Loan would be applicable, has the purpose of allowing this option is to facilitate regular repayment of loan through EMIs".

The rate of interest for the Term Loan [converted outstanding SOD amount] shall be the same as applicable for SOD facility.

After exercising the above option also, the concerned staff member shall not be eligible for other staff loans [except Housing Loan, Vehicle Loan, Special Demand Loan for medical treatment and PF Loan sanctioned by Trustees], similarly as when the staff member avails SOD. Also, once an employee has opted for converting his/her SOD to term loan, he/she shall not be eligible to take another SOD facility so long his term loan account [converted from earlier SOD] is not liquidated in full.

Competent Authority for sanction of SOD shall only allow such conversion of SOD into Term Loan and specify the terms and conditions in this regard.

The format for submitting the application is enclosed as Annexure Á'

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Annexure-A

Application form for conversion of Staff Overdraft (SOD) into Term Laon

Name	
EC No.	
Date of Joining	
Date of Retirement	
Branch/Office Name	
Region	
Zone	
Residual service [As on date of application]	
SOD Amount [As on date of application]	

UNDERTAKING

I, the undersigned, hereby undertake that I give my irrevocable consent for converting my outstanding SOD amount into Term Loan and authorize Bank to recover the amount n equated monthly instalments [EMIs] for repaying the said Term Loan for the period till the settlement of the loan amount. I also unconditionally accept all the terms and conditions as enumerated in the scheme for Conversion of Staff Overdraft [SOD] into Term Loan.

Signed this on _____ day of _____

(Signature)

Availment of loans by staff members from outside sources: It is mandatory for all employees to take prior permission of the Bank for availing of any loans from outside sources. Format of Application is given hereunder. Competent Authority for granting permission is Regional Head.
Ref: BCC:BR:97:176 dated 01.07.2005

Downloaded By: MR. ARSHMOOD DANISH (DM051965)

APPLICATION FOR PERMISSION FOR AVAILMENT OF LOAN BY STAFF FROM OUTSIDE SOURCES

Date :

To,
The Deputy General Manager,
[_____Region]
Bank of Baroda,
Regional Office,
_____.

RESPECTFULLY SUBMITTED THROUGH BRANCH/OFFICE HEAD
BRANCH/OFFICE

Respected Sir,

I request you to grant me permission for availment of loan from outside sources. The details of which are given hereunder :-

Full Name [In capital beginning with surname]			
E.C.No.		Designation	
Name of Branch/Office			
Date of Joining		Date of Birth	

DETAILS OF LOAN TO BE AVAILED

Purpose of Loan	
Name & Address of Financial Institution	

Amount of Loan requested	Rs.
Rate of Interest	
Monthly Instalment [Principal + Interest]	Rs.
Number of instalments [Monthly]	
Mode of repayment	Post Dated Cheques / Cash
Security offered	
Reasons for not availing loan from our Bank	

DETAILS OF OUTSTANDING OUTSIDE BORROWINGS AS ON DATE
[Including Credit Card outstanding]

Name of Source	**Purpose**	**Amount of Loan Rs.**	**Monthly Instalment [Principal + Interest]**
T O T A L			

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INCOME DETAILS [For the Month of _____]

[As per latest Salary Slip]

E A R N I N G S		**D E D U C T I O N S**	
Particulars	**Amt.Rs.**	**Particulars**	**Amt.Rs.**
Basic Pay		Income Tax	
Special Pay		Provident Fund	
Dearness Allowance		Voluntary Provident Fund	
House Rent Allowance		LIC Premium [SSS]	
City Compensatory All.		Exigency Loan	
P.P.A. / F.P.A.		HO Misc. Loan	
P.Q.A. / P.Q.P.		Vehicle Loan	
Officiating Allowance		Loan against P.F.	
Other Allowance		P.F.Loan Interest	
Washing Allowance		Housing Loan -I	
Cycle Allowance		Housing Loan - II	
Mid-Academic All.		Festival Advance	
Transportation All.		Professional Tax	
Others		Co.Op.Credit Society Loan	
Total Income		Rent Recovery [House]	
Total Deductions		Rent Recovery [Furniture]	
NET INCOME		Bond Loan	
OTHER MONTHLY INCOME [Attach proofs of such income] Rs. _____		Share Loan	
		Others	
		TOTAL DEDUCTIONS	

DETAILS OF BORROWINGS FROM BANK AS ON DATE

Nature of Loan	**Purpose**	**Limit Rs.**	**Outstanding Rs.**
HO Misc Loan			
Exigency Loan			
Vehicle Loan			
Loan against P.F.			
Housing Loan-I			
Housing Loan-II			
Festival Advance			
Bond Loan			
Share Loan			
Co.Op.Cr.Soc.Loan			
Clean Overdraft			

ADVERSE REMARKS

Disciplinary proceedings presently initiated/ contemplated.	**YES / NO** **If yes, please give details.**
Whether in past, disciplinary proceedings were initiated?	**YES / NO** **If yes, please give details with penalty.**
Number of days of Unauthorised absence/ absence on loss of pay/ extraordinary leave on loss of pay during entire service.	

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Number of days of Unauthorised absence/ absence on loss of pay/ extraordinary leave on loss of pay during current calendar year.	
DETAILS OF DISCIPLINARY PROCEEDINGS	

UNDERTAKING

1. I understand that I will **not be eligible** for the particular type of loan from our Bank **in future** for which I have preferred to avail the loan from other Bank/Financial Institution till such time this particular outside loan is liquidated in full, **EXCEPT** in a situation when the outside loan is for meeting the balance amount remaining after exhausting the applicable limits sanctioned in our Bank.
2. The Bank will in no way be liable for any amount remaining outstanding with the outside institution nor will it deduct any instalment amount directly from my salary for remitting to the outside institution.
3. It will be my responsibility to clear all outstanding with such outside institutions in the agreed time frame and the Bank shall not receive any recovery notices in this regard.
4. The instalments/interest payable on such outside loans shall invariably be taken into consideration for the purpose of sanction of any other loans/overdraft in our Bank as per rules.
5. No legal proceedings against me for recovery are pending/initiated at any time in past.
6. No cheques have been returned from my account due to financial reasons in past.
7. There is no overdue in any of my/my add-on Credit Card accounts as on date.

Date : _____
Place : _____

_____

[Signature of Applicant]

==========

[For Branch/Office Use]

1. We confirm having verified above details with records/personal file of concerned employee and found the same correct.
2. Following deductions of Loan/Advance are pending to be included in total deduction of above employee :-

Particulars	**Purpose**	**Amount of Loan Rs.**	**Monthly Instalment [Principal + Interest]**
T O T A L			

3. We **recommend / do not recommend** to grant permission to above employee.

Date : _____
Place : _____

[ ]
BRANCH/OFFICE HEAD

FOR REGIONAL OFFICE USE

PROCESSING SHEET FOR REQUEST FOR PERMISSION OF OUTSIDE BORROWINGS BY STAFF MEMBERS

[Ref. Circular No. BCC:BR:97/176 dated 01-07-2005]

Date : _____

Full Name [In capital beginning with surname]			
E.C.No.		Designation	
Name of Branch/Office			
Date of Joining		Date of Birth	
Disciplinary Action		**Not Pending/Pending / Contemplated Initiated in past/ Not initiated in past.**	
Vigilance Clearance obtained		**YES / NO**	
Unauthorised absence/ absence on loss of pay/ Extraordinary leave on loss of pay during service.			
Unauthorised absence/ absence on loss of pay/ Extraordinary leave on loss of pay during current calendar year.			
Legal Proceedings		**Not Pending / Pending. Not initiated in past/ Initiated in past.**	
Cheque returned due to financial reasons		**Yes / No**	
Net Salary		Rs.	
Add : Other Monthly income reported by employee and proofs submitted.		Rs.	
Less : Interest of Clean overdraft		Rs.	
Less : Total of Monthly Instalments of outstanding outside borrowings.		Rs.	
Less : Pending deductions		Rs.	
Less : Monthly instalment of proposed loan		Rs.	
NET MONTHLY INCOME		Rs.	
Whether net monthly income is less than 40% of total gross monthly income		**YES / NO**	

We **RECOMMEND** / **DO NOT RECOMMEND** for granting permission for outside borrowing to above employee as under :-

Purpose of Loan		
Name & Address of Financial Institution		
Amount of Loan requested		Rs.
Rate of Interest		
Monthly Instalment [Principal + Interest]		Rs.
Number of instalments [Monthly]		

RECOMMENDED / NOT RECOMMENDED

Date : _____

_____ _____

[ ] [ ]

REGIONAL HR HEAD DEPUTY REGIONAL HEAD

PERMISSION GRANTED/NOT GRANTED

Date : _____

[_____]

DEPUTY GENERAL MANAGER

TO BE ISSUED ON LETTER HEAD

Ref.No._____ Date :
_____

NO OBJECTION CERTIFICATE

This is to certify that Mr./Ms._____, E.C.No._____, Designation _____ is permanent employee of this Bank and presently posted at _____ Branch/Office.

The Bank has no objection if he/she avails loan of Rs._____ [Rupees _____ _____ only] from _____ subject to following :-

[a] The Bank will in no way be liable for any amount remaining unpaid in his/her loan account with _____ nor will it deduct any instalment amount directly from his/her salary for remitting to _____.

[b] It will be responsibility of Mr./Ms._____ to clear all outstanding with _____ in the agree time frame and the Bank should not be sent any recovery notices in this regard.

The above certificate has been issued at the request of Mr./Ms._____ for limited/specific purpose of availing loan of Rs._____ from _____ _____ without any commitment on the part of Bank or any of its officials.

Place : _____

Date : _____

_____

[_____]
DEPUTY GENERAL MANAGER

[_____REGION]

LOAN TO PURSUE PROFESSIONAL AND COMPUTER EDUCATION, THROUGH CORRESPONDENCE, PART-TIME & DISTANCE LEARNING ::

To encourage employees to pursue professional and Computer education, Bank has introduced a Scheme, details of which are available under Chapter 2 of this Volume.

GENERAL CLARIFICATION ::-

It should be ensured that recovery of all staff loans/advances are being made through HRnes-Payroll. In case of non generation of demand, appropriate amendments in Customer Profile of CBS system should be ensured.

In case of vehicle loan to staff, Branch should ensure that the comprehensive vehicle insurance is taken every year till which the insurance company issues the comprehensive policy or until complete repayment of the loan, whichever is earlier. The policy must be kept on record.

For vehicle, housing, personal loans etc; post sanction inspection must be carried out and report of the same should be kept along with documents.

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Car Loan for Tata Sumo/Tata Special/Maruti Gypsy/Maruti Van/other similar vehicles may be considered favourably after taking an undertaking that the same will be utilized only as family vehicles and not be utilized for commercial purposes, subject, however, to observing other eligibility criteria and the overall deductions criteria, i.e. total deduction should not exceed 65% of the salary. However, loan for purchase of jeep will not be sanctioned under the scheme.

There is no upper limit in respect of Calibor CC/HP, etc; of the vehicle that can be purchased under the broad categories of Car or Two wheeler except where it is specifically mentioned in the Scheme [80 cc or less for Moped].
Car loan can be sanctioned to officers and clerks to liquidate a car loan availed by them from other Banks/ Financial Institutions, subject to fulfillment of all terms and conditions of the scheme.
There is no limitation with regard to foreclosure of any vehicle loan account by the concerned staff at any time before expiry of the prescribed repayment period.
Though there is different conveyance loan schemes for staff as mentioned above, there can be only one outstanding vehicle loan of any staff member at any point of time.
For sanction of loan, the control price would include, octroi, sales tax or any other tax on the vehicle. However, control price would not include insurance charges, RTO registration charges, cost of accessories etc.

Since the limit of conveyance loan to purchase car and two wheelers are raised substantially, the provision of additional conveyance loan stands withdrawn.

Availment of loans by staff members from outside sources: It is mandatory for all employees to take prior permission of the Bank for availing of any loans from outside sources.
Ref: BCC:BR:97:176 dated 01.07.2005

16.19 ENTITLEMENT OF REINSTATED EMPLOYEES:

At times employees are reinstated/ permitted to resume duties as a consequence of the following :
(1) Reinstatement of a terminated employee under the order of the competent court after their exoneration/ acquittal;
(2) Revocation of suspension after exoneration in the criminal court or at the departmental enquiry and the Disciplinary Authority has held the suspension period as period spent on duty, i.e. suspension period is not confirmed;
(3) When the order of the Disciplinary Authority is silent about treatment of suspension period;
In such an eventuality enumerated above, the concerned employee on reinstatement in service/ resumption of duty would be entitled to the following benefits which would have normally accrued to him had he not been terminated/suspended. However, the below mentioned benefits will not be available to employees where suspension period is treated as not spent on duty, i.e. suspension is confirmed.

PRIVILEGE LEAVE:
The reinstated employee would earn privilege leave at the rate prescribed in the rules applicable to them, for the period for which he was out of service or under suspension. The accumulation of such leave will, however, be subject to the maximum limit laid down in such rules.

SICK LEAVE:
Whatever Sick Leave could have been earned if the period of suspension or the period during which the employee was out of service was treated as period spent on duty, will have to be credited to the employees Sick Leave account subject, of course, to the maximum accumulation limits under the rules.

CASUAL LEAVE:
Where unavailed Casual Leave, under rules can be utilised in the following year as Sick Leave, the employee will be treated as having earned such Casual Leave and will be allowed to utilise the said

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leave as Sick Leave in the later years as if he had been on duty during the period of suspension or when he was out of service, but subject to such limitations as prescribed in the rules.

MEDICAL BENEFITS:

On furnishing declaration that the employee had incurred medical expenses when he was out of service, he would be entitled to claim reimbursement of medical expenses as if he was in employment. The reimbursement will be only on the strength of the certificate giving such details as are normally taken from other employees and will also be subject to the ceiling prescribed under the rules.

SENIORITY:

The period of suspension or the period during which the employee was out of service shall be treated as period spent on duty and the seniority of the employee will be so reckoned. However, any claim on the basis of seniority for the intervening period cannot be considered.

LEAVE FARE CONCESSION:

The employee would be entitled to avail of Leave Fare Concession relating to any unutilised block, a part of which fell during his active service and a part during the period of his suspension or being out of service. Any block falling entirely within the period of suspension or being out of service, would, however, not be available.

BONUS:

An employee, who was eligible for bonus would be entitled to the bonus for the period during which he was under suspension or out of service.

CONVEYANCE EXPENSES:

Since conveyance charges are payable only by way of reimbursement for expenses incurred in connection with official work, employees would not be entitled for the same in respect of the period of suspension or being out of service.

However, in the case of award staff members, transport allowance are paid as allowance and accordingly, the same is payable to the reinstated award staff employee.

HIGHER RATE OF INTEREST:

Since the period of suspension or their being out of services is to be treated as period spent on duty, the benefits of a higher rate of interest on Savings and Fixed Deposit balances would be available to the employees for the relevant period.

NOTE :

(i) The above guidelines will apply only to employees who are reinstated after suspension upon their exoneration and to employees who are reinstated under orders of the Court.

(ii) The conditions on which the employee is reinstated are generally mentioned in the court order/ order of the Disciplinary Authority and the same should be carefully examined before extending any of the above mentioned benefits.

(iii) In case of any doubt or difficulty, the matter should be referred to Regional Authorities.

****

Downloaded By : MOHAMMED DANISH (DM51965)

CHAPTER 14: LEAVE

COMMON GUIDELINES APPLICABLE TO OFFICERS AND AWARD STAFF: Ref: Annexure-3- Master Circular

1.0 SABBATICAL LEAVE TO WOMEN EMPLOYEES ::

[Cir No.BCC:BR:104/32 dated 19th April, 2012]

1.1 In terms of the guidelines received from Ministry of Finance, Government of India, New Delhi, the Bank has introduced a Scheme for grant of Sabbatical Leave to eligible Women Employees of our Bank.

1.2 **ELIGIBILITY ::**

[a] All Full-time confirmed Women Staff members (both Award Staff and Officers) working in India with minimum -5- years of service in the Bank shall be eligible to apply for Sabbatical Leave.

[b] Sabbatical leave before completion of -5- years of service shall be sanctioned to confirmed women employees only in exceptional circumstances by the Authority next above the Leave Sanctioning Authority.

1.3 **PURPOSE ::** Eligible and willing Women Employees can request for Sabbatical leave for any purposes like medical grounds, care of family members or children, higher studies, visit spouse etc.

1.4 **PERIOD OF SABBATICAL LEAVE ::**

[a] Sabbatical Leave of upto 2 years shall be admissible to eligible women employees of our Bank during their entire career.

[b] The leave shall be taken for a period of at least -3- months at a time and the leave shall not be taken more than once in a year.

1.5 **TERMS & CONDITIONS :-**

[a] Women Employees proceeding on Sabbatical Leave shall have the right of lien on the Bank's service. However, such employee cannot rejoin duties before expiry of the sanctioned Sabbatical Leave period unless permitted by the Competent Authority or when specifically recalled from the Sabbatical Leave with instructions to rejoin duties.

[b] During the Sabbatical Leave period, the workmen employees shall be governed by the provisions of the Bipartite Settlement/ service rules and in respect of officer employees, by the provision of Bank of Baroda Officer Employees' (Conduct) Regulations, 1976, Bank of Baroda Officer Employees (Discipline & Appeal) Regulations, 1976, as amended from time to time, and all other rules/ regulations/ service rules which are in vogue and come into effect during the period of Sabbatical Leave.

[c] Sabbatical leave shall be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits.

[d] No increments will be earned during the period of 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.

[e] Employees on Sabbatical Leave shall not be eligible to participate in any promotion exercise during the Sabbatical leave period, even if otherwise eligible.

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[f] The Sabbatical Leave period will not be considered as active service for any purpose, including for seniority, consequential benefits arising out of seniority, eligibility for promotions, for availing loans/ benefits etc and shall also not be counted as service for the purpose of calculation of terminal benefits viz. Gratuity/ PF/ Pension/ARB etc. Effect of wage/ salary revision, if any, during the period of Sabbatical Leave, will be given only from the date of rejoining service, on expiry of the Sabbatical Leave.

[g] The employee shall not take up any employment/ vocation/ business/ profession elsewhere during the Sabbatical Leave.

[h] No loans/ advances/ withdrawal from PF/ other facilities like Bank's accommodation, LFC/LTC, Leave Encashment, Festival Advance, Bonus (if applicable), Medical Aid, Staff Welfare measures, etc; will be granted/ permitted during the Sabbatical Leave period.

[i] LFC/LTC block falling due and expiring during the Sabbatical Leave period shall lapse and the employee will not be entitled to avail the same on resumption of duties after the Sabbatical Leave period.

[j] Award Staff employees occupying positions attracting Special Pay shall cease to draw such Special Pay immediately on their proceeding on Sabbatical Leave. There shall be no lien on Special Pay positions, if any, occupied by the staff members at the time of their proceeding on Sabbatical Leave and their candidature for any Special Pay position on resumption shall be considered afresh in terms of the Bank's guidelines as applicable at that time, subject to such vacancy.

[k] Employee can submit request for Resignation/ Voluntary Retirement from the Bank's service during the Sabbatical Leave period and the same shall be considered as per extant rules prevalent at that time.

[l] Privilege Leave accrued and balance of Sick Leave as on date of proceeding on Sabbatical Leave will be protected. No leave of any kind will accrue/ be earned during the Sabbatical Leave period. Sabbatical leave can be availed even if any other leave is available/ in credit. Sabbatical Leave can be sanctioned in continuation of any other type of leave standing to the credit of the employee.

[m] Employee will have to undertake to keep Competent Authority informed of her latest address of communication during the period of Sabbatical Leave.

[n] BOBCARD dues, if any will have to be settled in full by the employee before proceeding on Sabbatical Leave. Identity Card will have to be surrendered to the Administrative Reporting Authority.

[o] Bank reserves the right to recall the employee at any time during the Sabbatical Leave for any reasons whatsoever, by giving -1- month notice, and the decision of the Bank to recall the employee shall be binding upon her. An employee who is so recalled shall be reimbursed travelling expenses from her place of stay to the place of her resuming duties.

[p] The employee shall make her-self available in connection with any Departmental Enquiry, irregularities/ investigation/ inquiry, Court/ Tribunal case, etc; or as and when called by the Bank during the Sabbatical Leave period. Failure to do so will make her liable for administrative action.

[q] Officer Employees will have to submit their Return of Assets and Liabilities as of 31st of March, every year before the stipulated last date i.e. 30th June of every year even during the period of Sabbatical Leave.

[r] Placement of the employee on resumption from Sabbatical Leave will be at the sole discretion of the Bank, as per Bank's requirements.

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[s] In the unfortunate event of death of the employee during the Sabbatical Leave period, superannuation benefits will be paid to the legal heirs as per guidelines of the Bank, financial relief as per rules framed under this Scheme and Group Personal Accident Insurance Policy for staff members as per Bank's scheme.

1.6 **APPEAL AGAINST REJECTION OF APPLICATION :-**

An employee whose application for Sabbatical Leave is rejected by the Competent Authority may submit an appeal to the prescribed Appellate Authority within 15 days of refusal of the same. The decision of the Appellate Authority shall be final and binding.

1.7 **COMPETENT AUTHORITY/ APPELLATE AUTHORITY :-**

An application for Sabbatical Leave under the scheme will have no effect unless it is accepted and communicated in writing by the Competent Authority prescribed under the Scheme. Competent Authority for considering requests for Sabbatical Leave shall be as under :-

Category of staff	Competent Authority	Appellate Authority
Award Staff Members (Clerical & Sub-staff)	Leave Sanctioning Authority	Authority above Leave Sanctioning Authority
Officers in JMG/S-I, MMG/S-II & MMG/S-III	Leave Sanctioning Authority	Authority above Leave Sanctioning Authority
Executives in SMG/S IV & above.	Leave Sanctioning Authority	Authority above Leave Sanctioning Authority

1.8 **RELIEVING OF AN EMPLOYEE UNDER SABBATICAL LEAVE :-**

[a] The relieving of an employee on Sabbatical Leave shall be subject to vigilance/ non-vigilance/CNVC clearance as on date of relieving. Subject to the same and except for unforeseen circumstances, an employee shall be relieved for proceeding on Sabbatical Leave within one week of communication of acceptance of the employee's request.

[b] The scheme for grant of Sabbatical Leave for Women Employees shall be an on-going scheme and shall remain in operation until revoked/ discontinued by the Bank. An employee whose request for Sabbatical Leave has not been accepted by the Bank **shall not be eligible to apply before expiry of a period of one year from the date of such rejection**.

[c] Eligible women employees of the Bank who desire to avail of Sabbatical Leave may apply to the Competent Authority, as mentioned at Para 15.7 above, under the Scheme, in the prescribed proforma as per **Annexure-H**

1.9 **ENABLING PROVISIONS ::** Bank reserves the right to reject any application for Sabbatical Leave and also the right to recall any women employee at any time during the Sabbatical Leave period at its absolute discretion without assigning any reasons therefor.

1.10 All branches/ offices are advised to send a copy of application after sanction/ rejection to respective Regional Office/ immediate higher office within -7- days to enable them to send a consolidated list of such applicants to the Assistant General Manager[HRM], Head Office, Baroda (along with copy of application) on quarterly basis for their record.

1.11 Immediately on receipt of copy of sanctioned application of Sabbatical Leave, HRM functionary at Regional Office to update the data in HRMS-Assignment Details of concerned employee as also ensure that the proper entry of Sabbatical Leave in Payroll-Leave Module has been made.

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2.0 HOLIDAYS ::

2.1 Every second and fourth Saturday of the month will be a holiday and other Saturdays will be full working days.

2.0 MANDATORY LEAVE POLICY ::

2.1 Accumulation of Privilege Leave beyond -270- days due to administrative Exigencies may be allowed to the staff for a maximum period of -6- months and not more than -3- months on one occasion, the excess leave beyond -270- days shall automatically lapse after six months.

2.2 In case an employee on sanction Mandatory Leave is recalled for duty, the remaining days shall be allowed to avail afterwards during the year.

2.3 Mandatory leave shall be taken within the permissible -3- occasions for availing privilege leave during a calendar year.

2.4 Employee shall plan their leave in the beginning of the year

2.5 Staff member shall view their leave balance in leave module in HRNes in the beginning of year and shall plan their leave in advance. Staff member shall apply for such planned leave well in advance in consultation with the departmental/ Branch Head, so that it can be availed by the staff in phased manner without hampering the smooth functioning of Branch/ Office.

2.6 Leave sanctioning authority shall sanction the appropriate leave, subject to availability of leave balance, in such a manner that routine branch/ office functions are carried out smoothly.

2.7 HRM Department at Zonal Offices/ Regional Offices and other offices shall access the leave module and who have not availed leave, shall be advised to proceed on mandatory leave for a period minimum of -10- days continuously in the remaining period during the year.

3.0 PRIVILEGE LEAVE AGAINST FUTURE ACCRUAL ::

3.1 With effect from 09-08-2018, it has been decided that Privilege Leave may be sanctioned against future accrual to all employees subject to following terms and conditions ::-

[a] Privilege Leave against future accrual basis shall not be claimed as matter of right and the same shall be sanctioned by the Competent Authority on merit.

[b] Leave shall be sanctioned, irrespective of their confirmation in the Bank's service, on compelling reasons only i.e. self-Marriage and serious Sickness or death of Spouse, Parents or Children.

[c] The employee shall be sanctioned Privilege leave against future accrual at the rate of -1- days for every -11- days in service from the date of joining to the date of proceeding to leave. However, it should not exceed -10- days before completion of -11- months of service.

[d] The report on the work and conduct of the employee concerned should be satisfactory.

[e] If an employee avails Privilege Leave against future accrual and gets relieved from Bank on resignation before credit of Privilege Leave, emoluments in lieu of such leave availed to be recovered from the said employee.

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[f] The Leave Sanctioning Authority will be the Competent Authority to sanction the Privilege Leave against future accrual.

[g] All other terms and conditions governing Privilege Leave against future accrual remain unchanged.

4.0 UNAUTHORISED ABSENCE FROM DUTY ::

4.1 Leave is NOT a matter of right of any employee. Unless sanctioned by the Competent Authority, no leave is permissible to any employee. No leave is to be sanctioned unless the employee submits necessary application and leave is available to the employees' credit.

4.2 Whenever any staff member remains absent without any intimation, he should be marked "Unauthorized Absence" in the Attendance Register. A letter should be sent to him at his last known address informing him that he is being treated as unauthorisedly absent and he should report for duty immediately. A suggested draft of such letter is given as **Annexure-A**.

4.3 Even after sending such letter if the employee continues to remain absent, modified letters (as given at **Annexure-B & C**) should be sent to him.

4.4 In the meanwhile, If the employee sends any reply that he is not coming to the Branch/ Office because of sickness and/or some other reasons and/or sends medical certificate and the leave sanctioning authority is not satisfied with such reason and/or certificate, the Employee may be directed to undergo medical examination by the Bank's doctor or a doctor authorized by the Bank. [**Proforma given at Annexure-D, E, F & G**]

4.5 If the employee sends any reason other than sickness and if leave sanctioning authority is not satisfied with such reason the Branch Manager should send him a letter asking him to report for duty immediately and also advise that he is being treated on "Unauthorized absence" and he is also liable for further disciplinary action.

4.6 In case, the letters sent at his last known address are returned undelivered then such envelopes (without opening the same) should be kept on record so as to keep a record that the Bank had sent him communication but the same was returned for one reason or the other.

4.7 In spite of return of letters the Bank should send him another similar letter after the interval of one week.

4.8 All such letters should be sent by Regd. A.D. Post and the records of dispatching of such letters should be preserved carefully.

4.9 In all cases where the employee continues to remain absent unauthorisedly, the cases should be referred to Regional Office with full details with a request to initiate disciplinary proceedings.

4.10 No employee on unauthorized absence shall be permitted to resume duty unless he/she submits in writing to his reporting authority (Branch Head/ Regional Head/ Zonal Head as the case may be) the reasons/causes of his/her unauthorized absence, and permission thereof is granted in writing by the reporting authority. For the purpose, the reporting authority may seek the permission of the Competent Authority if needed. For employees at Central Office, Head Office and other administrative offices, the respective functional Head at these offices shall be the Competent Authority.

4.11 The employee may be permitted to resume duty by the Competent Authority. Competent Authority may also order appropriation of period of unauthorized absence against leave available in

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employee's credit at the request of employee. However, permission to resume duty does not automatically constitute sanction and appropriation against leave available. The Competent Authority at his discretion for reasons to be recorded in writing, may order appropriation against leave or may refuse. In case of refusal by the Competent Authority to appropriate period of unauthorized absence against leave available, the employee shall be treated on Loss of Pay. Also, where no leave is due, the period of unauthorized absence will be treated as on loss of pay and deduction of salary effectedfrom the immediate ensuing salary payable, and consequent postponing his/her next date of increment by equal number of days on loss of pay.

4.12 Permission to resume duty shall not construe condonation of unauthorized absence. The concerned employee permitted to resume duty shall also be liable for disciplinary action.

4.13 If the reporting authority grants permission to resume duty, necessary leave application should be submitted by the employee immediately before resumption of duty, and supported by medical cum fitness certificate acceptable to the Bank if the absence was on account of self-illness. In case of need, Bank shall have the right to refer the employee to any doctor of bank's choice.

4.14 If the employee is habitual in proceeding on unauthorized absence from duty on more than two occasions not exceeding 14 days in the aggregate in a calendar year, the right to permit an employee to resume duty shall rest with next higher Competent Authority as the case may be.

4.15 <u>Competent authority for granting permission to join duties after unauthorized absence</u>

4.15.1 **Subject to above provisions, for unauthorized absence up to 7 days ::**

The respective Branch/ Regional/ Zonal/ Functional Head shall be the Competent Authority to examine and for granting of permission to an employee of the branch/office to resume duty if the period of unauthorized absence is 7 days and less.

4.15.2 **For unauthorized absence of more than 7 days:**

Category of the employee	Competent Authority
Award Staff and Officers in JMG/S-I, MMG/S-II and MMG/S-III at Branches/ Regional Offices	Regional Authority
Award Staff and Officers in JMG/S-I, MMG/S-II and MMG/S-III at Zonal Offices	Executive In charge of Office Administrative Deaprtment
SMG/S-IV at branches and RO/ ZO	Zonal Head
SMG/S-V, TEG/S-VI at branches/ RO/ ZO	General Manager (HRM)
TEG/S-VII	Executive Director
Award Staff and Officers up to MMG/S-III at administrative offices other than at RO/ZO, viz. at BCC, HO, RRBs, subsidiaries, Associate Banks, etc.	Respective functional head.
Officers in SMG/S-IV, SMG/S-V and TEG/S-VI at administrative offices other than at RO/ZO viz. BCC, HO, and RRBs, subsidiaries, Associate Banks, etc.	General Manager (HRM)
TEG/S-VI at administrative offices other than RO/ZO viz. BCC, HO and RRBs, subsidiaries, Associate Banks, etc.	Executive Director

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Wherever thun

4.16 For unauthorized absence is upto -7- days, there should not be any delay in taking a decision for resumption of duties or otherwise as the Branch Head is the Competent Authority.

4.17 **Provided further** that, if unauthorized absence is for more than -7 days the following time frame should be adhered to ::

[a] As Regional Offices are administering branches located at a different places, Branch should forward the application seeking permission to join the duties on the date of its receipt along with background, recommendations etc.

[b] Decision about allowing/ not allowing a staff member to resume duty should normally be communicated within -3- days from the date of receipt of application

[c] In case the staff member is not allowed to resume duty, the reasons thereof for not permitting him to do so should invariably be communicated in writing to him.

4.18 **Decision to Initiate Disciplinary proceedings or not:**

[a] All instances of unauthorized absence shall be referred to the concerned Disciplinary Authority. The authority to whom a case of unauthorized absence has been referred for grant of permission to resume duty or who is having the original jurisdiction to deal with the case, shall, examine the matter, and shall institute or refer/recommend matter for disciplinary action as warranted. If in the discretion of the Disciplinary Authority, no disciplinary action is warranted, reasons for the same shall be recorded in writing by the disciplinary authority.

[b] If the Competent Authority/Disciplinary Authority settles for an administrative action (say, advisory memo) against the employee concerned, the decision shall be conveyed to employee under acknowledgement and placed on record. While deciding for or against disciplinary action, the disciplinary authority shall take into consideration the past service record of the employee as to his attendance record and other mitigating/extenuating factors.

[c] BRANCHES/OFFICES SHOULD MAINTAIN A SEPARATE REGISTER, DETAILING THE PERIOD OF UNAUTHORISED ABSENCE, YEAR-WISE, DATE OF RESUMPTION OF DUTY AND PERMISSION OF THE COMPETENT AUTHORITY, DETAILS OF DISCIPLINARY PROCEEDINGS AND DECISION THEREOF, ETC.

[d] BRANCHES SHOULD ALSO REPORT EVERY INSTANCE OF UNAUTHORISED ABSENCE TO THE RESPECTIVE REGIONAL AUTHORITY WITH DETAILS OF EMPLOYEE'S PAST RECORD OF UNAUTHORISED ABSENCE, IF ANY.

5.0 SANCTION OF LEAVE DURING NOTICE PERIOD OF VRS

VOLUNTARY RETIREMENT UNDER BANK OF BARODA [EMPLOYEES'] PENSION REGULATIONS, 1995 ::

5.1 No employee/Officer shall be sanctioned any type of leave during the notice period, other than Casual Leave. In other words, the employee will be relieved on the due date on completion of notice period.

5.2 In extreme cases where availment of leave is unavoidable on account of pressing reasons during the notice period, such leave shall be sanctioned by the respective Zonal Head/ Functional Head [employees attached to BCC, Mumbai & HO, Baroda] depending on the merit of each case .

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5.3 Where sanction of leave on medical grounds is requested and if the Medical Certificate produced is not to the satisfaction of Competent Authority, the employee may be subjected to medical examination by Bank's Doctor.

5.4 The cases where leave has been sanctioned on account of unavoidable circumstances, as mentioned above, notice period will not be extended by number of days for which leave is granted.

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Annexure – A

SUGGESTED DRAFT OF THE LETTER TO BE ISSUED TO THE STAFF MEMBER WHO IS REMAINING UNAUTHORISEDLY ABSENT

First Notice

BY REGISTERED. A.D. POST

Date _____

Mr./Ms. [EC No.]

Mention complete postal address for communication of the employee submitted by him and acknowledged by the Bank as per Bank's record.

If there are two addresses, this letter should be sent to both the addresses.

Madam/Dear Sir,

Re: Your absence from duty w.e.f._____.

You have been remaining absent from duties w.e.f. _____ without obtaining prior sanction from the Competent Authority.

You are hereby advised to report for duty immediately and explain the reasons for your absence. Failing which, your absence from duty w.e.f. _____ shall be treated as unauthorized absence from duty with all consequential effects including deduction of wages/salary from the said date.

This is without prejudice to Bank's right to initiate appropriate action against you as per rules.

Yours faithfully,

[_____]
BRANCH HEAD

Copy To :: [1] **Regional Head, _____ Region** ....For information.

[2] Personal file of Mr./Ms. _____ for record.

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Annexure – B

DRAFT OF THE LETTER TO BE ISSUED TO THE STAFF MEMBER WHO CONTINUES TO REMAIN UNAUTHORISEDLY ABSENT

Second Notice

BY REGISTERED. A.D. POST

Date _____

Mr./Ms. [EC No.]

Mention complete postal address for communication of the employee submitted by him and acknowledged by the Bank as per Bank's record.

If there are two addresses, this letter should be sent to both the addresses.

Madam/ Dear Sir,

Re: Your unauthorized absence from duty w.e.f. _____.

We refer to our letter No._____ dated _____ informing you that you are remaining absent from duty w.e.f. _____ without obtaining prior sanction from the Competent Authority. Per said letter, you were also advised to report for duty immediately and explain reasons for your absence, failing which, your absence from duty shall be treated as unauthorized absence with all consequential effects including deduction of wages/salary from the said date.

However, ignoring the aforesaid letter of the Bank, till date, you have neither reported for duty nor submitted any communication in this regard. Therefore, your absence from duty w.e.f. _____ is being treated as unauthorized absence with all consequential effects including deduction of wages/salary from the said date.

You are once again advised to report for duties immediately and submit your written explanation, for remaining unauthorisedly absent from duty, on receipt of this letter.

In case, you do not report back for duties and/or do not submit your explanation to the satisfaction of the Bank, the Bank shall initiate appropriate action as per rules.

Yours faithfully,

[_____]
BRANCH HEAD

Copy To :: [1] **Regional Head, _____ Region**
....For information.

[2] Personal file of Mr./Ms. _____ for record.

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Annexure – C

DRAFT OF THE LETTER TO BE ISSUED TO THE STAFF MEMBER WHO CONTINUES TO REMAIN UNAUTHORISEDLY ABSENT

Third and Final Notice

BY REGISTERED. A.D. POST

Date _____

Mr./Ms. [EC No.]

Mention complete postal address for communication of the employee submitted by him and acknowledged by the Bank as per Bank's record.

If there are two addresses, this letter should be sent to both the addresses.

Madam/ Dear Sir,

Re: Your unauthorized absence from duty w.e.f. _____.

We refer to our following communication in the captioned matter, sent to your address recorded with the Bank ::-

[1] Letter No. _____ dated _____, informing you that you are remaining absent from duty w.e.f. _____ without obtaining prior sanction from the Competent Authority. You were also advised to report for duty immediately and explain reasons for your absence, failing which, your absence from duty shall be treated as unauthorized absence with all consequential effects including deduction of wages/salary from the said date.

[2] Letter No. _____ dated _____ informing you that ignoring letter of the Bank you have neither reported for duty nor submitted any communication in this regard. Therefore, your absence from duty w.e.f. _____ is being treated as unauthorized absence with all consequential effects including deduction of wages/salary from the said date. You were also advised to report for duties immediately and submit your written explanation for remaining unauthorisedly absent from duty, on receipt of said letter.

However, till date you nave neither reported for duty nor submitted any communication in this regard.

You are once again advised to report for duties immediately and submit your written explanation, for remaining unauthorisedly absent from duty, on receipt of this letter.

In case, you do not report back for duties immediately and/or do not submit your explanation to the satisfaction of the Bank, you shall be liable for disciplinary action as per rules.

Yours faithfully,

[_____]

BRANCH HEAD

Copy To :: [1] **Regional Head, _____ Region**

....For information.

[2] Personal file of Mr./Ms. _____ for record.

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ANNEXURE-D

DRAFT OF THE LETTER TO BE ISSUED ON BRANCH/OFFICE LETTER HEAD TO THE STAFF MEMBER, WHO HAS REQUESTED FOR LEAVE ON MEDICAL GROUNDS AND SENT MEDICAL CERTIFICATE, ADVISING HIM TO GET HIM-SELF/HER-SELF MEDICALLY EXAMINED BY THE BANK'S DOCTOR.

Ref No. _____ Date : _____

Mr./Ms._____ [E.C.No._____]
Designation : _____,
C/o. Bank Of Baroda
_____

Dear Sir/Madam,

Re :: **Your request for Sick Leave.**

We invite a reference to your application dated _____ requesting therein for grant of Sick Leave w.e.f. _____ to _____ along with Medical Certificate dated _____ of Dr._____, thereby informing that you are suffering from _____ disease.

In this connection, you are advised to appear before our Bank's Doctor for being medically examined by him/her.

Name of the Doctor	
Address	
Date	
Timings	

Yours faithfully,

[_____]
Branch Head

Copy To :: [1] **The Regional Head, _____ Region.**
....For information.

[2] **Dr._____.**
... This has reference to our letter No._____ dated _____ . We request you to kindly medically examine Mr./Ms._____ and send us your report in confidence along with your Bill directly to us.

[_____]
Branch Head

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ANNEXURE-E

DRAFT OF LETTER TO BE ISSUED ON BRANCH/OFFICE LETTER HEAD TO BANK'S DOCTOR GIVING HIM/HER BACKGROUND OF THE ABSENTEE STAFF MEMBER WHO REMAINS ABSENT ON MEDICAL GROUNDS.

Ref.No._____ Date : _____

Dr._____,
_____,
_____.

Dear Sir/Madam,

Re :: **Medical examination of ::**

Name	
E.C.No.	
Designation	
Branch/Office	

Mr./Ms._____ has been absenting from duties w.e.f. _____. He/She has now submitted a Medical Certificate dated _____ of Dr._____ certifying that he is suffering from _____ and has been advised bed rest from _____ to _____. A copy of the said certificate is enclosed for your reference.

We have advised Mr./Ms. _____ to call on you at your clinic on _____ at _____ a.m./p.m.

We request you to medically examine him/her and advise us whether the reasons/period of absence stated in his/her Medical Certificate are genuine or not.

Also inform us by when the staff member will be fit to resume duties.

Please send us your report in confidence after medically examining the above-named employee.

Yours faithfully,

[_____]
BRANCH HEAD

Encl :: As Above.

Copy To :: [1] **Regional Head, _____ Region**
....For information.

[2] Personal file of Mr. _____ for record.

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ANNEXURE – F

SUGGESTED DRAFT OF LETTER TO BE ISSUED ON BRANCH/OFFICE LETTER HEAD TO THE STAFF MEMBER WHO WAS EARLIER ISSUED LETTER FOR GETTING HIMSELF MEDICALLY EXAMINED FOR CONSIDERING HIS SICK LEAVE APPLICATION BUT HAS NOT REPORTED TO THE DOCTOR EVEN AFTER 4-5 DAYS

BY REGD.A.D./ORDINARY POST

Ref.No. _____ Date_____

Mr./Ms._____ [E.C.No._____]
Residential Address as recorded with Bank ,
Residential Address as recorded with Bank ,
Residential Address as recorded with Bank .

Dear Sir/Madam,

Re :: **Your request for grant of Sick Leave.**

We invite a reference to your letter dated _____ and our letter No._____ dated _____ advising you to appear before Bank's Doctor at the following address for your medical examination.

Name of the Doctor	
Address	
Date	
Timings	

We regret to inform that despite aforesaid clear instructions, you have not appeared before the Bank's Doctor for your medical examination.

We once again advise you to appear before our Bank's doctor immediately on receipt of this letter at the above address, failing which the Bank has no option but to initiate appropriate action against you as per rules. Please also note that in the meanwhile your absence from duty w.e.f._____ is being treated as unauthorised absence, with all consequential effects including deduction of wages/salary.

Yours faithfully,

[_____]
BRANCH HEAD

Copy To :: [1] **Regional Head, _____ Region**
....For information.
[2] Personal file of Mr./Ms. _____ for record.

NOTE :: In case the Employee has not submitted any medical certificate and he is being asked to report for medical examination. Then this draft may be suitably changed.

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ANNEXURE-G

SUGGESTED DRAFT OF THE LETTER TO BE ISSUED ON BRANCH/OFFICE LETER HEADTO THE BANK'S DOCTOR ADVISING HIM TO EXAMINE THE EMPLOYEE AND GIVE HIS OPINION. FOR THE EMPLOYEE WHO WANT TO REPORT FOR DUTY AFTER REMAINING ABSENT ON MEDICAL GROUNDS AND SUBMITTED A MEDICAL CERTIFICATE AT THE TIME OF RESUMING DUTY

Ref :: _____ Date :: _____

Dr._____,
_____,
_____.

CONFIDENTIAL

Dear Sir/Madam,

Re :: **Medical examination of ::**

Name	
E.C.No.	
Designation	
Branch/Office	

We write to inform that Mr./Ms. _____ was absent from duty w.e.f. _____ to _____ . Mr./Ms._____ has reported to-day for duties.

He has produced a Medical Certificate dated _____issued by Dr. _____ showing that he/she was suffering from _____ from _____to _____.

A copy of said Medical Certificate is enclosed for your perusal and ready reference.

We request you to medically examine Mr./Ms. _____ and advise us whether the reasons for his/her absence mentioned in the enclosed medical certificate are genuine or not and what is your medical opinion about the reasons of his/her absence. Please also advise us whether the employee concerned is medically fit to resume duties.

Kindly send your report in confidence directly to the undersigned.

Yours faithfully,

[_____]
BRANCH HEAD

Copy To :: [1] **Regional Head, _____ Region**
....For information.
[2] Personal file of Mr./Ms. _____ for record.

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ANNEXURE-H

Format of Application for Sabbatical Leave to Women Employees

(To be submitted in duplicate)

To,

_____
(Competent Authority)
Bank of Baroda

_____
_____

Madam/Dear Sir,

Re :: Request for sanction of Sabbatical Leave.

I refer to circular No. BCC:BR:104/132 dated 19th April 2012 on Scheme for Sabbatical Leave. I have read, understood and accept the terms and conditions laid down under the Scheme for Sabbatical Leave to Women Employees of the Bank.

I desire to avail Sabbatical Leave for _____ months/ years from the date of sanction accorded by your good-self.

I, therefore, request you to sanction me Sabbatical Leave, as stated above.

I have not availed/ availed Sabbatical Leave for ____ months/ years from _____ to _____.

Yours faithfully,

Date :: _____

_____
[Signature of Employee]

Full Name	
E.C.No.	
Designation	
Branch/Office	
Region	
Zone	
Postal Address while on Sabbatical Leave	

- -

(For branch/ office use)

Application Received on [Date]	
Acknowledged by [Please write Name & Designation]	
Sent for Vigilance Clearance to Regional Vigilance Department on [Date]	

(A copy may be retained before sending the application for vigilance/ non-vigilance clearance)

- -

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Name of the applicant	
E.C.No.	
Designation	
Branch/Office	

TO BE FILLED BY THE REGIONAL VIGILANCE DEPARTMENT

(Please tick the applicable point)

[1] It is certified that there is no matter involving vigilance/ non-vigilance angle pending/ contemplated against the employee. Accordingly, vigilance/ non-vigilance clearance is hereby given.

OR

[2] In view of contemplated/ pending disciplinary action involving vigilance/ non-vigilance angle against the employee, we are unable to give vigilance/ non-vigilance clearance in this case

Place :: _____
Date :: _____

_____

(Signature of Regional Vigilance Incharge)

- - - -

ANNXURE-4

6.0 GUIDELINES RELATED TO SPECIAL LEAVE FOR OFFICER & AWARD STAFF

1.0 SPECIAL LEAVE FOR TRADE UNION WORK

1.1 In supersession of para 1.39 of the 1st Bipartite Settlement dated 19/10/1966, with effect from the date of 8th Bipartite Settlement dated 2nd June, 2005, the Special leave will be allowed to certain employees for attending meetings and conferences of trade unions of bank employees as provided below:

a	Principal Office Bearers of All India Workmen Unions / Associations subject to maximum of :		Upto 21 days in a calendar year
	i	20 such members in the case of Unions having more than 25% membership.	
	ii	15 such members in the case of Unions having less than 25% membership.	
b	Central Committee Members of All India Workmen Unions / Associations subject to a maximum of :		Upto 17 days in a calendar year
	i	40 such members in the case of Unions having more than 25% membership.	
	ii	30 such members in the case of Unions having less than 25% membership.	
c	Office Bearers of the Executive Committee of the State of Regional Level Units of All India Workmen Unions / Associations subject to a maximum of :		Upto 7 days in a calendar year.
	i	20 such members in the case of Unions having more than 25% membership.	
	ii	15 such members in the case of Unions having less than 25% membership.	

1.2 In terms of Bipartite Settlement and the Bank's Settlement dated 23/12/66 entered into by the Bank with All India Bank Of Baroda Employees' federation, the special leave will be allowed to certain Employees for attending meetings and conferences of the trade unions of the Bank Employees as provided below.

1	Office Bearers of all India Bank Employees Association (AIBEA), National Confederation of Bank Employees (NCBE), National Organisation of Bank Workers(NOBW), Indian National Bank Employees Federation(INBEF) and Bank Employees Federation of India (BEFI).	Upto 21 (twenty-one) days in a calendar year.
2	Central committee members of NCBE/AIBEA/NOBW/ INBEF/ BEFI.	Upto 17 (seventeen) days in a calendar year.
3	Office bearers of Executive Committee of State or Regional organisations affiliated to NCBE/AIBEA/ NOBW/INBEF/BEFI.	Upto 7 (seven) days in a calendar year.

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1.3 The benefit of special leave as above shall be available only to those office bearers nominated for the purpose by the All India Workmen Unions/ Associations who are parties to the Settlement and signing it.

1.4 Provided that an Employee who falls under more than one of the above categories will be entitled to claim only the highest quantum of special leave under any of the categories under which he falls.

:: ILLUSTRATION ::

If an Employee is a member of the central committee of a trade union of Bank Employees and also an office bearer of the executive committee of the state/regional organisation affiliated to all India organisation of the same union he would be entitled to 17 days special leave being a member of the central committee of the trade union of Bank Employees and would not get additional special leave of seven days for being an office-bearer of the state/regional organisation.

1.5 **The special leave as above is also available to the Office bearers, Central Committee members of the All India Bank of Baroda Employees' Federation and Office bearers of the Executive Committee of the State or Regional Organisations affiliated to All India Bank of Baroda Employees' Federation.**

1.6 Office bearers, Central Committee members of NCBE/AIBEA/NOBW/INBEF/ BEFI or office bearers of Executive Committee of State or Regional organisations affiliated to NCBE/AIBEA/NOBW/INBEF/BEFI can be sanctioned special leave only on the basis of list received from Corporate/Head Office and on receipt of written communication from Regional Office.

1.7 The members/office bearers of the trade union are not entitled to any special leave to attend any other trade union activities over and above their eligible leave in terms of para 1.2 above.

1.8 An officer who is an office bearer of a workmen's union shall not be entitled to special leave under these provisions.

1.9 An Employee on special leave shall be entitled to pay and allowances as if he was on duty.

1.10 Duty leave or special leave should not be granted to representatives of unions for assisting Labour Enforcement Officer for verification of membership done by the Labour Commissioner.

1.11 Branches/Offices, which receive the applications from their workmen for grant of special leave, should refer the matter to Regional Authority for necessary sanction.

2.0 SPECIAL LEAVE FOR PARTICIPATION IN NATIONAL/INTERNATIONAL SPORTS TOURNAMENTS ::

2.1 An employee of the Bank who ::

[a] Represents the Bank/Bank's team in any official tournaments, in any field of sports should be treated as on special leave (without debiting to his leave account) for such period he is required to be away from duty for the purpose of participating in tournaments of appropriate level as mentioned above **OR** represents the State in Senior Nationals or represents the country in Olympics, ASIAD, Commonwealth Games or any other Open International Tournament/Event **OR** in any series/match against another country with Government's approval, would be eligible

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for sanction of special leave for the period of actual days on which he participates in the event as also the time spent in travelling to and from such tournaments/meets by the most direct route. Further if any coaching camp is held in connection with the above mentioned events and a bank employee is required to attend the same, the Special leave may be granted for this period also. In such cases, special leave may not be restricted to –30- days in a calendar year.

2.2 An employee of the Bank who participates in the Bank's team in any official tournament as Referee, Umpire, Judges, Coaches and Managers may be considered for the purpose of special leave as a player in the team.

2.3 Special Leave facility to the employees participating in the sports events of National/International importance may be sanctioned/extended only to those employees who have sought prior permission from the Bank for participation in such events.

2.4 Granting of special leave as above is subject to the guidelines being issued by the Indian Banks Association in this regard from time to time.

2.5 CLARIFICATIONS ::

[a] The facility of special casual leave for indoor games competition like Chess, Carom, Table Tennis, etc should only be given for participation in sporting events of National/International importance and need not be extended for local tournaments.

[b] Where the Bank decides to allow participation of employees in Inter Regional/ Zonal/ Bank Tournaments, there need not be any restriction in regard to the number of days for which special leave is to be given.

3.0 SPECIAL LEAVE TO SPORTSMEN EMPLOYEES & OFFICIALS
(FOR JUNIOR NATIONAL & ALL INDIA "A" GRADE TOURNAMENTS):

3.1 The Governing Council of the Banks' Sports Board in its meeting held on 07.08.1997 has decided as under ::

[a] Sportsmen employees participating at the Jr. National be granted special leave on the same lines as admissible to sportsmen participating at the Sr. National Level Tournaments.

[b] Sports officials from banks as defined by Banks' Sports Board, i.e. Referees, Umpires, Judges, Coaches & Managers whose services are requisitioned by the respective Federations for officiating at the Jr. National or for any "A" Grade All India Tournament may be granted special leave at the discretion of the Bank subject to a maximum of 30 days in a calendar year.

4.0 SPECIAL LEAVE FOR MOUNTAINEERING/TREKKING EXPEDITION ::

4.1 An employee may be granted special leave not exceeding 30 days in a calendar year, subject to the following conditions:

[a] That the expedition has the approval of the Indian Mountaineering Foundation/ organised by Youth Hostels Association of India and a certificate should be produced of having participated in the approved expedition.

[b] The Special Leave facilities for mountaineering/ Trekking expeditions shall not exceed -30- days on one occasion and not more than three occasions in the employee's entire career with a gap

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of at least two years between two expeditions. In exceptional circumstances the gap of two years could be relaxed at the Bank's discretion.

4.2 The period of absence in excess of 30 days would be treated as regular leave of the kind admissible under the leave rules of the Bipartite Settlement. For this purpose, employee may be permitted, as a special case to combine special leave with the regular leave.

5.0 SPECIAL LEAVE FOR PARTICIPATION IN CULTURAL ACTIVITIES ::

5.1 An employee who represents the Bank/Bank's team in an official competition/ programme in dramatics/ plays, music, dance etc., or participates in the cultural activity at the State/ National level, may be granted special leave (without debiting to his leave account) for such period as he is required to participate in the cultural activity, subject to a maximum of -15-days in a year.

5.2 An employee who is chosen as judge in any such competition may be granted special leave not exceeding half of the total absence caused by such participation with a maximum of -7-days in a year.

5.3 The Director/Manager, if the Bank's cultural team may be considered for the purpose of granting special leave as a member of the team.

5.4 No special leave will be sanctioned for practice or for participation in locally organised cultural activities.

6.0 SPECIAL CASUAL LEAVE FOR BLOOD DONATION :

6.1 An employee who donates blood, may be given special casual leave for one day on production of a certificate from the medical officer of the hospital where he has donated blood.

6.2 The special casual leave is to be granted on the very day on which the blood is donated by the employee.

7.0 SPECIAL LEAVE TO BANK EMPLOYEES JOINING CIVIL DEFENCE/ HOME GUARDS ETC. ::

7.1 If during an emergency, a staff member, who is enrolled as a member of the Civil Defence Service or Home Guards, is required to perform any duties and functions during office hours, the period of absence shall be treated as on duty, if a request to that effect is received from the concerned Civil Defence/Home Guards Authorities.

7.2 The staff members may also be permitted to receive in addition to their pay, such allowance as may be prescribed for them Under the Civil Defence Service Rules, 1962.

7.3 The above facilities are not admissible to staff members desiring to join Civil Defence Organisation/ Home Guards on a whole time basis.

8.0 SPECIAL LEAVE IN CASE OF ACCIDENT/ INJURY WHILE ON DUTY/ PLAYING FOR THE BANK ETC. ::

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8.1 In cases of injuries sustained by a workman in the course of his duty, he shall be treated on special leave for period of his absence required for the treatment.

[a] When an employee is injured/hurt or meets with an accident while on duty whether in the Bank or elsewhere including while on deputation and training, he may be granted special leave, without debiting the same to his leave account for the period he is required to remain absent from his duty due to injury sustained by him provided such injury was not occasioned by employee's own negligence or action.

[b] When an employee meets with an accident/sustains injury while playing for the Bank in any official tournament or representing in a team at the State or National level in any tournament, he also be granted special leave, without debiting the same to his leave account, for the period he is required to remain absent from his duty due to injury sustained by him.

[c] The employee who sustains injury in the above circumstances may also be reimbursed the actual medical expenses incurred by him for the treatment of the injury after getting the medical bills verified from the Bank's Doctor and provided the Management is satisfied about the genuineness of the claim.

[d] When the absence of an employee due to the above circumstances exceeds three days, the same should be supported by a medical certificate.

8.2 Competent Authority:

8.2.1 The Zonal Authorities are authorised to decide, in their discretion, cases which fulfill the above norms as under:

[a] to sanction special leave upto maximum of 30 days in a year; and

[b] to reimburse medical expenses upto Rs. 10,000/-.

8.2.2 The General Manager(HRM) is the Competent Authority for sanction of special leave beyond 30 days in a year and/or reimbursement of medical expenses beyond Rs.10,000/-.

8.2.3 To reimburse actual medical expenses incurred upto Rs. 10,000/- p.a. (in each case) excluding conveyance charges and after getting the medical bills verified from the Bank's doctor, the Zonal Authority should be satisfied about the genuineness of the claim.

8.2.4 The medical expenses reimbursed under the above circumstances would be outside the medical aid (under Bipartite Settlement) and ex-gratia medical aid reimbursed to the staff members.

9.0 GRANT OF STUDY LEAVE FOR GOING ABROAD ::

9.1 An employee may be sanctioned study leave, subject to following conditions:

[a] The subject of study of the applicant employee should be such as would be useful to the concerned employee in the discharge of his duties in the Bank on his return, such as banking or business management/administration.

[b] The employee should have put in five years of service.

[c] The work and the conduct of the employee during the period of service should be good.

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[d] The leave should be on loss of pay and should not normally exceed more than 2 year.

[e] The applicant should produce satisfactory evidence regarding admissions to a foreign university before leaving and follow it up with periodical evidence of the courses he is pursuing, producing the requisite certificate from the college concerned.

[f] The applicant will have to execute a bond for Rs. 3,00,000/- in favour of the Bank. It may also be stated here that the bond will have to be executed on stamp paper of the appropriate value, the cost of which will have to be borne by the concerned employee. Normally, the bond will be for a period of -3- years.

9.2 The Regional Authorities must ensure that the applicant satisfies the aforesaid conditions before referring his case to the HRM Department, Head Office, Baroda, for advice. Along with the application, the Regional Authorities must also furnish the full service particulars of the employee concerned in Proforma of application.

10.0 SPECIAL CASUAL LEAVE FOR SMALL FAMILY NORMS ::

10.1 Employees of the Bank shall be entitled to the following facilities for family planning:

[a] Male employees, who undergo sterilization (Vasectomy operation), shall be entitled to special casual leave for a period not exceeding six days.

[b] Female employees, who undergo non-puerperal Tubectomy operation, shall be entitled to special casual leave for a period not exceeding fourteen days.

[c] Female employees, who have IUD insertions, shall be entitled to one day's special casual leave.

[d] Male employees, whose wives undergo non-puerperal or puerperal Tubectomy operation, shall be entitled to special casual leave for a period not exceeding seven days, subject to production of a medical certificate from the doctor who performed the said operation, the effect that the presence of the employee is essential for the period of leave to look after his wife in connection with post-operation care.

[e] An employee developing post sterilisation complication shall be entitled to special leave to the extent of the period for which he or she is hospitalised for such post-operation complication, subject to production of necessary certificate from the concerned hospital authorities/authorised medical attendant. If need be the Bank's doctor may be asked to examine such employee and issue the required certificate.

[f] Special Casual leave is to be granted only in respect of those operations which are preformed for promoting small family norms under the Government Scheme and subject to submission of satisfactory medical certificate.

[g] An employee is not entitled to Special Casual Leave after Maternity leave, if the Sterilisation/ re-canalisation were done during the maternity leave.

10.2 The Government has since clarified that the special casual leave connected with sterilisation, re-canalisation under family welfare programme may be suffixed as well as prefixed to regular leave or casual leave. However, special casual leave should not be allowed to be prefixed both to casual leave and regular leave. Special Casual leave may either be prefixed to regular leave or to casual

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leave and not both. Sundays and other holidays shall be taken into account if they fall in between such period.

11.0 SPECIAL CASUAL LEAVE FOR DISABLED EX-SERVICEMEN EMPLOYEES ::

11.1 The Bank has been granting special casual leave not exceeding 15 days in a calendar year to the Disabled Ex-Servicemen for enabling them to appear before Medical Re-Survey Board for assessing their disability pension or to go to artificial centre for replacement of artificial limb(s) or for treatment. The maximum period of 15 days would include transit time (both ways) and the same may be sanctioned on the basis of certificate of Artificial Limb centre or hospital or Medical Re-survey Board as the case may be.

11.2 This facility of special leave can be considered to those disabled ex-servicemen who are provided with artificial limbs as a result of injury sustained in military operation and not otherwise.

12.0 SPECIAL LEAVE (HALTING ALLOWANCE ETC.) TO DEFENCE REPRESENTATIVE (FOR DEPARTMENTAL ENQUIRY AGAINST AWARD STAFF ::)

12.1 If the representative defending the employee is an employee of the same Bank at an outstation branch within the same state, he shall be relieved on special leave (on full pay and allowances) to represent the employee and be paid one to and fro fare. The class of fare to which he will be entitled would be the same as while travelling on duty. In case of any adjournment at the instance of the bank/enquiry officer, he may be asked to resume duty and if so, will be paid fare for the consequential journey. He shall also be paid full halting allowance for the period he stays at the place of the enquiry for defending the employee as also for the days of the journey which are undertaken at the Bank's cost.

12.2 'State' for the purpose, shall mean the area, which constituted a political state.

13.0 SPECIAL LEAVE/TA/DA TO EMPLOYEES SUMMONED (TO ATTEND COURTS OR DEPARTMENTAL ENQUIRIES NOT AGAINST EMPLOYEES OF THE BANK:))

13.1 As regards granting special leave and travelling and Diem allowance to employees who are summoned to attend courts or departmental enquiries outside the Bank for giving evidence. The same may be granted to such employees provided ::

[a] The employee has been officially served with a summons issued by a Civil or Criminal Court or the outside Inquiring Authority.

[b] The state or the Bank is directly a party to the proceeding and the employee is summoned to give evidence in his official capacity.

[c] If the summons is issued in outside departmental enquiries, the authority issuing the summons is a properly constituted one.

[d] The employee produces a certificate to the effect that in compliance of the said summons, he had, in fact, attended the Court/Enquiry.

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[e] The employee produces evidence or informs the Bank in writing to the effect that he has not received any payment whatsoever from the Court/Inquiring Authority for his having attended the said Court/Enquiry to give evidence.

13.2 In the event of the employee having received any such payment from the Court/Inquiring Authority he should either:

[a] Claim TA/DA from the Bank and credit to the Bank the payment received from the Court/Inquiring Authority.

OR

[b] Retain the payment received from the Court/Inquiring Authority and forgo his claim for TA/DA from the Bank.

13.3 Cases not falling within the aforesaid guidelines should be referred to Industrial Relation Department at Central Office Bombay for necessary advice.

14.0 GUIDELINES ON CLOSURE OF CENTRAL GOVERNMENT OFFICES (INCLUDING ESTABLISHMENT OF THE CENTRAL GOVERNMENT IN CONNECTION WITH GENERAL ELECTION/ BYE-ELECTION TO PARLIAMENT/STATE ASSEMBLIES AND OTHER ELECTION TO LOCAL BODIES - SANCTION OF SPECIAL CASUAL LEAVE, ETC. ::))

14.1 The guidelines contained in Government of India, Ministry of Finance O.M. No.12/4/86-JCA dated 8th March, 1987 in the matter are as under :

I. General Election to Lok Sabha/ State Assemblies ::	I. Facilities/Privileges to Central Government Employees :: **[a] <u>Holiday/Closure of Offices :</u>** In connection with General Elections to Lok Sabha or a State Assembly, a local holiday is usually declared by the State Government on the date[a] of polling, if held on day[s] other than Sunday or other closed holiday. When such a holiday is declared, the Central Government Offices located in such places should also be closed on the polling day[s] in accordance with the practice adopted by the State Government. **[b] <u>Grant of Special Casual Leave ::</u>** Every eligible voter is entitled to be registered in the electoral roll of a constituency in which he ordinarily resides. In some cases, it may so happen that the Central Government employees residing, and enrolled as a voter, in a particular place/ constituency, say Delhi [where the election is to be held] may be employed in any office located at some other place, say, Faridabad/ Ghaziabad, etc. In such cases, the individual Central Government employees may be granted special casual leave, if his office does not happen to be closed on that particular day to enable him to exercise his franchise.
II. Bye-Elections : [i] Lok Sabha	**II.[a] <u>Holidays/Closure of Offices ::</u>** State Government normally declares a local holiday in the particular area/ constituency on the polling day[s] where the election is to be held. **[b] <u>Grant of Special Casual Leave ::</u>** Permissible on the same ground as in the case of general elections [of 1[b] above].

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Bye-Elections : [ii] State Assemblies	**[a] <u>Holiday/Closure of Office ::</u>** In bye-election to State Assemblies, Central Government offices should not be closed. It would be sufficient if only those Central Government employees who may be placed on election duty are permitted to absent themselves from office on the polling day[s]. All other employees should be given facility to exercise their franchise either by way of coming late to office or by being allowed to leave office early or a short absence on that day, subject to the exigencies of the services. **[b] Grant of Special Casual Leave ::** Permissible on the grounds/ circumstances as in the case of general elections [of 1[b] above]
III. Panchayat/ Corporation/ Municipalities or other local bodies.	III. The Central Government Offices should not be closed. The Government employees who are bo0nafide voters and desire to exercise their franchise should however, be offered reasonable facility, subject to the normal exigencies of service, either by way of coming late to office or by being allowed to leave office early or a short absence on that day.

14.2 The above guidelines of O.M. dated 8th March, 1987 are applicable in respect of Central Government industrial establishments.

15.0 TIME-OFF TO WORKMEN REPRESENTATIVES ATTENDING PROCEEDINGS BEFORE CONCILIATION AUTHORITIES :

15.1 **For attending proceedings before Conciliation authorities ::** Workman Representatives attending proceedings before Conciliation Authorities are given time-off as under ::-

[a] Only one workman representative is granted permission to represent the case of only an employee of our Bank at the preliminary discussions/ conciliation proceedings before the conciliation authorities.

[b] Such permission is restricted to the time required to attend proceedings before the conciliation officer at the same station/ place and is not available for attending proceedings at outstation places.

[c] Such workman representative is required to seek prior permission of their respective reporting authorities.

[d] The foregoing is not available to offices who are office bearers of Unions.

15.2 **For attending Labour Courts / Tribunals ::**

As regards leave for attending Labour Courts or Tribunals, the Sastry Award has stated that it is unnecessary to give any directions as ordinarily the Court or Tribunal would be in a position to give appropriate directions. In view of this direction of Sastry Award, attendance in the Labour Courts or Tribunals may be permitted depending on the Court Directions. In the absence of any specific directions, no such facility can be provided.

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15.3 **Clarifications ::**

15.3.1 The guidelines for extending time-off facility to workmen representative at the same station for attending conciliation proceedings are based on the advice received from IBA. The IBA has clarified as under ::-

[a] Government of India, Ministry of Finance has directed that no office-bearer or any employee can be permitted to engage in any activity during office hours to the detriment of his normal office work and that unauthorized absence on the part of employees, whether they are office-bearers of unions or otherwise, should not be allowed except to the extent permissible for legitimate trade union activities as provided for in Awards/ Bipartite Settlements and only in accordance with the norms laid down in this behalf.

[b] IBA does not envisage any Special Leave/duty leave facility beyond what is provided in the Bipartite Settlement. Therefore, the absence of office bearers of any Union for the purpose of representing an employee of the Bank before any Conciliation Officer, Labour Court or Tribunal would be a legitimate Trade Union activity provided the action is with prior permission of the Bank and that the absence is treated as Special Leave within the meaning of Para 13.39 of the Bipartite Settlement dated 19/10/1966.

[c] In the light of the above, the facility provided to the Office bearers of any Trade Union/Association for being present before the Conciliation Officer shall also fall within the ambit of Para 13.39 of the 1st Bipartite Settlement dated 19/10/1966. Any Office bearer/employee seeking permission to attend conciliation proceedings may be permitted provided it is with the prior permission of the Bank and such absence is treated as Special Leave within the meaning of Para 13.39 of the 1st Bipartite Settlement dated 19/10/1966 or any other applicable leave.

16.0 QUARANTINE LEAVE ::

16.1 In case an Employee is absent from duty on account of quarantine, the Bank may, at the request of the Employee treat such absence upto a maximum of three months as privilege leave or sick leave if otherwise permissible.

17.0 GENERAL CLARIFICATIONS ::

17.1 Sanction of any of the above kind of leave is not a matter of right. It is always subject to proper sanction by the Competent Authority.

17.2 Employees are not eligible for any special leave for reconstruction/repairing their houses in flood affected areas. They may however be granted eligible leave to their credit for such purpose.

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18.0 IBA GUIDELINES ON ABSENCE FROM DUTY

(ON ACCOUNT OF CURFEW, NATURAL CALAMITIES, BUNDH, AGITATION, BREAKDOWN OF PUBLIC TRANSPORT SYSTEM, ETC.)

Ref: ANNEXURE-5 : Master Circular

1.0 ABSENCE OF EMPLOYEE ON ACCOUNT OF CURFEW ::

1.1 **Where a bank office is kept closed for the day ::** If a bank of office remains closed on account of a curfew order imposed during the entire working hours, the employees should be given special casual leave for the day.

1.2 **Where a bank office is kept closed for part of the day ::** If a curfew is imposed only for part of the day and therefore the bank office is kept closed for part of the working hours, the employees who attend office during the hours the office is kept open should be treated as having attended the office for the full day. The absence of employees who do not attend office during the time it is open should be adjusted against their appropriate leave account.

1.3 **Where the bank office remains open ::** Where an employee is unable to attend office on account of imposition of curfew at the place of residence or at the place which falls on way to the bank office, his absence could be treated as a special casual leave. Special casual leave in such cases would be permissible only if it is physically impossible for the employee to report for duty. No special casual level should be given if it is possible for him to reach the office by a circuitous route avoiding curfew-bound area or if special permission has been given by the Government authorities to move through the curfew bound areas for to and fro journeys to the bank/office, on production of identity cards. etc.

2.0 ABSENCE OF BANK EMPLOYEE DUE TO NATURAL CALAMITIES OR CIVIL COMMOTION OR ANY OTHER CAUSE BEYOND THE CONTROL OF THE BANK ::

2.1 If the closure of the bank is necessitated for reasons of natural calamities such as fire, rains, deluge or civil disturbances such as riots or any other cause beyond the control of the Bank, only appropriate leave including casual leave, but not special leave, should be granted to bank employees in terms of Paragraph 511 of the Sastry Award.

3.0 ABSENCE OF EMPLOYEES DUE TO BUNDH, MORCHA, STRIKE, RAIL/ RASTA ROKO, ETC. ORGANISED BY VARIOUS POLITICAL/ RELIGIOUS AND OTHER PARTIES, UNCONNECTED WITH THE BANKING INDUSTRIES ::

3.1 In all cases where the Bundh, etc. is supported / co-sponsored or actively assisted by bank employees or their affiliated Union/Association, action should be taken against employees who absent themselves from duty be effecting "Wage Cut" on the basis of the principle "No Work No Pay" in addition to any action the management may like to take as per the Service.

3.2 In all cases where the Bundh, etc. is not supported/co-sponsored or actively assisted by bank employees or their affiliated Union/Association, if an absenting employee gives a letter stating that he was not a member of any Union/Organisation which gave a call for the Bundh etc., and he did not participate in the Bundh etc., but was prevented from attending office due to non-availability/disruption of transport facilities, physical obstruction or other legitimate reasons, his appropriate leave account may be debited.

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4.0 ABSENCE OF EMPLOYEES DURING STRIKE/ AGITATION, ETC ::

4.1 If there is a call for strike given by any union of bank employees and an employee remains absent on the strike day, he should be deemed to be on strike and his ages for the day should not be paid on the principle of "No Work No Pay" in addition to any action the management may like to take as per the Service Rules.

4.2 If on the day of the strike, a particular office of a bank remains locked, the absence of the employees who were not on strike should be regularized as special casual leave by an authority not lower than the Deputy General Manager subject to fulfilment of the following conditions :-

[a] If the employee is a member of the union which has given a call for strike, he should advise the bank in writing before the strike day that although he is a member of the union which has given a call for strike, he has no intention to go on strike.

[b] A letter by the employee, even if he is covered by [a] above stating that he was not on strike and he had come to attend the office in the usual manner but could not do so as all the doors were locked.

[c] If it is established that even one or two employees were able to enter the office and the doors were opened any time before the close of business hours, leave should not be given to those who did not enter the office.

5.0 ABSENCE OF EMPLOYEES FOR PART OF THE DAY ::

5.1 Wherever employees without prior permission of the management go on agitation of any form during office hours, they will have to be treated as having committed breach of contract of service and the principle of "No Work No Pay" should uniformly apply subject to the decisions of the Court, if any. Even where an employee is in breach of his contract for part of the day, he will not earn wages for the full day subject to the condition that the bank does not acquiesce in the breach by taking work from such employee for the rest of the day.

5.2 In such a case, care should be taken to give an intimation to the employees sufficiently in advance, through a notice, which may be displayed or circulated, that no further work is expected of them for the rest of the day. In a "No work No Pay" situation, the question of deduction of wages does not arise as the employees have not earned wages, as normal work in the normal manner in accordance with the contract of employment which is a condition precedent for earning wages has not been satisfied. Banks should also ensure that appropriate adjustments are made at the time of disbursing the salary for the month.

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19.0 ATTENDANCE, PUNCTUALITY AND DISCIPLINE AT BRANCHES/OFFICES

Ref: ANNEXURE-6: Master Circular

Our Bank being a service organization, the delivery of products and services across the counter is of paramount importance for better customer service. This is necessary for keeping a high image of our Bank. To remain viable in the era of competition and to sustain the Bank's goals, there is a pressing need to maintain discipline so as to be able to provide efficient and prompt customer service. Each staff member must introspect and take upon themselves the task of improving work culture to meet the emerging demands of the Customers.

During the course of HR audit, a general laxity in enforcement of attendance, punctuality and discipline at the branches/offices has been observed. In spite of clear and specific guidelines in the matter, irregularities and aberrations exist. In order to maintain competitive edge to retain existing customers and to attract high value customers, we have to maintain high standards of punctuality and discipline at branches / offices. We have been advising repeatedly that attendance, punctuality and discipline at branches/ offices is a pre-requisite for good customer service and achieving business goals. The punctuality in attendance of staff members and general discipline at branches/ offices is the utmost requirement.

The focus has now shifted to the "Man at the Counter" where the Customers get the feel of the services rendered by the Bank. Obviously, it will not augur well with the image of the Bank if the Customer face vacant counters during the working hours. Hence, this aspect is basic to providing efficient and continuous counter service.

Service rules applicable to staff members clearly stipulate that they should report at the branch/office well in time, put-in full day's work and maintain discipline. There is no ambiguity in service rules. What is needed is the will to implement the service rules and build up a work culture conducive to business interest of the Bank.

Action Points:

At the cost of repetition, we reiterate the Bank's guidelines/rules on attendance, punctuality and discipline as under;

Discipline at work place is not negotiable. It should be a continuous effort of the Branch Head and other reporting/controlling authorities to nurture and propagate a culture of discipline at branches/offices. Please firmly believe that discipline at work place is a nonnegotiable cultural issue and propagate the same.

Attendance & Punctuality:

[a] It should be noted that Attendance Register is a document required to be maintained under law and it has wider legal implications if not properly maintained. Instances are not uncommon when The Attendance register is manipulated/ tampered to camouflage commission of crime/acts of misconduct by staff members. Therefore, the Branch Head, Joint Managers and the Staff Officers have specific responsibility to ensure that the Attendance Register and Movement Register is not tampered with. They would also be responsible for maintaining the same.

[b] The staff members should not be allowed to report late or leave office early. They should mark the exact time of their reporting and leaving office. In case any staff member is found marking incorrect timing in the Muster roll, appropriate noting be made in the Muster roll besides advising him in writing to mark correct timing.

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[c] **There is no rule for permitting grace time or concessions to any staff member in attendance and punctuality**. No relaxation whatsoever should be permitted in regard to reporting time and leaving time.

[d] All the staff members should be available during office hours and discharge their allotted duties. In case any staff member is required to leave the branch/office, for short period, the time of his exit and time of re-entry should be properly recorded in the Movement Register. Movement out of branch/office for personal purposes should be discouraged.

[e] Reporting late or leaving early should not be allowed. Any staff member reporting late should be marked "Absent" in Attendance Register. The exact time of reporting and leaving the office should be marked in the Attendance Register. Further, any staff member not available at the branch during office hours should be recorded in the Attendance Register appropriately and salary for the day should be deducted on the basis of "No Work, No Pay" besides suitable disciplinary action for such conduct.

[f] Necessary steps may be taken to allay any reservations that may be faced in this regard from any quarters. Educate and counsel all concerned about the importance of maintaining attendance, punctuality and Discipline.

Leave Records ::

Leave records have a direct bearing on maintenance of attendance, punctuality and discipline. Therefore, the Branch Head should ensure the following:

[a] It should be clearly understood that sanction of leave is not a matter of right of the staff members in terms of the Bipartite Settlements/ officers' Service Regulations. The right to sanction or reject leave is a managerial function and is exercised keeping in view administrative exigencies of the Bank. Therefore, absence of staff members should not be treated indiscriminately as leave by post-facto sanction.

[b] The branches/offices should strictly follow the provisions of the Bipartite Settlements and officers' Service Regulations with regard to grant of leave. The provisions relating to purpose for which leave can be sanctioned, period of leave, number of occasions for availing leave, etc as stipulated in BPS/BOBOSR should be strictly followed without any deviation.

[c] Leave should be regulated in such a manner so that it does not affect Bank's work.

[d] Absence of staff members without prior sanction of leave should be treated as unauthorised absence on loss of pay. Therefore, the staff members desirous of availing leave should apply well in advance in prescribed proforma and seek its sanction. In case of sick leave, the staff members should intimate his sickness and request for sanction of sick leave with supporting Medical Certificate acceptable to the Bank.

[e] Leave record should be properly maintained and updated.

[f] Detailed guidelines have been issued vide Circular NO CO:BR:94:133 dated 30.5.2002 (Same is incorporated in this Master Circular) to effectively deal with cases of "Extra-ordinary leave in loss of Pay" and "Unauthorised absence on Loss of Pay" Such absence/leave should be properly recorded in the Leave Register. Salary should not be paid for the period of "Extra-ordinary leave in loss of Pay" and "Unauthorised absence" and the annual increment should be deferred by equal number of days. The same should also be reported to the Regional Head immediately.

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Discipline :

[a] All the staff members are required to build a culture of discipline and high standard of customer service.

[b] The staff members are required to maintain discipline at work place and desist from committing, aiding or abetting acts of indiscipline.

[c] The acts of indiscipline which directly affect customer service, viz. unauthorised absence, non-availability of staff members at work place during office hours, misbehaviour with the customers, refusal to carry out lawful and reasonable instructions of superiors, refusal to carry out allotted duties, etc. would attract disciplinary action as per rules.

[d] Similarly, any acts of indiscipline/misconduct will attract disciplinary action as per rules. Enforcement of discipline is not negotiable.

[e] Maintenance of discipline at branches/offices is a managerial function. Therefore, the acts of indiscipline should be reported to the Controlling/Disciplinary Authority for appropriate action as per rules. Even suppression/non-reporting of any act of indiscipline by staff embers would call for suitable action against the controlling/reporting authority.

With the above we would like to put all staff members on notice that non-adherence of attendance and punctuality would be viewed seriously and action will be initiated against the staff members who do not follow prescribed norms.

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CHAPTER 15: PAYROLL & LEAVE MODULE

Bank is having a Centralized Web based payroll enabling uniform calculation of salary and interpretation of rules across the Bank. The system is developed by M/S Fluous Systems and aims at:

a) Rule based, Web based
b) Data is centralized
c) Optimum Atomization
d) No need for transfer of salary particulars.
e) Integrated with Oracle HRMS and CBS System for recovery of staff loan installments and credit of salary
f) Calculation of Overtime, Temp Spl. Pay, Officiating allowance. etc.
g) Adequate reports enabling dependable MIS
h) Provision of Self Service
i) Further integration with Trust, Leave and Benefits Modules
j) Calculation of monthly income tax automatically.
k) Facilitates for deduction of check off /Welfare Association / ESCORT / Family Benefit Scheme
l) Court Order Recovery/Furniture Advance Recovery

Payroll implementation has resulted in removing salary jobs from the branches making them free for business development. Major work relating to salary payment is being taken care by Core Team at Head Office and salary changes on account of increment, release of PQP, FPP was required to be reported by Regional Payroll Team to Head Office. With the deployment of increment module, sanction of increment is also made web based and on line with adequate reports.

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Broadly, Payroll functions on following integration:

Regional payroll team is required to perform following activities for salary processing:

(1) Taking report of employees from HRMS in respect of employees whose salary is to be processed.

(2) Functionary attending HRMS of region should be informed of the changes which are required to be made in HRMS affecting payroll.

(3) Obtain report of head count from Fluous performing following steps.

(A) go to main menu-> reports -> payroll reports -> payroll data query
(B) select structure (officers/clerks/sub staff)
(C) select record type as earn/ded (original)
(D) select period-> current month
(E) Select organization-> your branch/office.
(F) select-> headcount from drop down box and click load
(G) select-> check for excel report
(H)Go to view detail. a new window will appear
(I) select close
(J) Print the output and compare the same with report received from HRMS. It should be ensured that print out cover only those employees for which salary is to be made by your branch.

(4) Entering inputs for salary for current month.

For entering temporary special pay details of award staff:

Select main menu-> apply-> temporary special pay
Enter employee number of the employee to whom the temporary special allowance is to be paid.
Screen will show the details of employee.
Click add
Row for entering the data will appear. Complete the data entry. Please note that date is to be entered using calendar given and not by typing the dates.
The employee id column next to number of days may be left blank. If there are more than one entry for one employee, click on add rows. After incorporating all details, save the data. For deleting wrong entry, use delete button and if before saving, the mistake is noticed, use cancel button. For modifying the data, use modify button.

For entering accommodation details (this is used for calculating HRA payable/rent recovery)

Select main menu-> apply -> accommodation

Enter employee number and click add details
Select correct accommodation type from the drop down box
Based on the selection, mandatory boxes in which data is to be entered will get enabled.
Complete the data entry and click save button.
Care: please note that in any case, previous entry made should not be deleted. For any correction, new entry should be made.

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For entering LIC details of employees:

Select main menu-> apply ->employee LIC details
Enter ec no of the employee for whom new policy is to be added and click add.
Enter the policy number, amount of premium, start date.
Click save button.
Care: stop date field should not be entered. this is to be used only when the deduction towards that policy is to be stopped. in case of transfer of employee also, stop date should not be entered.

For deleting wrong entry, use delete button and if before saving, the mistake is noticed, use cancel button. for modifying the data, use modify button.

For entering overtime details of employees:

Select main menu-> apply ->overtime->overtime input
Enter ec no of the employee to whom overtime is to be paid.
Select date from calendar for which overtime is to be paid
Enter overtime duration in minutes.
if there is more than one entry for one employee, click on add rows.
Click save button.

For deleting wrong entry, use delete button and if before saving, the mistake is noticed, use cancel button. For modifying the data, use modify button.

For release and approval of increments: (This will be only after increment data of region is uploaded. Till such time, sanction of increment will have to be informed to Regional Office.

Select main menu->payroll->employee increment->generate increment->select branch->select period->click generate increment (this will generate increment due in the month. this is mandatory)

Select main menu->payroll->employee increment->view increment list select branch->select period->click view increment list (this will show the report after generation only)

Select main menu->payroll->employee increment->approve increment ->select branch->select period->click show increment list (this will show the increments/stagnation increment/pqp/fpp to be released in the month. kindly verify the detail.

Then select check against the ec number and click approve.
For selecting all, click tag all.

For entering officiating allowance of officers:

Select main menu-> apply-> officiating
Enter employee number of the officer to whom the officiating allowance is to be paid.
Screen will show the details of employee.
Click add
Row for entering the data will appear. Complete the data entry. Please note that date is to be entered using calendar given and not by typing the dates. Ensure entering all the relevant data.
The employee id column next to number of days may be left blank. if there is more than one entry for one employee, click on add rows. After incorporating all details, save the data.

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For deleting wrong entry, use delete button and if before saving, the mistake is noticed, use cancel button. For modifying the data, use modify button.

For entering mid academic/Hindi/protected CCA in case of transfer under redeployment settlement-2001 of employees:

Select main menu-> apply -> mid academic/Hindi all.
Select type for which entry is to be made i.e. midacdallw/Hindi/cca
Enter ec no of the employee for whom entry is to be made.
Click add button.
Enter amount, start date and stop date.
Click save button.
Care: stop date field should not be blank.

For deleting wrong entry, use delete button and if before saving, the mistake is noticed, use cancel button. For modifying the data, use modify button.
Protected CCA will mean CCA to be protected to those employees redeployed under redeployment settlement-2001.

For entering voluntary PF declaration for deduction of vpf of employees.

Select main menu-> apply ->voluntary pf declaration
Enter ec number of the employee and click add details
Enter the relevant data and click save button.
For deleting wrong entry, use delete button and if before saving, the mistake is noticed, use cancel button. for modifying the data, use modify button.

For entering closing allowance, manual income tax, non deduction of income tax, leave encashment, misc earnings/ deductions, non taxable earning, other income tax, cable-water-parking charges and pay slip message/remarks for the particular employee.

Select main menu-> payroll -> periodic entry-> relevant structure-> monthly entry
Enter ec number of the employee for whom any of the above entry is to be made
Enter relevant details
Click save

Leave encashment / LTC - LFC encashment entered in this screen will only go for the purpose of income tax calculation as leave encashment is not paid through salary.

Amount of leave encashment on retirement, gratuity paid in excess of ` 1000000/-(exemption limit) and additional retirement benefit paid at the time retirement should be entered as under:

Select main menu-> payroll -> one time entry-> income tax-> relevant structure

For entering income tax declaration, society loan, society subscription, salary account number of employees and cycle rate of award staff.

Select main menu-> payroll -> one time entry

Enter relevant details

Click save

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VARIOUS JOBCARDS ARE AVAILABLE ON LOG IN SCREEN OF PAYROLL. FOR DETAILED FUNCTIONALITIES, THE SAME MAY BE REFERRED TO.

For any queries, you may send email your query to payroll.ho@bankofbaroda.com.

Reimbursement of online Claims by HR Shared Services CPC- HO, Baroda – "GO LIVE" in respect of claims for reimbursement of course fees on completion of permitted courses under Bank's Scheme for encouraging employees to pursue professional and computer education courses

You are aware that various claims of staff which are claimed on declaration basis have been made online in the Bank's Payroll system, whereby the employee claims the amount online and after approval at HR Shared Services-CPC; the eligible amount gets credited to his/her CBS account specified by the employee.

As on date, 44 claims are available for claiming online in Payroll as per list enclosed as Annexure A. We may advise that payment of these claims appearing in Annexure A is not permissible at branch level. Branches are requested to note the same carefully and if it is found that any branch/office is allowing such claims at their level, the matter will be viewed seriously.

Vide circular No: BCC: BR: 96: 208 dated 1.6.2004, Bank had circulated a Scheme for encouraging employees to pursue Professional and Computer Education through Correspondence, Part-time and Distance Learning which contained details about the list of approved courses and amount of incentive payable on successful completion of the course.

We are now pleased to inform you that the process for claiming reimbursement of course fees on successful completion of the course as advised in the above referred circular is also configured in the on-line staff claims module in Payroll and is now ready for use by the employees.

The successful completion of the course by the employee will heave be updated by the respective Regional HR functionary in Hrnes-HRMS where the status of the course will have to be changed to "Course Completed" and the fields pertaining to Tuition Fees and course completion date will have to be entered. Only if the above updation is made in HRNes- HRMS, then only the employee will be able to claim the reimbursement of course fees online in Payroll.

Regional HR should therefore ensure that any application for pursuing any of the approved courses by an employee is made online only in HRNes. Once the application is done online, all the fields will be auto populated. On completion of the course by the employee, he/she will inform Regional HR about his successful completion along with the certificate / degree of completion. Regional HR, after checking his permission and course completion details, will then change the status field in HRNes to "COURSE COMPLETED", enter the Tuition Fees and input the course completed date.

The path for entering the above information by Regional HR in HRNes is given below:

PATH: People > Others > Extra Information > BOB Permissions - IT / Professional Courses Scheme"

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A screen-shot for entering the course completed date and by Regional HR is enclosed as Annexure B.

After the above process is completed, the employee will be able to claim the reimbursement of course fees online in Payroll, in similar manner as all other claims mentioned in Annexure-A. The navigation screen-shots in Payroll for claiming reimbursement of the course fees is enclosed as Annexure-C.

With this claim also being made live in the system, claiming of reimbursement of course fees should now be done online only mandatorily. It is decided to make this claim effective in respect of courses that will be updated in the system w.e.f. 1st December 2014. Therefore no manual payments towards reimbursement of course fees and incentive should be made at an branch office in respect of courses updated on or after 01.12.2014.

In respect of courses updated in HRMS till 30th November 2014, payment as per present practice will have to be made by the branches/offices after necessary permission by Regional office.

ANNEXURE A

Online Staff Claims in Payroll

Claims in respect of:

1. Residential Phone Bills
2. News Paper/Books/Periodicals
3. House Maintenance
4. Garden Maintenance
5. Furniture and Fixtures Maintenance
6. Cell Phone Bills
7. Cooking Fuel
8. Kit Allowance (Branch Head)
9. Kit Allowance (DGMs and GMs)
10. Bankers Club Admission/Subscription (Branch Heads)
11. Club Admission Fees
12. Club Subscription Fees
13. Club Admission/Subscription (Technically Qualified Officers)
14. Raincoat
15. Rainy Shoes
16. Umbrella
17. Leather Shoes
18. Car Parking Allowance
19. Car Washing Allowance
20. Brief Case to Officers
21. Cell Phone expenses- Drivers of Executives in TEGS-VII
22. Crockery expenses
23. Executive Attache
24. Medical Expenses for Injury While on duty
25. Out of Pocket expenses- CSO-URLF-SME-MKTG
26. Out of Pocket expenses- Night Shift-Data Centre

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27. Entertainment Expenses (Branch Heads)
28. Entertainment Expenses (Other than Branch Heads)
29. Expenses for obtaining Passport/Visa (I80s)
30. Reimbursement of Kit Allowance for Overseas Posting
31. Incentive for passing Hindi Exam/Hindi Typing/Stenography
32. Uniform to sub-staff summer
33. Uniform to sub-staff winter
34. Conveyance reimbursement actual Scheme II
35. Conveyance reimbursement Lumpsum scheme I
36. Reimbursement of Personal Expenses of Driver
37. Miscellaneous Claims
38. Summer Uniform to sub-staff posted at Hill Stations
39. Winter Uniform to sub-staff posted at Hill Stations
40. Uniform to Security Officers- Summer
41. Uniform to Security Officers- Winter
42. Uniform to Security Officers- Socks
43. Uniform to Security Officers- Shoes
44. Payment of Incentive – Course Fee
45. Refreshment expenses

(Ref: BCC:BR:106:452 dtd. 21.11.2014)

HRnes Leave Module
1. Leave Module

Bank has rolled out Leave Module in all its branches.

With the role out of this module, employees are required to submit application for leave, application for cancellation of leave etc. on line and the same will have to be sanctioned by the sanctioning authority also online.

The user manual detailing the steps to be followed for using Self Service for leave is placed on log in page of payroll. Employees can refer to this manual by typing the URL in internet browser as http://hrnespay.bankofbaroda.co.in/powerapps/login.aspx. On typing this URL in internet browser or double clicking the HRnes-Payroll button on desktop, log in page will be displayed.

Though the user manual is available on log in page, we give below the brief procedure for using the leave module for submitting the request for leave, request for cancellation, various leave reports etc.

Submitting application for leave:

After logging in with your AD User ID and Password, you will get logged in as self. For submitting application for leave, following steps will have to be executed.

Click Main Menu-> Leave -> Leave Apply

This will open Leave Apply screen. For submitting an application for leave, click Apply-> select type of leave which is to be applied, select from date and to date from calendar, write purpose, contact details and enter EC Number of the sanctioning authority and click save.

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Employee will get a message that your leave application is submitted successfully and forwarded to (Name of your sanctioning authority whose EC Number is entered in the screen)

For seeing the details of leave availed during a given range of period, click Main Menu->Leave-Leave Query. Employee will get Leave Query screen with selection of dates. You can view the details of leave in summary form as well as details form by clicking the suitable button.

The status of the leave application can be ascertained by selecting the status and application dates on the same screen.

This report will not show the balances of Un-availed Casual leave. For viewing the balances and transaction of un-availed casual leave, kindly click Main Menu->Reports-UCL report.

Submitting request for cancellation of leave:

Cancellation of leave application is of 2 types:

Cancellation before the leave application is sanctioned. In this case, employee can delete his application by adopting following steps:

Click Main Menu-> Leave -> Leave Apply
Select Unapproved leave and select the application which is required to be cancelled. On selecting the same, leave application will be displayed and by clicking DELETE BUTTON, the leave application will get deleted/cancelled.

For cancellation of leave already sanctioned on line: For cancelling the leave already sanctioned on line, employee will have to apply for leave cancellation by following navigation as under.

Click Main Menu-> Leave -> Leave cancellation-> show details.
Click cancel against dates which were sanctioned now employee wants to cancel the same. The application will move to the authority who had sanctioned the leave and on his approval, required balance adjustment of leave will happen.

1.1 CERTAIN PROCESS CHANGES IN ON LINE LEAVE MODULE:

As we have moved from manual system to the technology platform, certain process changes are carried out so as to take the full advantage of THE application.
We summarise hereunder, the procedures adopted in the new system vis-à-vis existing procedures / practices pertaining to leave administration:

EXISTING PROCEDURE/PRACTICE	POSITION IN THE LEAVE MODULE OF Power Apps WEB-ENABLED LEAVE MANAGEMENT SYSTEM OF PowerApps
Accrual of various types of leave is done by the branches/ offices & in some cases, when employee points out that his/her leave is not credited on due date.	Accrual is happening automatically on the next due date of accrual of leave. If, any leave report is left out to be approved in the system, accrual for that employee will not take place and in such cases, branches will have to take out unapproved Leave Report and arrange to see that decision on all the unapproved leave lying in the system is taken. Once such unapproved entries are cleared, accrual for that employee will take place automatically effective from his accrual date.
Employee willing to avail any type of leave, submits his	Employees except subordinate staff (**) are required to login into the system through self-service and have to submit the application,

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leave application in writing to the sanctioning authority well in advance before the date from which the leave is required except in unforeseen circumstances including illness.	on line. While submitting the leave application, he will also be required to enter Employee Number of the authority who is his/her leave sanctioning/recommending authority. In case if the leave sanctioning authority is on leave, official duty etc., in such a situation, the employee may submit his leave request to an alternate authority approved by the Branch Head / Head of the Department/ Head of the Administrative office. It is pertinent to note that Employee can view his leave balances, details of leave availed, status of leave applied etc. in the system. Therefore, he will not be required to approach any authoritiy/es to find out his / her leave balances, leave transaction and leave accrual.
The leave application is first sent to Staff/HRM Department of Branch/Office where the employee is working to verify his eligibility/balances for leave applied. If found eligible, the staff/HRM Department makes suitable noting on the leave application including leave balance and places before the Competent Authority for approval.	As all types of leave balances are available to recommending/ sanctioning authority, on line and being maintained by the system and all the rules for sanction are taken care of by the system either by validating the same internally or by way of messages to the approver, there is no need for leave application to travel to Staff/HRM Department at branch/office. The application will travel directly to Recommending/ Approving authority whose EC Number is entered by the employee in the application while applying on line. For the purpose, the Branches/ Offices are required to identify employee wise leave recommending/approving authority clearly stating names of the employees and the name of recommending/ approving authority. Employee will be required to enter the correct EC Number of the authority who is so identified at each branch/ office.
Competent Authority, after considering all the aspects including manpower availability [for the purpose sometimes authority may call for information from HRM Department about absenteeism on the particular date/s] will approve/ reject the leave requested by the employee. Some times, authority may also sanction leave for less number of days than requested. In case of leave requiring approval of higher authority, he appends his recommendation on the same application and forwards the same for consideration of concerned higher authority/ Sanctioning authority.	Approving authority identified as above by branch/ office will be required to log in daily to ascertain the applications received on line as leave application will travel to approving authority based on the EC Number entered by the applicant directly. The approving authority, can recommend/approve or reject the leave application of the employee. For facilitating taking the decision, he will also have an access to the pictorial view showing number of employees sanctioned leave on particular day/days. Rules are taken care of by the system as mentioned above either by internal validation or by way of message. If the leave applied is not within the powers of the authority to whom the leave request has travelled, he will recommend the leave application to concerned authority by entering EC Number of such authority and comments. In case, authority is willing to sanction less number of days of leave than requested, he is required to reject the present application with the suitable remark. Employee by seeing the status of his request will have to apply a fresh accordingly. The leave balance will be taken care of automatically by the system.
As per rule, if the leave requested is sanctioned, an order showing the date of commencement of leave and	The employee by logging into self-service can view the fate of his leave application. Authorised officer of the branch can view all the sanctioned/ applied but not sanctioned leave application by viewing the reports which are available in the system and will have to direct

the date of expiry of leave should be issued to employee. However, presently, the employee enquires the fate of his leave application and is verbally informed about approval/rejection of his request for leave.	the identified leave approving authority to decide on the request/s pending in the system.
Hitherto leave balances in respect of sick leave is maintained at different branches in different manner. At some branches/ offices only debit balance is maintained whereas at some branches credit balance is maintained. Further, additional sick leave available on completion of 24 years of service to officers and award staff over and above the maximum of 540 days is also kept accounted for with the sick leave and used as sick leave.	To take care of the rule, the system will always be maintaining the balance of sick leave available at the credit of an employee. Further, additional sick leave in excess of 540 will be maintained as Additional Sick leave. However, the same can be applied as sick leave but in absence of balance in sick leave it will be debited to additional sick leave.
There may be very few cases of officers in respect of whom; protected SL balance on a/c of Pillai Committee Recommendations exists. At present, at branches/offices, the balances are kept separately. However the same is being availed as SL.	To ensure that the protected sick leave is accounted for correctly, the system is maintaining the balances of protected sick leave separately and the same will have to be applied and availed as a "Protected Sick Leave" and not as a "Sick Leave".
For sanctioning Special Leave, Special Casual Leave and Sabbatical Leave, Leave For going abroad etc. the branches do not have powers to sanction the same and it is required to be forwarded to Regional Office/ Zonal Office/ Corporate Office (HO-BCC) duly recommended with certain documents.	System is configured in such a way that on line workflow up to three levels is taken care off. Therefore, in case of such types of leaves, the same will have to be forwarded by staff members online to Branch Head, Branch Head will have to forward it to RO (ROHR) online and RO will have to forward it to ZO/HO/BCC as the case may be. Any requirement beyond three levels may be handled outside the system and third level approver will be required to approve the leave based on the sanction obtained based on the documents.

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When Privilege Leave is not granted to an employee on account of office exigencies and employees is allowed accumulation leave beyond 240 days upto certain period, a suitable noting is made on the application and balance is maintained accordingly.	In the leave module, such cases will have to be handled by way of crediting leave beyond 240 days with expiry date as at the time of accrual, system will not credit the leave in excess of 240 days. The excess number of days will have to be credited through the menu "Leave Credit" by Regional office, as branches do not have powers to allow accumulation of privilege beyond 240 days. To facilitate the regions to credit the number excess leave days, a report named PL Credit Report is available by generating the same, wherever required, regions can credit the leave in excess of 240 days provided accumulation beyond 240 days is allowed.
At present branches/offices maintain UCL balance Year wise. Employee is required to inquire about expiry date for UCL Balance.	UCL Balance is maintained Year wise with protected UCL Balance in case of officers with expiry date. Employee can view balance of UCL from UCL Report through self service. And in case of clerks it is total Balance.
It is observed that as a practice, in case of leave balance of PL on 25th December of an officer being 240 days with next date of accrual being 1st of January, officer proceeds on leave for –30-days from 26th December and on that day –30- days leave is debited bringing down the balance to 210 thereby enabling credit of leave on 1st of January next year. Branches are crediting 30 days PL on 1st of January and the balance of PL becomes again –240- on 1st of January. Thus, even if all the –30-days PL is not availed before 1st January i.e. next accruals date, it is considered as availed leave before next accrual date.	Keeping in view the rule, in the instant case, the system will debit only –6- days in that calendar year (i.e. 26th December to 31st December) and will consider the balance as on 31st December as 234 and therefore, will credit only –6- days PL on 1st January observing the rule of maximum accumulation of –240- days for PL. Further, it will also debit the remaining 24 days privilege leave from 1st January to 24th January next year. Here the system will reduce the balance to 216 (240-24). Such cases may please be referred to Regional office, who in turn will do the needful.

In case of Sub staff, they will continue to submit their leave request as per existing practice. The same would be entered by the pay roll supervisor identified at the Branch / office. The rest of the process for sanction is the same as in the case of Clerical/officer employee.

Please note that Branches/offices are required to maintain Attendance register as hitherto.

1.3 APPROVAL OF THE LEAVE APPLIED THROUGH SELF SERVICE:

It is mandatory on the part of all the officers/executive to approve the leave applied by employees through self service and forwarded to them for approval. Unless the leave is approved, the next accrual of the Privilege Leave or Sick Leave will not take place.

The approval process is very simple and approval can be done by visiting Leave Approval Menu. To facilitate the process, details of leave applied through the system and which is unapproved will be provided by Head Office to Region. Further, there are adequate reports available in the system to know the status of the leave.

Downloaded By: MR. PRAVEEN KUMAR VANISH (DRM (P) BSP)

CHAPTER 16: HRMS

Job Card for Processing Request Transfer Application in HRnes

- Role of Regional HR Functionary in Transfer Approval Process.....
- How to see waitlist of Request Transfer .....
- Role of ROHR in Transfer Manual Launch for Non-connected Branches…
- Role of Recommending Authority.....
- Role of Final Recommending Authority.....

ROLE OF REGIONAL HRM FUNCTIONARY IN TRANSFER APPROVAL PROCESS

When an employee submits his application for transfer through his/ her self service, the application would be sent by the system to the person who is IN-CHARGE of the HRM department at the Regional / Zonal Office.

The person who receives these transfer applications should do the following::

Step 1: Open Request Transfer Notification and read the particulars (Example

Notification:- Transfer Request: Mr. BISWAS SUKUMAR KANTI/9320,OFFICER.MIDDLE MANAGEMENT.III For Recommendations)

Step 2: Select Recommending Authorities in a sequence so that application will be moved from one after the other (1, 2, 3,…..5)

(Note: Previous Recommending Authority's comments will be viewed by next Recommending Authority).

[For example if request transfer is for Intra Region, select following authorities in a sequence:

1. Branch Head

If request is for Inter Region Transfer, select following authorities in sequence:

1. Branch Head
2. Regional Head
3. Zonal HR

If request is for Inter Zonal Transfer, select following authorities in sequence:

1. Branch Head
2. Regional Head
3. Zonal HR
4. Zonal Head]

Step 3: Give your comments to Recommending Authorities in "General Comments" field

Step 4: Click on "Forward" button to forward it to Recommending Authorities

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Activities AFTER all the recommendations are received .

Step 5: After completion of giving Recommendations by all Recommending Authorities, another notification will be received by you.

[Example Notification:- Transfer Request: Mr. BISWAS SUKUMAR KANTI/9320, OFFICER. MIDDLE MANAGEMENT.III For Selection of Competent Authority]

Note:

1. Select Regional Head as the FINAL APPROVING AUTHORITY for INTRA REGIONAL transfers
2. Select Zonal Head as the FINAL APPROVING AUTHORITY for INTRA ZONAL transfers
3. Select AGM (HRM), BCC as the FINAL APPROVING AUTHORITY for INTER ZONAL Transfers.

[For Award Staff : Select Position "COBOM_HRM_SM5_1.ASSTT GENERAL MANAGER.HRD ....." at present Mr T K M Das.

For Officers: Select Position "COBOM_HRM_SM5_1.ASSTT GENERAL MANAGER.HRM " at present Mr Choudhury Santosh Kumar].

Step 6: Give your comments in ROHR Comments column to Final Competent Authority

Step 7:Once you have selected the position of Competent Authority then click on the button "Forward".

HOW TO SEE WAIT LIST OF REQUEST TRANSFER

If a request transfer is approved it is moved to the waitlist, the Regional HR can see the status of waitlist for that employee by clicking on Transfer Request View Form.

1. Click on BOB HRMS Regional HR responsibility ->Transfer request waitlist form

2. Press F11 Function Key and query for the year in which the employee has made the request for Transfer or "city" where the Employee has asked for transfer

3. Press CTRL + F11 & get the Wait list Number: List of

People with status will be displayed

4. If the transfer request has been approved and the employee is transferred as per his request then the Status of the Employee has to be changed as "Transferred" and Closing Date should be filled with the date of his transfer.

(Note: If the employee is separated from the banks service, then on entering the separation details in the end employment form the system will automatically close all the transfer requests from the waitlist of that employee.)

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ROLE OF ROHR IN TRANSFER MANUAL LAUNCH FOR NON-CONNECTED BRANCHES

The Regional HR gets the hard copy of Transfer Application forwarded by the Employee. To enter the application into the system the Regional HR has to use the Regional HR Responsibility.

1. Click on BOB HRMS Regional HR responsibility ->Transfer Manual Launch

   After Clicking on Transfer Manual Launch menu the Transfer Manual Launch Page will open.

2. Click on Employee Number field and enter the EC No. of employee who requested for Request Transfer through Hard Copy from Non-connected Branch and click "GO".

   After clicking on GO, the details of employee will be displayed like 'Employee Number', 'Full Name', 'Employee Number'

3. Click on underlined 'Employee number' to open Transfer Request Application.

   After clicking on 'Employee number' the application page will open with basic details of that employee.

4. Enter the required details as per the Hard copy received from employee and click on 'Apply' button to submit.

   After submits his application for transfer, the application would be sent by the system to the person who is IN-CHARGE of the HRM department at the Regional / Zonal Office.

ROLE OF RECOMMENDING AUTHORITY IN TRANSFER APPROVAL PROCESS

1. Recommending Authority will receive a notification

   (Example Notification:- Transfer Request: Mr. BISWAS SUKUMAR KANTI/9320,OFFICER.MIDDLE MANAGEMENT.III For Recommendations)

2. Click on Notification received
3. Give your comments in General Comments field
4. Select a value from Recommending Authority Comments 1 (Recommended/Not Recommended)
5. Click on "Forward" button.

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ROLE OF FINAL APPROVING AUTHORITY AFTER RECOMMENDATIONS ARE RECEIVED

When the Final Approving Authority logs in he / she gets a Notification for approval of Employee's request transfer.

(Example Notification:- Transfer Request: Mr. BISWAS SUKUMAR KANTI/9320,OFFICER.MIDDLE MANAGEMENT.III For Final Approval)

1. Click on the Notification to view the details of the employee requesting transfer and the recommendations of all the recommending authorities.

2. Enter the comments in the "Decision of Competent Authority" field.

3. Click on the "Approve" button to approve the transfer request and put the request in the wait list. Click on the "Reject" button to reject the transfer request.

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JOB CARD FOR EFFECTING FITMENT for all cadres (Sub-Staff to Clerical, Clerical to officer and within officer cadres) in HRMS.

1. Query for the employee on the PEOPLE WINDOW.
2. Check QUALIFICATION in PEOPLE > OTHERS > QUALIFICATION
3. In case the employee has completed JAIIB/CAIIB, add JAIIB or CAIIB, if not add "NULL" in QUALIFICATION window.
4. If JAIIB or CAIIB, also ensure adding # in Establishment
5. CLICK SAVE
6. CLICK "X" to close the window
7. CLICK ASSIGNMENT
8. CLICK SALARY BUTTON
9. Enter CHANGE DATE (the date from which drawing the current basic pay)
10. Enter NEW VALUE - The current basic that employee is drawing.
11. Enter NEXT REVIEW DATE -Next increment date .If no increment is due, put next notional increment date with current year.
12. Click SAVE. Ensure there is a TICK in "Approved".
13. Close salary window.
14. Change date in Assignment window to date of promotion by clicking on the icon "Alter Effective Date" and just check that system must have automatically changed the grade of the employee from effective date.
15. Click on Assignment Additional Information...square box
16. Click on field -> "Assignment change Reason" ->Enter value 'Promotion'
17. Click on field -> "Promotion Fitment" ->Enter value 'PROMOTION FITMENT - INITIATE.'
18. Click correction.
19. Click Save
20. Close assignment window.
21. On the People window, Click on menu bar View->Requests->Submit new request.
22. Click OK.
23. Select "BOB : Promotion Fitment(SS& CLERK & OFFICERS)"
24. Enter EC No, from grade and to grade.
25. Click submit
26. Click "Refresh Data" button till the phase is completed/normal
27. Close window.
28. Click Assignment->salary(BUTTON) to see the new salary record created.

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PROCEDURE TO GENERATE FITMENT LETTER

1. Click on menu bar View->Requests->Submit new request.
2. Click OK
3. Now Based on cadre to promotion ,please select the one of the following

   - For Sub Staff to Clerk Promotion Select: "BOB: Fitment Letter on Promotion From SS to Clerical cadre"
   - For Clerk to Officer Promotion Select: "BOB: Fitment Letter on Promotion From Clerical to Officers' cadre"
   - For Clerk to Officer Promotion Select: "BOB: Fitment Letter on Promotion Within Officers Grade"
4. Enter the Region / Zone Name as TOP organization
5. Enter fitment run from date and to date (date range between which you have done the above procedure)
6. Enter from grade (grade from which promoted) and to grade (grade to which promoted)(In case of Within Officer only).
7. Click submits.
8. Click "Refresh Data" button till the phase is completed/normal
9. Click View output
10. Click menu bar Tools-> Copy file
11. Click on file-> Print.

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JOB CARD FOR EFFECTING REVERSION FITMENT WITH IN OFFICER CADRE IN HRnes.

1. Query for the employee on the PEOPLE WINDOW.
2. Click on "Assignment"
3. Change date in Assignment window to date of REVERSION by clicking on the icon "Alter Effective Date".
4. Change Grade (after reversion grade).
5. Click Update
6. Click on Assignment Additional Information...(square box)
7. Click on field -> "Fitment on Promotion" ->Enter value 'PROMOTION FITMENT -INITIATE.'
8. Select "Promotion Reversion Reason" – "Voluntary Reversion"
9. Enter the appropriate "Date of Reversion"
10. Click correction. Click Save
11. Close assignment window.
12. On the People window, Click on menu bar View->Requests->Submit new request.
13. Select "Single Request" and Click OK.
14. Select "BOB : Fitment on Reversion"
15. Enter EC No., "From Grade" and "To Grade".
16. Click Submit
17. Click "Refresh Data" button till the phase is completed/normal
18. Close window.
19. Click Assignment->salary(BUTTON) to see the new salary record created.

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1. JOB CARD FOR ENTERING AN INCIDENT

Regional HR / Regional Vigilance will record the Incidents happening in their corresponding regions.

1. Log on to HRMS HRnes

2. Click on the responsibility – BOB HRMS REGIONAL HR / *BOB HRMS Regional Vigilance*

3. In order to create a new Incident click on **"Incidents"** under the Head of Disciplinary Actions.

4. In the Incident window add all the available details about the Incident. When the details on the first page are entered, save your task. This will generate an **Incident ID**.

5. **Add all the relevant details in the Tabs**, on the page. Including Classification details (i.e. either Vigilance, Non-Vigilance with Financial Implications or Non-Vigilance without Financial Implications).



6. Save Your work and also Note down the **Incident ID** generated.

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Detailed Description about the above mentioned steps :-

1. Log on to HRMS HRnes

2. Click on any of the following Responsibilities (as applicable) :-

"BOB HRMS Regional HR/ BOB HRMS Regional Vigilance/ BOB HRMS Zonal Vigilance/ BOB HRMS AGM Vigilance/ BOB HRMS Corporate CNFC/ BOB HRMS Corporate Vigilance/ BOB HRMS Corporate Vigilance (HR)/ BOB HRMS CVO"

3. (Responsibility) → Disciplinary Actions → Incidents

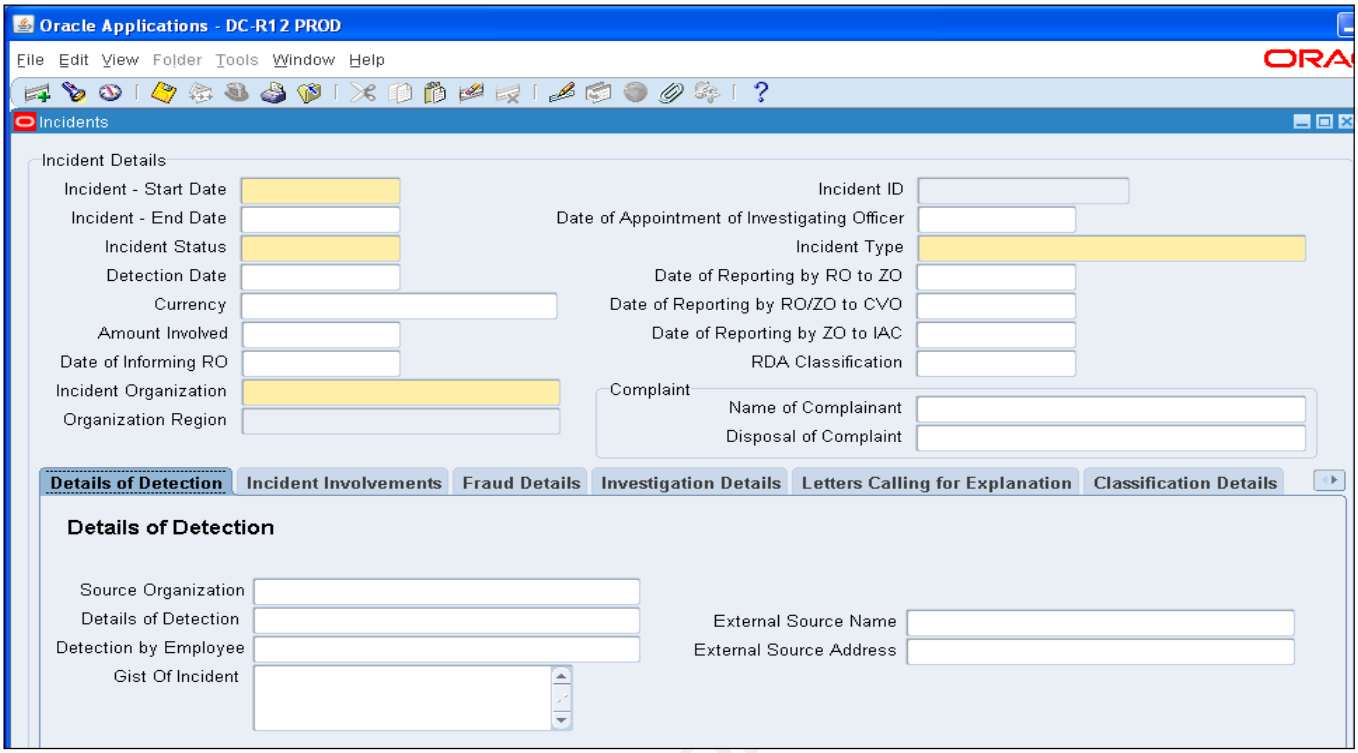
4. To enter Incident details, the following steps should be followed :-

4.1 Entering Incident Details

These details can be entered and monitored by all the above-mentioned Responsibilities. Hereunder are the steps for entering the Incident details:

1. Select the date on which the incident taken place in the "Incident – Start Date" field.
2. Select the date on which the incident was closed in the "Incident – End Date" field.
3. Select the Incident Status from LOV in the "Incident Status" field like, 'Incident Closed', 'FIR Lodged', 'Incident Reported' etc.
4. Select the date on which the incident was detected in the "Detection Date" field.
5. Enter the currency and amount involved in the incident (if any), in the "Amount Involved in Rs." field.
6. Select the date on which the incident was reported to Regional Office in the "Date of Informing RO" field.
7. Select the name of organization from LOV where the incident was occurred in the "Incident Organization" field. System will automatically fetches the name of the Region for the selected Organization in the "Organization Region" field, which is a non-editable field.
8. Select the date on which the investigating officer was appointed in the "Date of Appointment of Investigating Officer" field.
9. Select the incident type from the LOV in the "Incident Type" field, like 'Cash Shortage', 'Cheating & Forgery', 'Corruption' etc.
10. Select the date on which, the incident was reported to Zonal Office by Regional Office in the "Date of reporting by RO to ZO" field.
11. Select the date on which, the incident was reported to Chief Vigilance Officer by Regional Office or Zonal Office in the "Date of reporting by RO/ZO to CVO" field.
12. Select the date on which, the incident was reported to IAC by Zonal Office in the "Date of reporting by ZO to IAC" field.
13. Select the classification for the incident from LOV in the "RDA Classification" field, like 'Gross', 'Major' and 'Minor'.
14. Enter the name of the Complainant in the **"Name of Complainant"** field like 'Customer' etc.
15. Select the disposal of the complaint, form LOV in the **"Disposal of Compliant"** field, like 'Administrative Action', 'Closed without Action' etc.

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14. Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar. On saving the work done, **the system will automatically generates the incident ID in the "Incident ID" field** (non-editable).

4.2 Entering Details of Detection

By default the 'Detection Details' Tab will be selected. If not, select the "Details of Detection" tab; to enter the details follow the steps below:

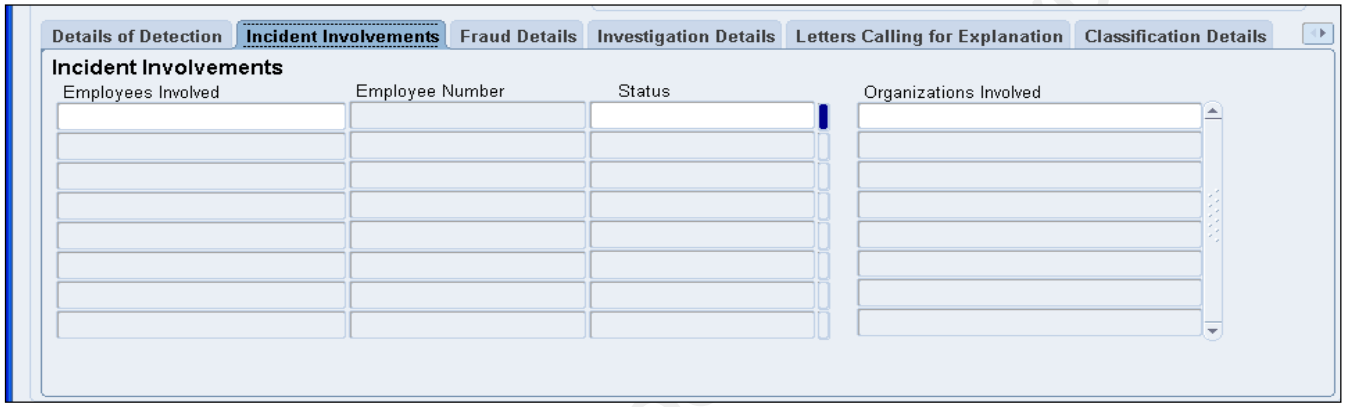
1. Select the Source Organization name from LOV, where the incident is detected, in the **"Source Organization"** field.
2. Select the means of detection from the LOV in **"Details of Detection"** field like, 'Complaint', 'Concurrent Audit', 'Others' etc.
3. Select the employee name who detected the incident from the LOV in the **"Detection by Employee"** field.
4. Enter the details of the incident briefly in the **"Gist of Incident"** field.(The entered gist of incident should not exceed 3000 characters).
5. Enter the external source name in the **"External Source Name"** field, if the incident was informed by an external agency/party.
6. Enter the address of the external agency/party in the **"External Source Address"** field.
7. Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar.

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4.3 Entering Incident Involvements

Select the "Incident Involvements" tab to enter the details of the employees involved in the incident, as under :

1. Select the name of the Employee(s) involved in the incident from the LOV in the **"Employees Involved"** field. When the user selects the name of the employee, automatically system fetches the EC Number of the selected employee in the "Employee Number" field (non-editable).
2. Select appropriate status from the LOV in the **"Status"**.
3. Select the name of the Organization(s) which are involved in the incidents from the LOV in the **"Organizations Involved"** field.
4. Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar.



4.4 Entering Fraud Details

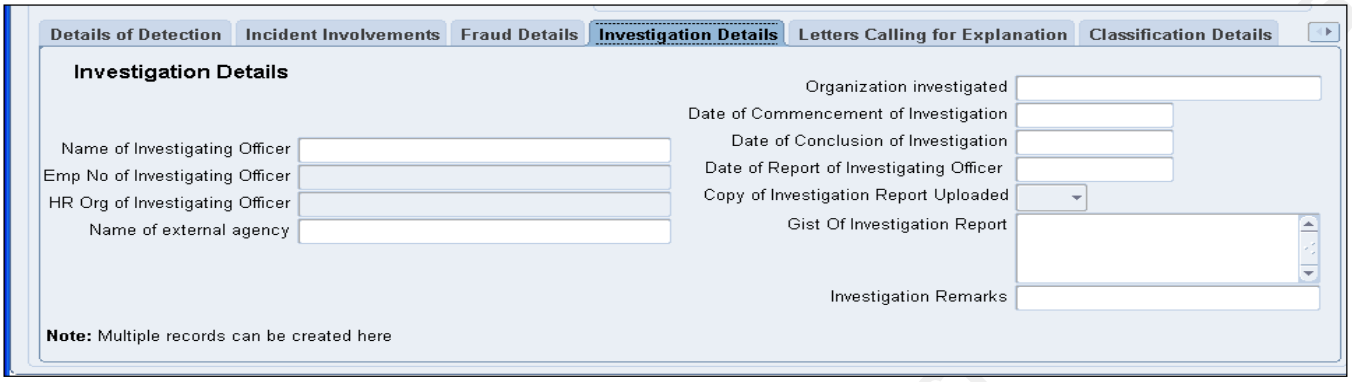
This field is not even visible to BOB HRMS Regional HR**/** BOB HRMS Regional Vigilance Responsibility. Here the details are editable only by **BOB HRMS AGM Vigilance/ BOB HRMS Corporate CNFC/ BOB HRMS Corporate Vigilance/ BOB HRMS Corporate Vigilance (HR)**. Hence, nothing needs to be entered in this Tab by Regional HR/ Vigilance officer.

4.5 Entering Investigation Details

Select the Investigation Details tab to enter the following information:

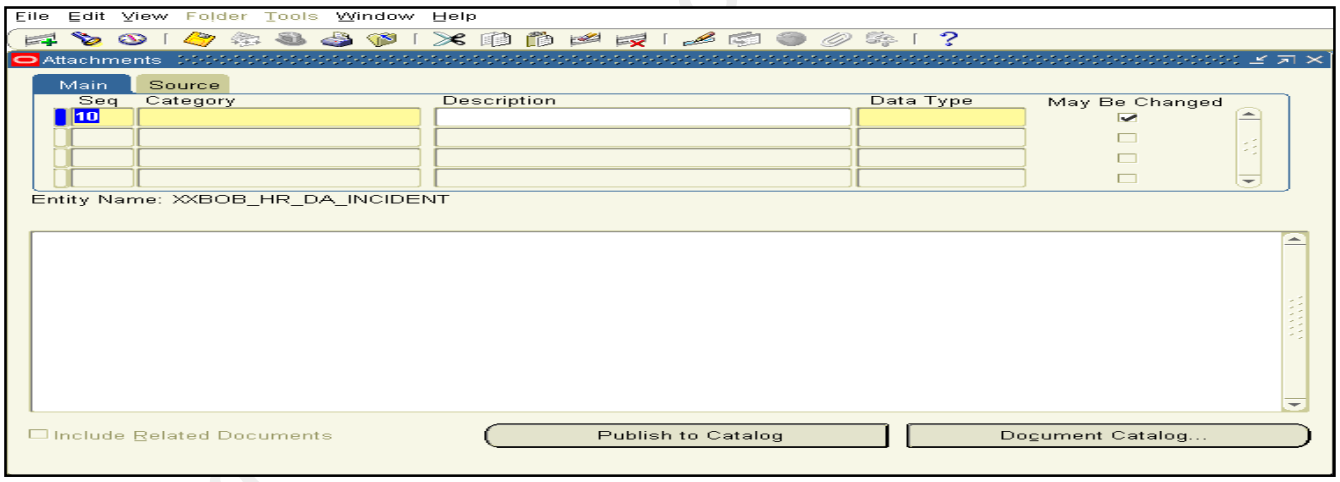
1. Select the investigating officer name from the LOV in the **"Name of Investigating Officer"** field. System will display the employee number in **"Employee No of Investigating Officer"** field and also the employee's HR Organization in the **"HR Org of Investigating Officer"** field. In case, if the investigating officer is from external agency, type the name of the Investigating officer in the **"Name of the Investigating Officer"** field, in this scenario, the **EC No of Investigating Officer** and **HR Org of Investigating Officer** fields remain blank (both the fields are non-editable).
2. Enter the name of External agency from where the Investigating Officer is deployed, in the **"Name of external agency"** field.
3. Select the name of Organization investigated from LOV in **"Organization investigated"** field.
4. Select the date on which the investigating was started in the **"Date of commencement of Investigation"** field.
5. Select the date on which the conclusion was arrived on the incident happened in the **"Date of conclusion of Investigation"** field.
6. Select the date on which the report was submitted on the incident in the **"Date of Report of Investigating Officer"** field.
7. Select the value 'Yes' or 'NO' from LOV in the **"Copy of Investigation report uploaded"** field.

8. Enter the details of the investigating report information in the **"Gist of Investigation report"** field. (The gist of the investigation report should not exceed 3000 characters).
9. Enter the remarks by the investigation officer on the Incident, in the **"Investigation Remarks"** field.

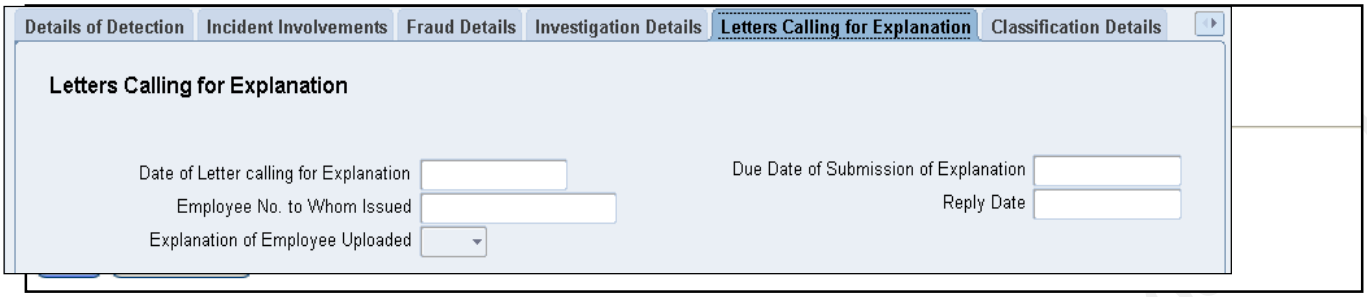


10. If the **"Copy of Investigation Report Uploaded"** field is selected as 'Yes' then, to upload the attachment, If the **"Copy of Investigation Report Uploaded"** field is selected as **"Yes"** then, to upload the attachment, click on Attachment icon on Toolbar.

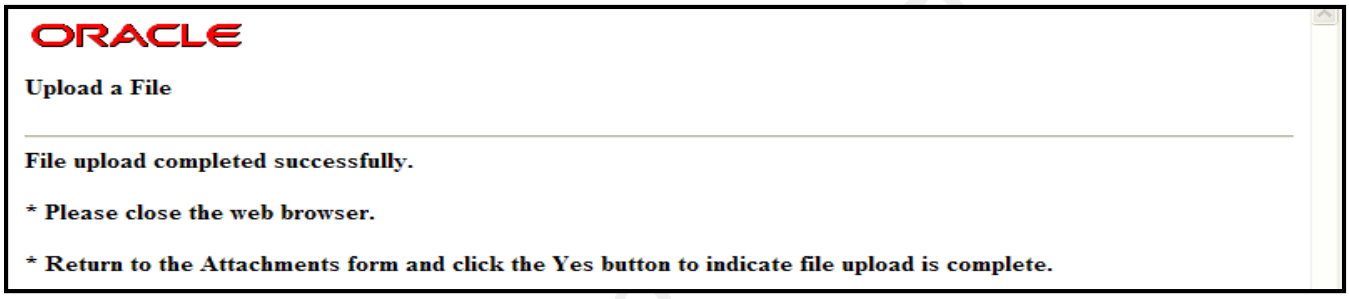
When you click on the Attachment icon, new document uploading window opens as shown below:



a) In the above Attachments window, the **Sequence Number** will be defaulted as 10, 20, 30, etc. (Sequence Numbers will automatically be displayed).
b) Now, select the Category as **"Copy of Investigation Report"** from list of values in the **"Category"** field.
c) Enter brief description about the attachment in the **"Description"** field.
d) Select File as data type from list of values in the **"Data Type"** field.
e) By selecting the Data Type as File from list of values, the uploading browser window opens.
f) Click on **"Browse"** button on Uploading file window to provide the path for the file/material to be loaded as an attachment into the system as shown below.



After selecting the specified path for the document, click on OK button. On clicking OK, the uploading activity starts. On completion of the uploading the following window appears with confirmation of File upload completed successfully and further activities will be displayed.



Close the Web browser. Click on 'Yes' on Attachments window. On clicking Yes, the Decision window closes and Attachments window is ready to accept another attachment uploading activity, if required or else close the attachments window and return to main "Incidents" window.

Here in "Investigation Details", multiple records can be created. To create multiple records, save the first record, click on New [ ] icon on Toolbar, and repeat the above steps from 1 to 9 save information and upload the attachments as required.

4.6 Entering Letters Calling for Explanation

Select the **"Letters Calling for Explanation"** tab to enter the following information:

1. Select the date on which the employee was asked to submit the explanation, in the field **"Date of Letter Calling for Explanation".**
2. Select the employee number to whom the letter was issued from LOV in the **"Employee No. to Whom Issued"** field.
3. Select the value 'Yes' or 'No' from LOV whether the explanation of employee is uploaded in the **"Explanation of Employee Uploaded"** field.
4. Select the due date for the employee to submit explanation in the **"Due Date of Submission of Explanation"** field.
5. Select the date on which the employee submitted his reply in the **"Reply Date"** field.

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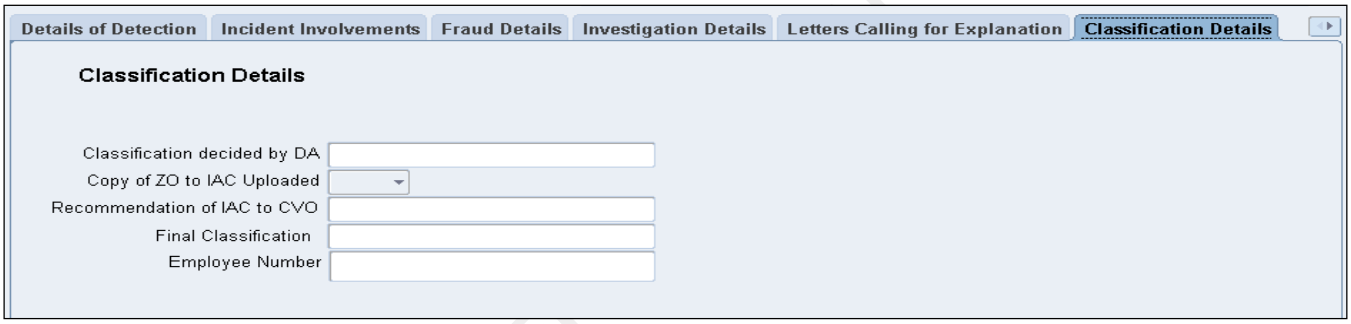
Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar.

If the **"Explanation of Employee Uploaded"** field is selected as **'Yes'** then, to upload the attachment, click on Attachment [ ] icon on Toolbar. Thereafter follow similar steps as done above for attaching a **"Copy of Investigation Report".**

4.6 Entering Classification Details

Select the **"Classification Details"** tab to enter the following information:

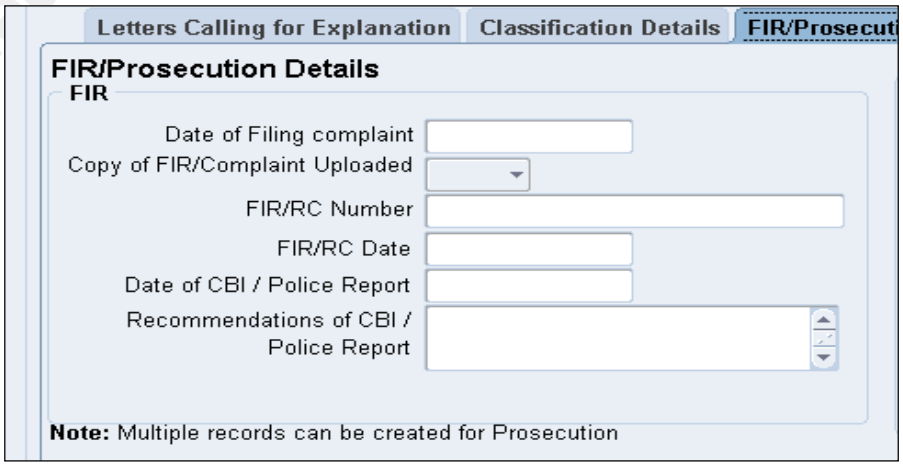
1. Select the classification of the incident decided by the Disciplinary Authority from LOV in the **"Classification decided by DA"** field.
2. Select the value 'Yes' or 'No from LOV whether the copy of ZO to COGM was uploaded in the **"Copy of ZO to IAC Uploaded"** field.
3. Select the Recommendation of IAC to CVO from the LOV in the **"Recommendation of IAC to CVO"** field.
4. Select the Final classification of incident from LOV in the **"Final Classification"** field.
5. Select the concerned Employee from the LOV of "Employee Number".



Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar. If the **"Copy of ZO to IAC Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment [ ] icon on Toolbar. Thereafter follow similar steps as done above for attaching **'Copy of Investigation Report".**

4.7 Entering FIR/Prosecution Details

Select the **"FIR/Prosecution Details"** tab and enter the following details:

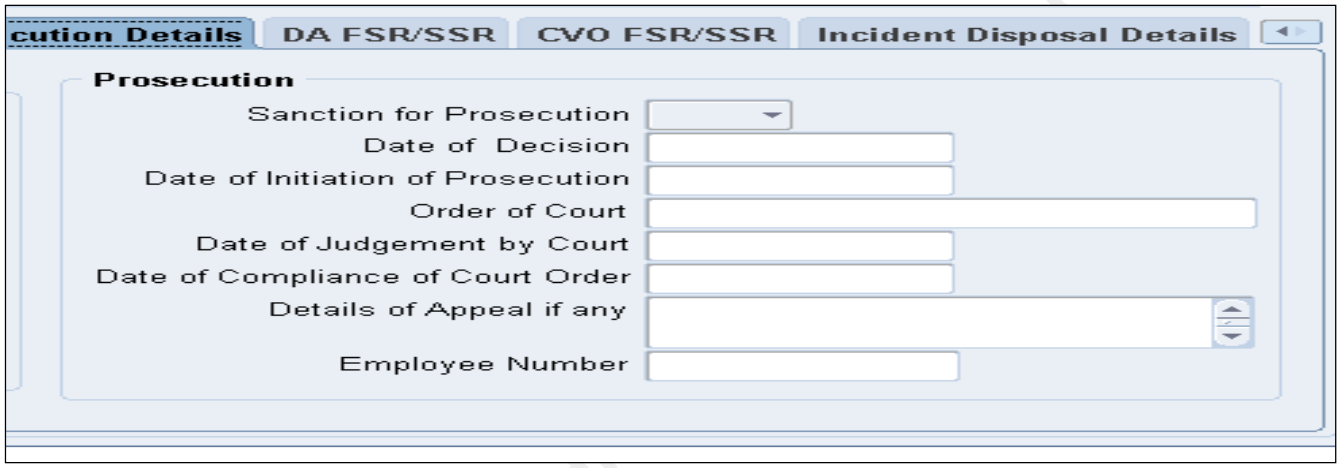


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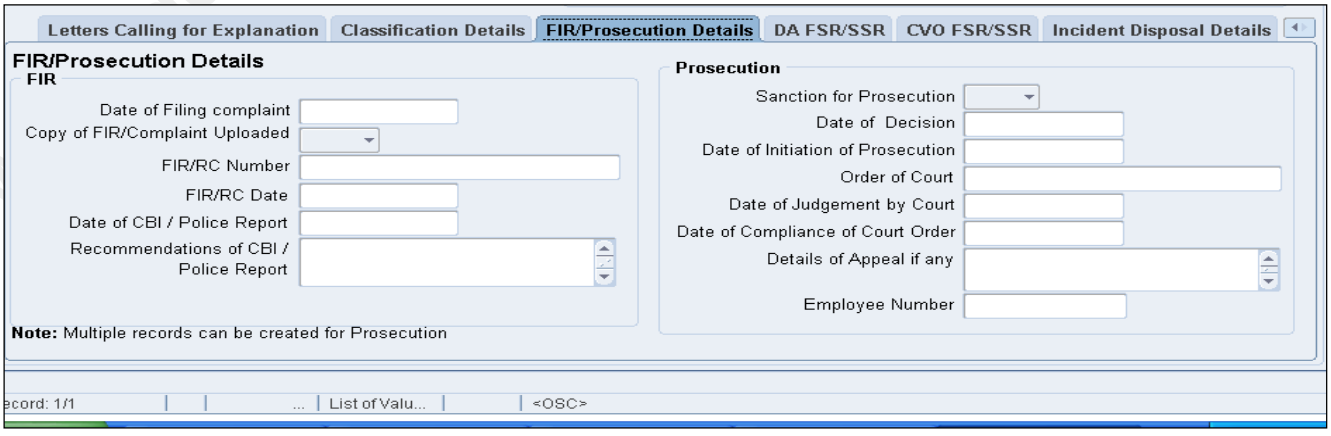
Entering FIR Details:

1. Select the date on which the FIR was filed in the **"Date of filing Compliant"** field.
2. Select the value 'Yes' or 'No' from LOV whether complaint copy is uploaded in the **"Copy of FIR/Compliant Uploaded"** field.
3. Enter the FIR number in the **"FIR / RC Number"** field.
4. Select the date of FIR in the **"FIR / RC Date"** field.
5. Select the date on which report given by CBI/Police in the **"Date of CBI/Police Report"** field.
6. Enter the recommendations of the report given by CBI/Police in the **"Recommendations of CBI/Police Report"** field.

Entering Prosecution Details:



7. Select the value 'Yes' or 'No' from LOV whether prosecution is sanctioned in the **"Sanction for Prosecution"** field.
8. Select the date on which the decision for prosecution was taken in the **"Date of Decision"** field.
9. Select the date on which the prosecution was initiated in the **"Date of initiation of Prosecution"** field.
10. Select the court order from LOV in the **"Order of Court"** field like 'Convicted' or 'Acquitted'.
11. Select the judgment date in the **"Date of Judgment by Court"** field.
12. Select the date of compliance of court order in the **"Date of Compliance of Court Order"** field.
13. Enter the details of the appeal if any in the **"Details of Appeal if any"** field. (The details of appeal should not cross more than 3000 characters).
14. Select the concerned Employee from the LOV of "Employee Number".



Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar.

If the **"Copy of FIR/Complaint Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment [ ] icon on Toolbar. Thereafter follow similar steps as done above for attaching a **"Copy of Investigation Report".**

4.8 Entering DA FSR/SSR Details

Select the **"DA FSR/SSR"** tab to enter the following information:

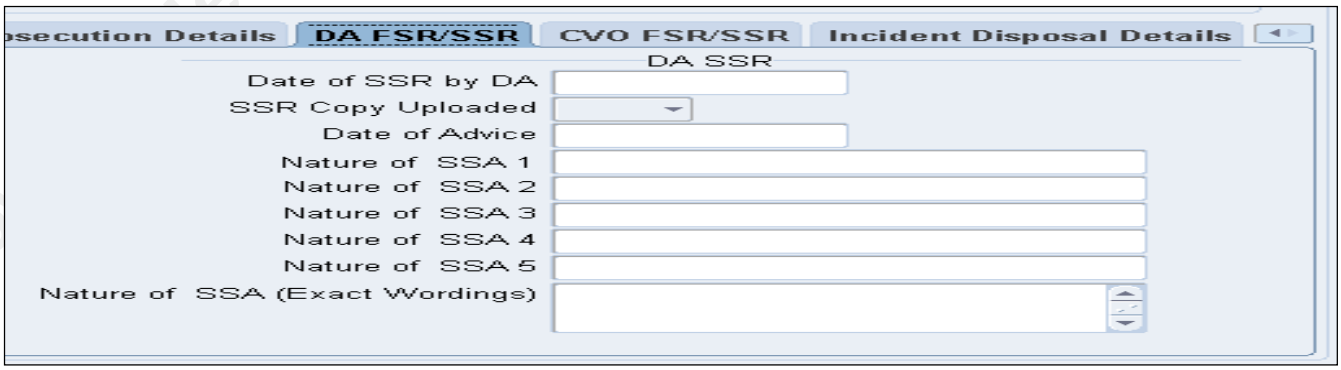
Entering DA FSR Details:



1. Select the name of employee from LOV in **"Employee Name"** field. System will automatically fetch the EC No of the selected employee in the **"Employee Number"** field (non-editable).
2. Select the date of First Stage Reference by the Disciplinary Authority in the **"Date of FSR by DA"** field.
3. Select the value 'Yes' or 'No' from the LOV in the **"FSR Copy uploaded"** field.
4. Select the value for nature of FSA by DA from the LOV in the **"Nature of FSA"** field.
5. Select the date on which the advice was received from DA in the **"Date of Advice"** field.

If the **"FSR Copy Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment [ ] icon on Toolbar. Thereafter follow similar steps as done above for attaching a **"Copy of Investigation Report".**

Entering DA SSR Details:



1. Select the date on which the Disciplinary Authority did the Second Stage Response in the **"Date of SSR by DA"** field.
2. Select the value 'Yes' or 'No' from the LOV whether the SSR copy uploaded in the **"SSR Copy uploaded"**
3. Select the date on which the SSR advice given, in the **"Date of Advice"** field.
4. Select the value for first Secondary Stage Advice from the LOV in the **"Nature of SSA 1"** field, like 'AW-Warning' etc.
5. Select the value for second Secondary Stage Advice from the LOV in the **"Nature of SSA 2"** field, like 'AW-Warning' etc.
6. Select the value for third Secondary Stage Advice from the LOV in the **"Nature of SSA 3"** field, like 'AW-Warning' etc.
7. Select the value for fourth Secondary Stage Advice from the LOV in the **"Nature of SSA 4"** field, like 'AW-Warning' etc.
8. Select the value for fifth Secondary Stage Advice from the LOV in the **"Nature of SSA 5"** field, like 'AW-Warning' etc.
9. Enter the Secondary Stage Advice in exact words in the **"Nature of SSA (Exact Words)"** field.

If the **"SSR Copy Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment [ ] icon on Toolbar. Thereafter follow similar steps as done above for attaching a **"Copy of Investigation Report".**

Save the work by pressing "CTRL+S" on keyboard or by clicking the "Save" icon on toolbar. Here in **"DA FSR/SSR"**, multiple records can be created. To create multiple records, save the first record, click on New [ ] icon on Toolbar and follow similar steps as done above.

4.9 Entering CVO FSR/SSR Details

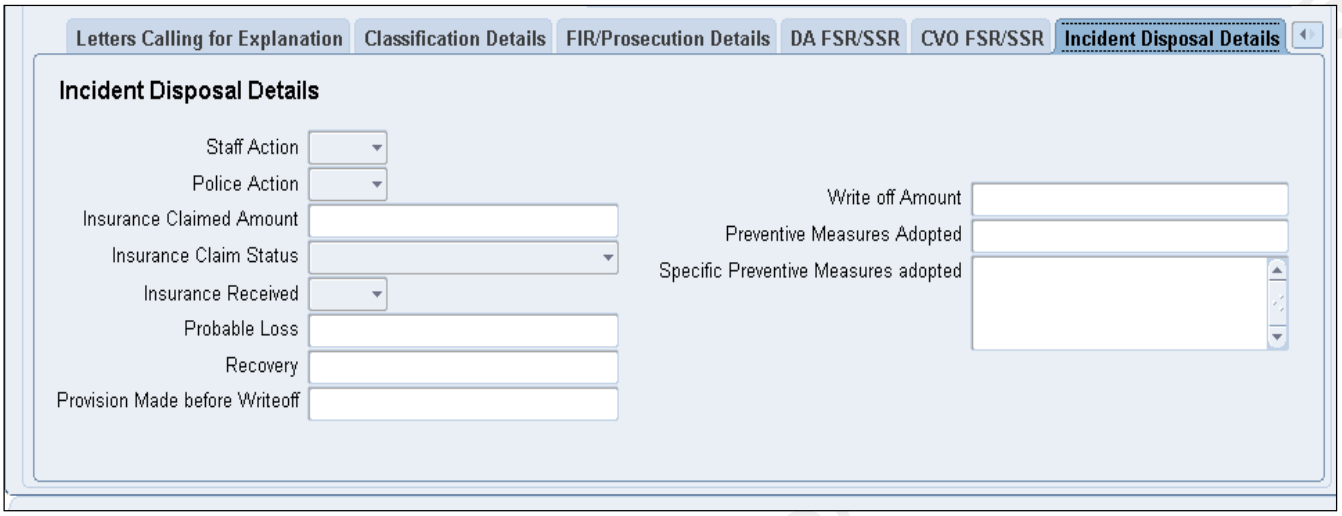
Here the details are editable only by **BOB HRMS AGM Vigilance/ BOB HRMS Corporate CNFC/ BOB HRMS Corporate Vigilance/ BOB HRMS Corporate Vigilance (HR)** and **BOB HRMS CVO** Responsibilities.

Here **'BOB HRMS Regional HR/ BOB HRMS Regional Vigilance/ BOB HRMS Zonal Vigilance'** is able to view only the details entered and maintained by Corporate Vigilance, CNFC and CVO responsibilities.

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4.10 Entering Incident Disposal Details

Select the Incident Disposal Details TAB to enter the following information:



1. Select the value 'Yes' or 'No' for whether any staff action is required or not in the **"Staff Action"** field.
2. Select the value 'Yes' or 'No' for whether any Police action is required in the **"Police Action"** field.
3. Enter the amount claimed as Insurance, in the **"Insurance Claimed Amount"** field. (Enter a numeric value only).
4. Select the value from LOV in the **"Insurance Claim Status"** field like, 'Accepted', 'Rejected', 'Pending' etc.
5. Select the value 'Yes' or 'No' from LOV in the **"Insurance Received"** field.
6. Enter the Probable loss of amount in the **"Probable Loss"** field.
7. Enter the amount recovered in the **"Recovery"** field.
8. Enter the Provision made before write off details in **"Provision Made before Write off"** field.
9. Enter the write off amount in the **"Write Off Amount"** field.
10. Select the Preventive Measures adopted from the LOV in the **"Preventive Measures Adopted"** field.
11. Enter the details of Specific preventive measures adopted in the **"Specific Preventive Measures adopted"** field.
12. Press Ctrl+S to save the changes.

Some Points to Remember while entering an Incident,as stated above :-

1. Incident ID should be kept for all future updations and for linking the incident to the corresponding DA.
2. Timely updation of Incident is a must.
3. Incident Status has to be updated as "Incident closed" when the Incident is shifted to DA.

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2. JOB CARD FOR CAPTURING D.A. ON AN EMPLOYEE

1. Log on to HRMS HRnes

2. Click on the responsibility – BOB HRMS REGIONAL HR / *BOB HRMS Regional Vigilance*.

3. In order to capture the DA of an employee click on **"Disciplinary Actions"** under the Head of DA.

4. In the DA window search for the concerned employee (using his **E.C. No.** from the Drop Down List), against whom DA has been initiated. Then enter **Status of Disciplinary Action.** Now, Enter **Incident No.** from the drop down values. Enter the Incident details.

5.After completing the above steps, **Save** the work done. This will generate a **DA ID.** This should be noted down.

6. Add all the relevant details in the Tabs on the page as under :-



Also, fill-in relevant details in the Tabs Hearing Details, DA Decision details, AA Decision/ punishment, RA Decision/ Punishment, Court Details, Punishment Details, Impact of Penalty, which could be viewed by clicking on the button as shown under :-



7. Save Your work and also Note down the **DA ID** generated

1. Log on to HRMS HRnes

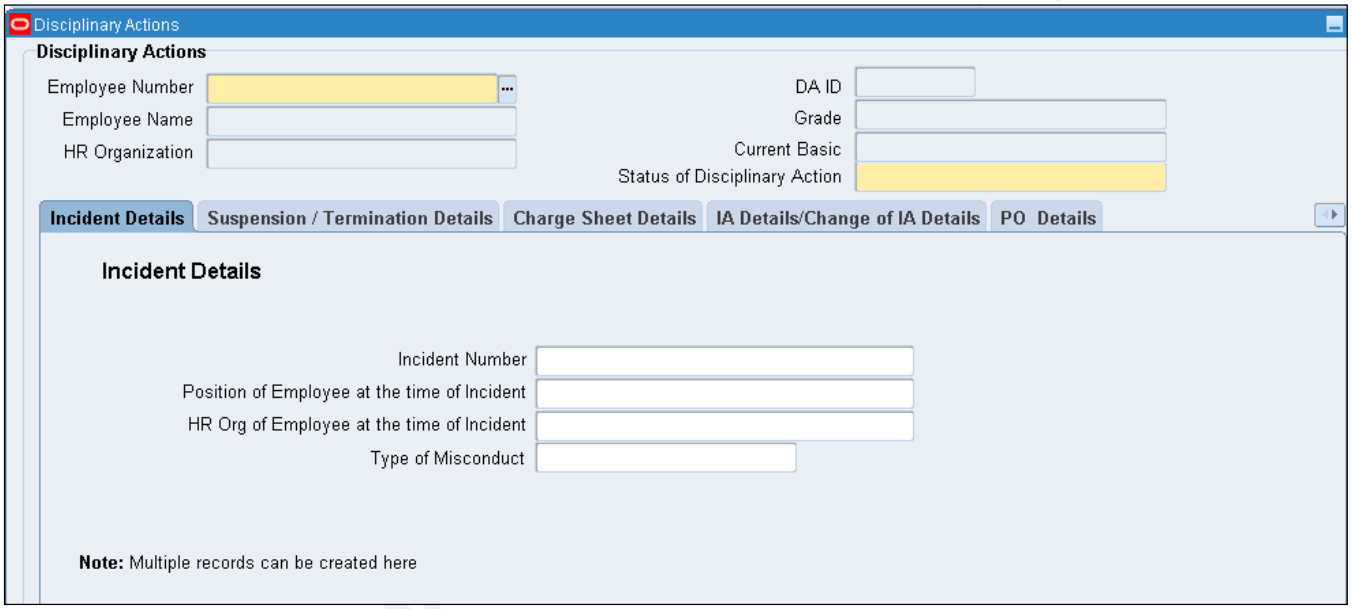
2. Click on any of the following Responsibilities (as applicable) :-

"BOB HRMS Regional HR/ BOB HRMS Regional Vigilance/ BOB HRMS Zonal Vigilance/ BOB HRMS AGM Vigilance/ BOB HRMS Corporate CNFC/ BOB HRMS Corporate Vigilance/ BOB HRMS Corporate Vigilance (HR)/ BOB HRMS CVO"

3. (Responsibility) → Disciplinary Actions → Actions

4. To capture the Disciplinary Actions on an employee of the bank the user must do the following :-

Entering Employee details on whom the disciplinary action has been taken



1. Select the employee number on whom the disciplinary actions has been taken from the LOV in the **"Employee Number"**
2. By selecting the employee number the employee name will be displayed automatically by the system in the **"Employee Name"** field
3. The organization which was attached in the Assignment of employee will be displayed automatically by the system in the **"HR Organization of Employee"** field
4. System will display the Grade of the employee selected from the assignment window in the **"Grade"** field
5. System will display the Current Basic Salary of the employee selected in the **"Current Basic"** field.
6. Select the current status of the disciplinary action from the LOV in the **"Status of Disciplinary Action"** field.

4.1 Entering Incident Details:

Select the Incident Details tab to enter the following information:

1. Select the incident number from the LOV which was creates in the Incident Master in the **"Incident Number"** field
2. Select the position of the employee in the from the LOV in the **"Position of Employee at the time of Incident"**

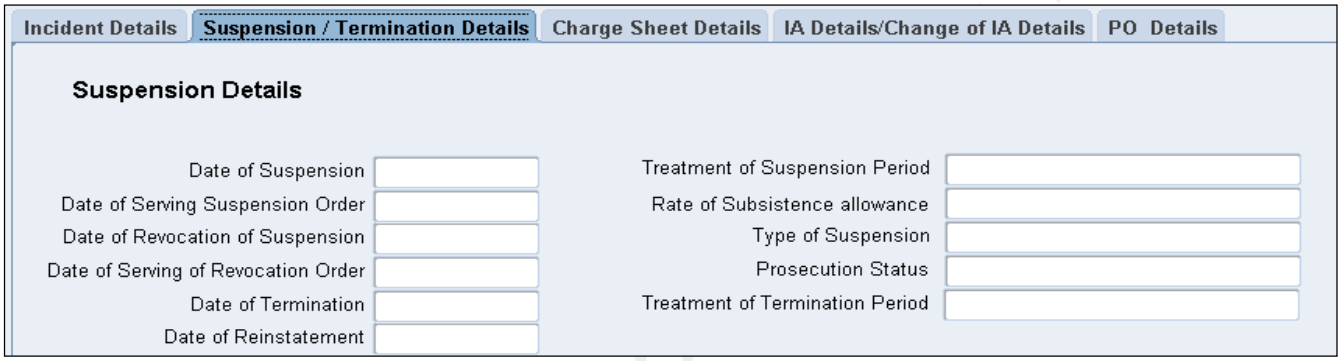
3. Select the organization of the employee from the LOV in the **"HR Organization of the Employee at the time of Incident"** field
4. Select the type of misconduct from the LOV in the **"Type of Misconduct"** field.
5. Press Ctrl+S to save the changes.

5. As soon as the DA record is saved, a **DA ID is generated automatically by the system.**

6. Entering all the Relevant details in the various Tabs.

6.1 Suspension Details:

Select the Suspension Details tab to enter the following information:

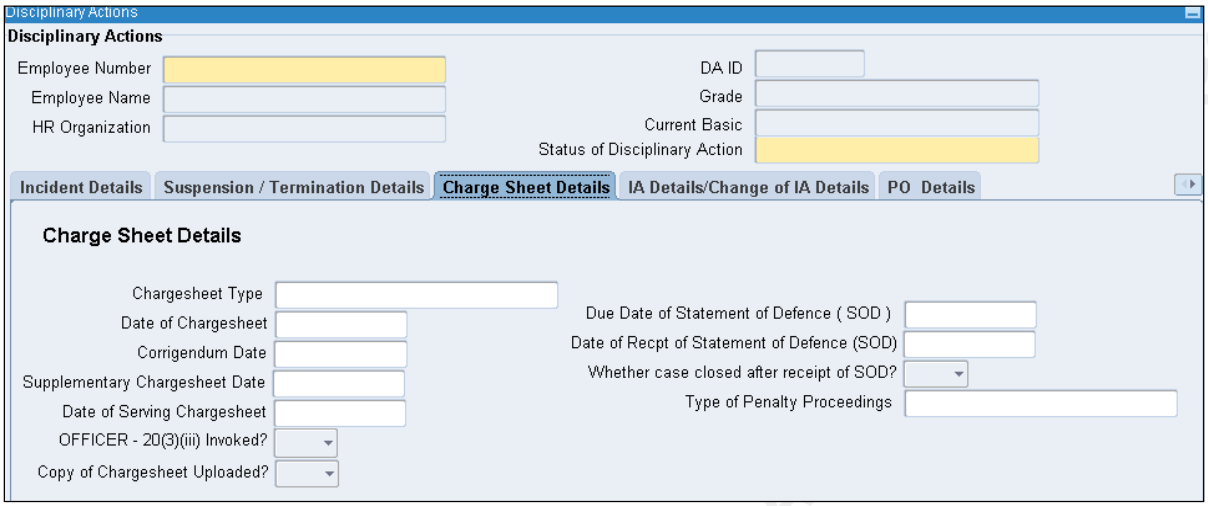


1. Enter the date of suspension of the employee in the **"Date of Suspension"** field.
2. Enter the date of serving suspension order in the field **"Date of Serving Suspension Order"**
3. Enter the employee suspension revocation date in the **"Date of Revocation of Suspension"** field
4. Enter the date of serving of revocation order in the field **"Date of Serving of Revocation Order"**
5. Enter the date of Termination in the field **"Date of Termination".**
6. Enter the date of Reinstatement in the field **"Date of Reinstatement".**
7. Select the value for treatment of suspension order from the LOV in the **"Treatment of Suspension Period"** field.
8. Select the rate of subsistence allowance in the **"Rate of Subsistence Allowance"** field.
9. Select the suspension type from the LOV in the **"Type of Suspension"** field
10. Select the prosecution status from the LOV in the **"Prosecution Status"** field
11. Enter Treatment of Termination Period in the field **"Treatment of Termination Period".**
12. Press Ctrl+S to save the changes.

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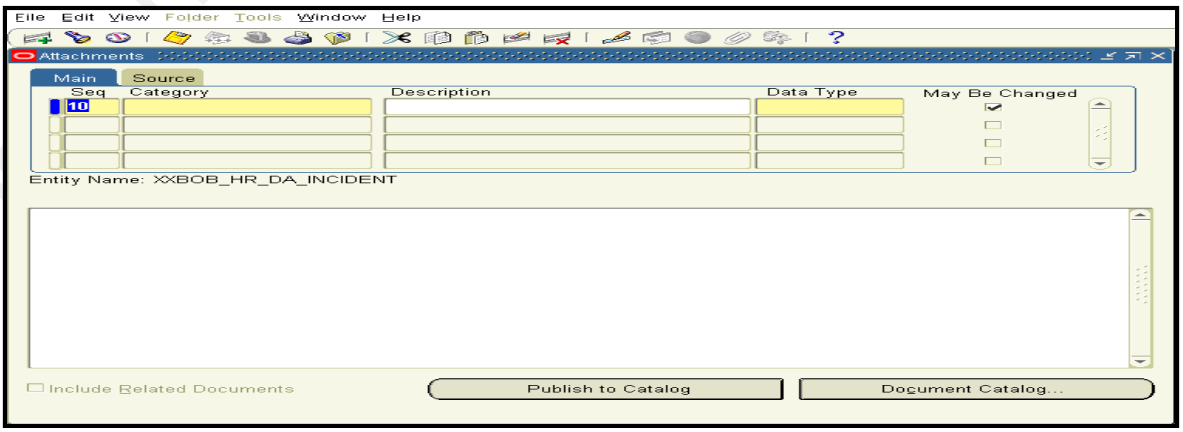
6.2 Entering Charge Sheet Details:

Select the **Charge Sheet Details** tab to enter the following information:

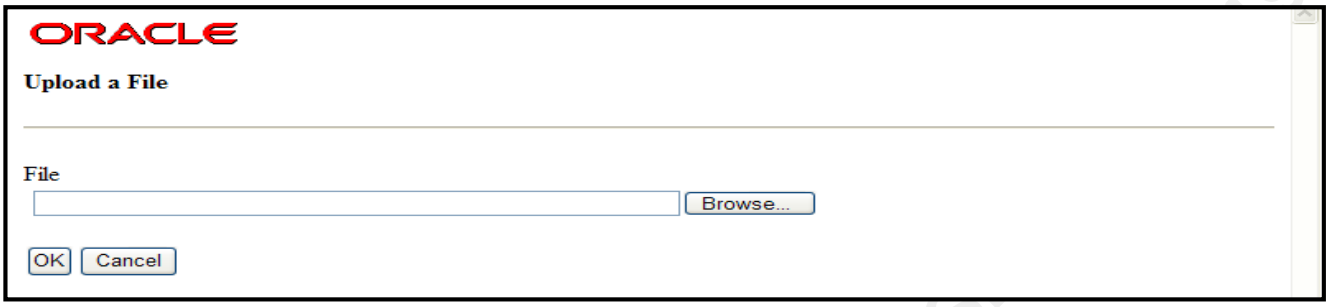


1. Select the appropriate chargesheet type from the LOV in the **"Charge sheet Type"** field
2. Enter the date of charge sheet in the field **"Date of Charge sheet"**
3. Enter the corrigendum date in the field **"Corrigendum Date"**.
4. Enter the supplementary chargesheet date, if any, in the field **"Supplementary Chargesheet Date"**
5. Select the date of serving chargesheet in the field **"Date of Serving Chargesheet"**
6. Select the value 'Yes / No' for the field **"OFFICER - 20(3)(iii) Invoked?"**
7. Select the value 'Yes / No' in the **"Copy of charge sheet uploaded"**
8. Enter the due date for statement of defence in field **"Due Date of Statement of Defence (SOD)"**
9. Enter the date on which the SOD was received in the field **"Date of Receipt of Statement of Defence (SOD)"**
10. Select the value 'Yes / No' in the **"Whether case closed after receipt of SOD" field**
11. Select the value for type of proceedings from the LOV for the field **"Type of Penalty Proceedings".**
12. Press Ctrl+S to save the changes.

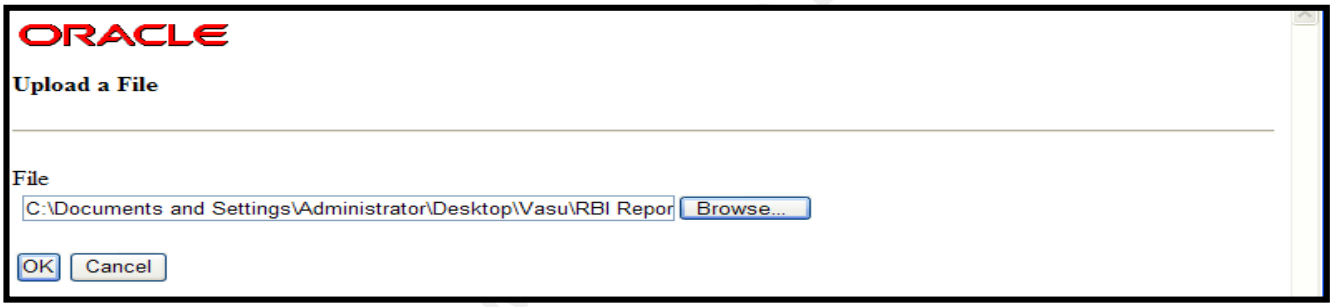
If the **"Copy of Chargesheet uploaded?"** field is selected as 'Yes' then, to upload the attachment, click on Attachment [ ] icon on Toolbar. When you click on the attachment icon, new document uploading window opens as shown below:



a. In the above Attachments window, the **Sequence Number** will be defaulted as 10, 20, 30, etc. (Sequence Numbers will automatically be displayed).
b. Now, select the Category as **"Copy of Chargesheet"** from list of values in the **"Category"** field.
c. Enter brief description about the attachment in the **"Description"** field.
d. Select File as data type from list of values in the **"Data Type"** field.
e. By selecting the Data Type as File from list of values, the uploading browser window opens as shown below.

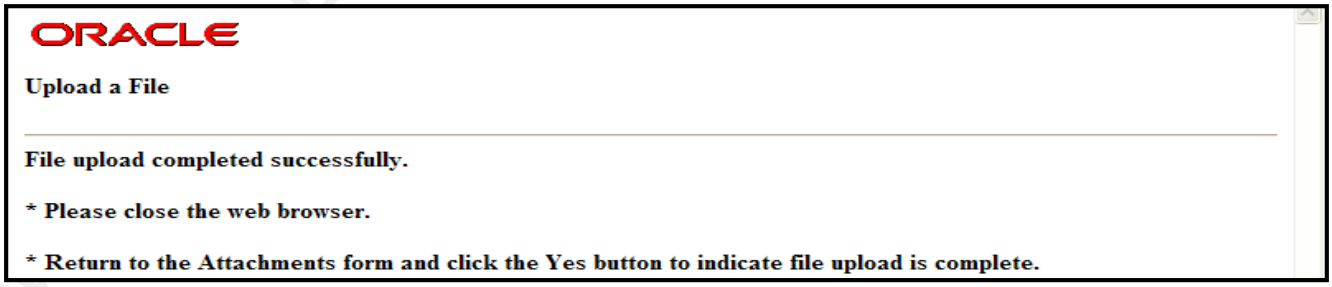


f. Click on **"Browse"** button on Uploading file window to provide the path for the file/material to be loaded as an attachment into the system as shown below.



After selecting the specified path for the document, click on OK button.

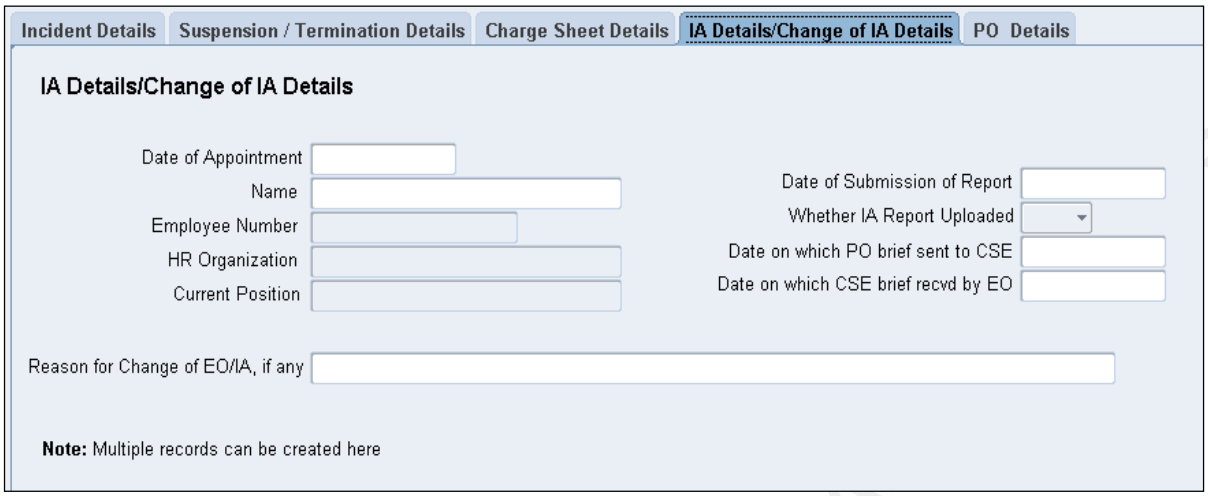
On clicking OK, the uploading activity starts. On completion of the uploading the following window appears with confirmation of File upload completed successfully and further activities will be displayed.



Close the Web browser. Click on 'Yes' on Attachments window. On clicking Yes, the Decision window closes and Attachments window is ready to accept another attachment uploading activity, if required or else close the attachments window and return to main "Actions" window.

6.3 Entering Inquiry Officer / Inquiry Authority Details:

Select the IA Details / Change of IA details tab to enter the following information:



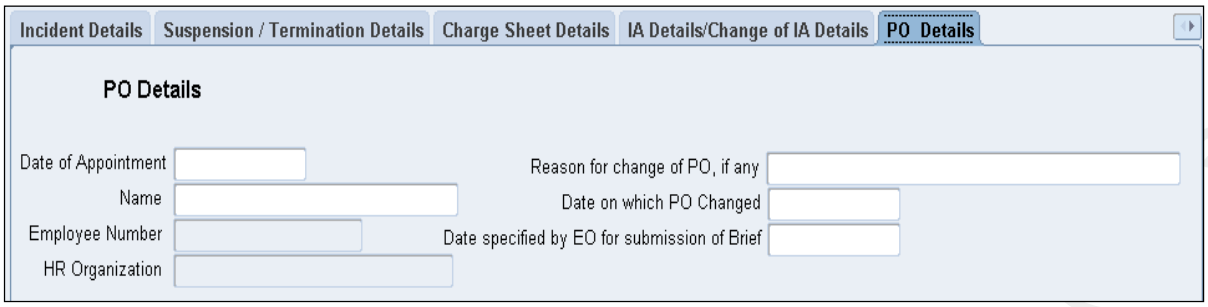
1. Enter the date on which the Enquiry Officer / Inquiry Authority was appointed in the field **"Date of Appointment"**
2. Select the name of the Enquiry Officer from the LOV in the **"Name"** field. (If the IA / EO is an external person, type the name of the EO. In that case, the employee number, HR organization and current position fields will remain blank)
3. System will display the employee number of the selected employee name above in the field **"Employee Number"**
4. System will display the HR Organization of the above selected employee in the field **"HR Organization"**
5. System will display the employee position of the selected employee in the **"Current Position"** field
6. Enter the date on which the report was submitted in the field **"Date of Submission of Report"**
7. Select the value 'Yes / No' in the **"Whether IA Report uploaded"** field
8. Enter the date on which PO brief sent to CSE in the **"Date on which PO brief Sent to CSE"** field
9. Enter the date on which CSE brief received by EO in the field **"Date on which CSE brief recvd by EO"** field.
10. Enter the reason for change in EO / IA, if any in the field **"Reason for change of EO / IA, if any"** field
11. Press Ctrl+S to save the changes.

If the **"Whether IA report uploaded?"** field is selected as 'Yes' then, to upload the attachment, click on Attachment icon on Toolbar and follow similar steps as mentioned above for uploading "Copy of Charge-sheet".

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6.4 Entering Presenting Officer Details:

Select the PO Details tab to enter the following information:

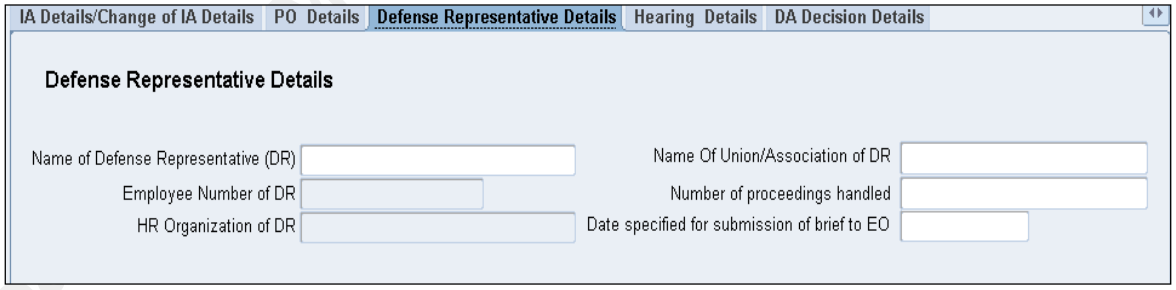


1. Enter the date on which the presenting officer was appointed in the field **"Date of Appointment"**
2. Select the name of the Presenting Officer from the LOV in the **"Name"** field. (If the PO is an external person, type the name of the PO. In that case, the employee number, hr organization fields will remain blank)
3. System will display the employee number of the above selected employee in the field **"Employee Number"**
4. System will display the HR Organization of the above selected employee in the field **"HR Organization"**
5. Enter the reason for change in PO in the field **"Reason for change of PO, if any"**.
6. Enter the date on which the presenting officer changed in the **"Date on which PO changed"**
7. Enter the date the enquiry officer asked for the brief of the incident in the **"Date specified by EO for submission of Brief"** field.
8. Press Ctrl+S to save the changes.

Here in "PO Details", multiple records can be created. To create multiple records, save the first record, click on **New** icon on Toolbar, and repeat the above steps from 1 to 8 save information and upload the attachments as required.

6.5 Entering Defense Representative Details:

Select the Defense Representative Details tab to enter the following information:



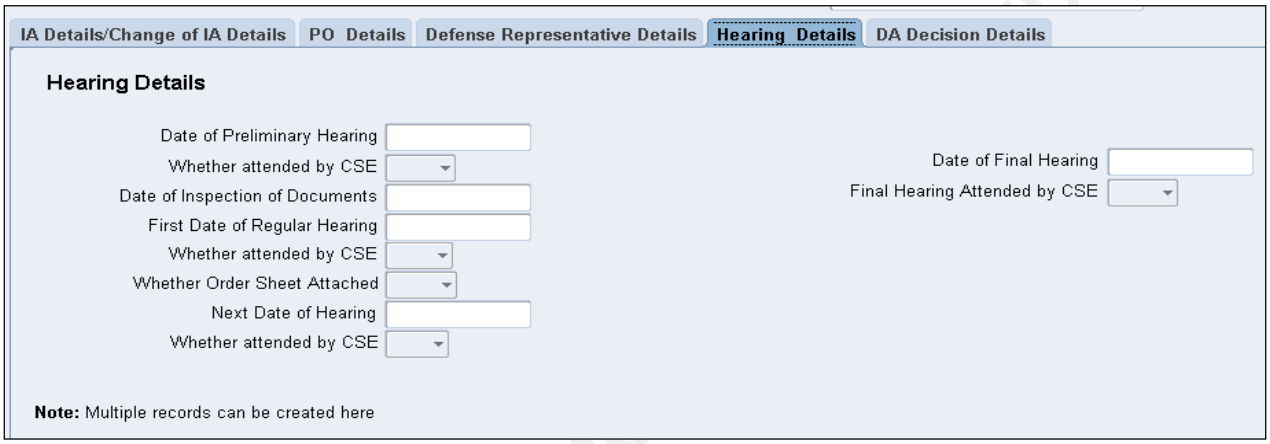
1. Select the name of the Defense Representative from the LOV in the field **"Name of the Defense Representative (DR)"** (If the Defense representative is an external person, type the name of the DR. In that case, the employee number, hr organization fields will remain blank)
2. System will display the employee number of the above selected employee in the field **"Employee number of DR"**
3. System will display the HR Organization of the above selected employee in the field **"HR Organization of DR"**
4. Select the union / association name in the **"Name of Union / Association of DR"**
5. Enter the number of proceedings handled by the DR in the field **"Number of Proceedings handled"**

6. Enter the date specified for submission of brief to EO in the field **"Date specified for submission of brief to EO"**.
7. Press Ctrl+S to save the changes.

Here in "Defense Representative Details", multiple records can be created. To create multiple records, save the first record, click on **New** icon on Toolbar, and repeat the above steps from 1 to 7 save information and upload the attachments as required.

6.6 Entering Hearing Details:

Select the Hearing Details tab to enter the following information:



1. Enter the Preliminary Hearing date in the field **"Date of Preliminary Hearing"**
2. Select the value 'Yes / No' in the field **"Whether attended by CSE"**
3. Enter the date on which the documents were inspected in the field **"Date of Inspection of Documents"**
4. Enter the first date of regular hearing in the field **"First Date of Regular hearing"**
5. Select the value 'Yes / No' in the field **"Whether attended by CSE"**
6. Select the value 'Yes / No' in the field **"Whether Order Sheet Attached"**
7. Enter the date of next hearing in the field **"Next Date of Hearing"**
8. Select the value 'Yes / No' in the field **"Whether attended by CSE"**
9. Enter the final hearing date in the field **"Date of Final Hearing"**
10. Select the value 'Yes / No' in the field **"Final Hearing Attended by CSE".**
11. Press Ctrl+S to save the changes.

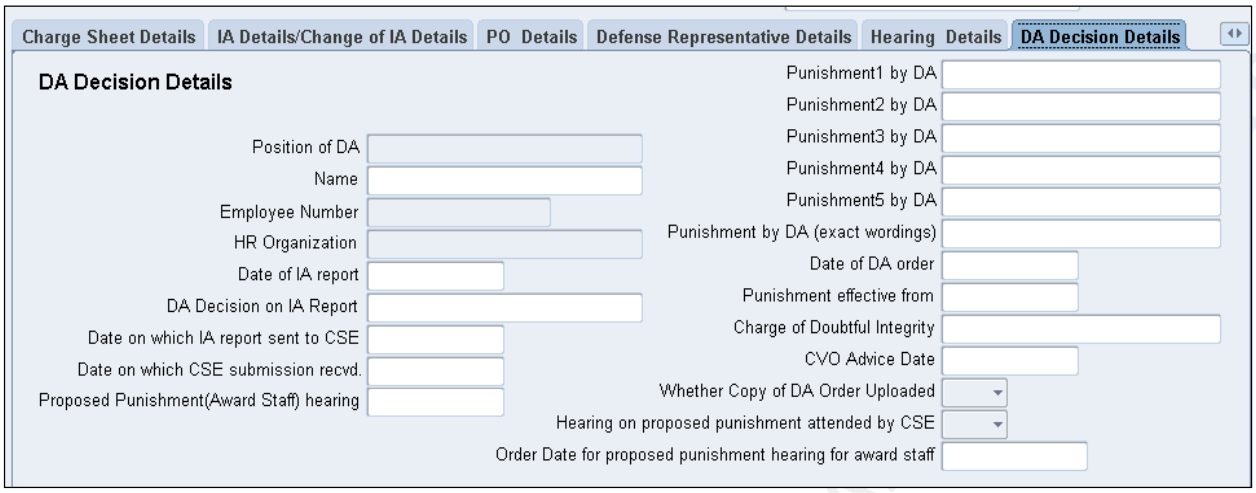
If the **"Whether Order Sheet Attached"** field is selected as 'Yes' then, to upload the attachment, click on Attachment icon on Toolbar and follow similar steps as mentioned above for uploading "Copy of Charge-sheet".

Also, here in "Hearing Details", multiple records can be created. To create multiple records, save the first record, click on **New** icon on Toolbar, and repeat the above steps from 1 to 11 save information and upload the attachments as required.

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6.7 Entering Disciplinary Authority Decision Details:

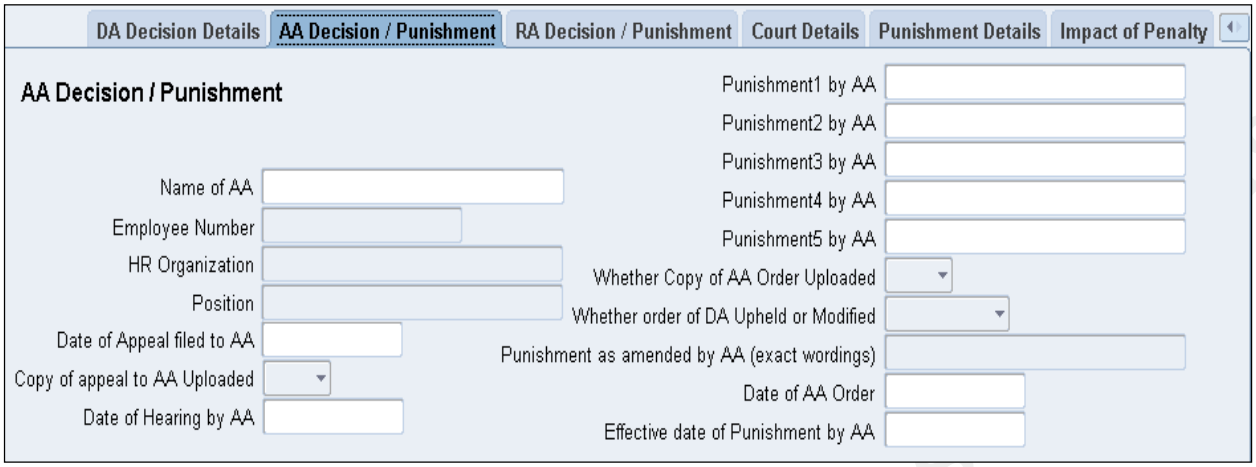
Select the DA Decision Details tab to enter the following information:



1. Select the employee name who is also the Disciplinary authority in the field **"Name"**
2. System will display the position of the selected employee in the field above the "Name" in the **"Position of DA"** field
3. System will display the employee number of the employee selected above in the **"Employee Number"** field
4. System will display the HR organization of the employee selected above in the field **"HR Organization"**
5. Enter date of IA report in **"Date of IA Report"** field.
6. Select the value for DA decision on IA report from the LOV in the field **"DA Decision on IA report"**
7. Enter the date on which IA Report sent to CSE in **"Date on which IA Report sent to CSE"** field.
8. Enter the date on which CSE submission received in **"Date on which CSE submission recvd"** field.
9. Enter the proposed punishment hearing date for award staff in the **"Proposed Punishment (Award staff) hearing"** field.
10. Select the punishment1 by DA from the LOV in the "Punishment1 by DA" field
11. Select the punishment2 by DA from the LOV in the "Punishment2 by DA" field
12. Select the punishment3 by DA from the LOV in the "Punishment3 by DA" field
13. Select the punishment4 by DA from the LOV in the "Punishment4 by DA" field
14. Select the punishment5 by DA from the LOV in the "Punishment5 by DA" field
15. Enter the exact wordings of punishment by DA in **"Punishment by DA (exact wordings)"**
16. Enter the DA order date in the field **"Date of DA Order"**
17. Enter the effective date of the punishment in the **"Punishment Effective from"** field
18. Select the value for charge of doubtful integrity from the LOV in the field **"Charge of Doubtful Integrity"**
19. Enter CVO Advise date under **"CVO Advice Date"** field.
20. Select the value 'Yes / No' in the field **"Whether copy of DA order uploaded"**
21. Select the value 'Yes / No' in the field **"Hearing on proposed punishment attended by CSE"** field.
22. Enter the Order date in **"Order date for proposed punishment hearing for award staff"**
23. Press Ctrl+S to save the changes.

If the **"Whether Copy of DA Order Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment icon on Toolbar and follow similar steps as mentioned above for uploading "Copy of Charge-sheet".

6.8 Entering Appellate Authority Decision/ Punishment Details:



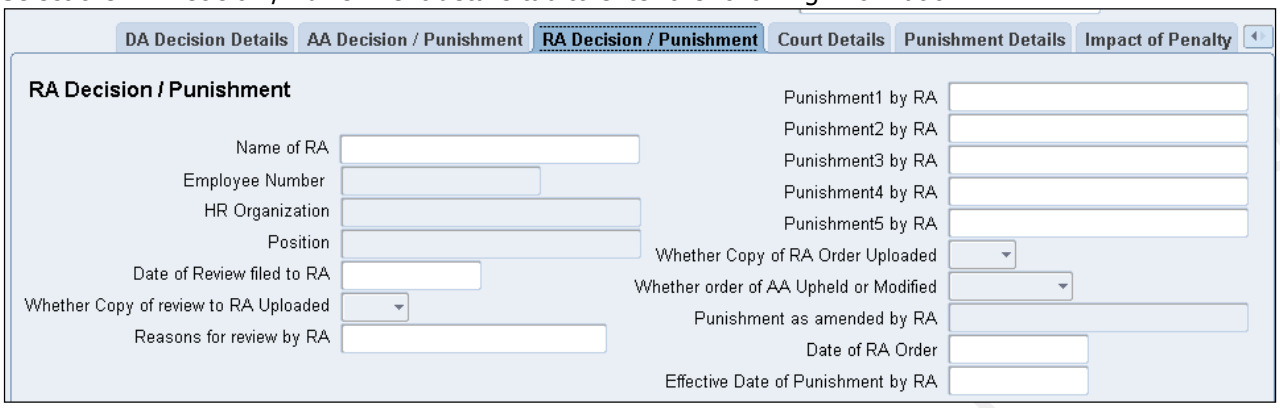
1. Select the name of the Appellate Authority from the LOV in the field **"Name of AA"**
2. System will display the employee number of the above selected employee in the field **"Employee Number"**
3. System will display the HR Organization of the above selected employee in the field **"HR Organization"**
4. System will display the position of the above selected employee in the field **"Position"**
5. Enter the appeal date filed to AA in the field **"Date of Appeal filed to AA"**
6. Select the value 'Yes / No' in the field **"Whether copy of Appeal to AA uploaded"**
7. Enter the hearing date by AA in the field **"Date of Hearing by AA"**
8. Select the punishment1 by AA from the LOV in the **"Punishment1 by AA"**
9. Select the punishment2 by AA from the LOV in the **"Punishment2 by AA"**
10. Select the punishment3 by AA from the LOV in the **"Punishment3 by AA"**
11. Select the punishment4 by AA from the LOV in the **"Punishment4 by AA"**
12. Select the punishment5 by AA from the LOV in the **"Punishment5 by AA"**
13. Select the value 'Yes / No' in the **"Whether decision of AA Order Uploaded"**
14. Select the value 'Upheld / Modified' in the field **"Whether order of DA upheld or Modified"**
15. Enter the punishment as amended by AA in the field **"Punishment as amended by AA(exact wordings)"**
16. Enter the Order of Appellate Authority date in the field **"Date of AA Order"**
17. Enter the effective date of punishment by AA in **"Effective date of punishment by AA"** field.
18. Press Ctrl+S to save the changes.

If the **"Copy of appeal to AA Uploaded"** and **"Whether Copy of AA Order Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment icon on Toolbar and follow similar steps as mentioned above for uploading "Copy of Charge-sheet".

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6.9 Entering Reviewing Authority Decision / Punishment Details:

Select the RA Decision / Punishment details tab to enter the following information:



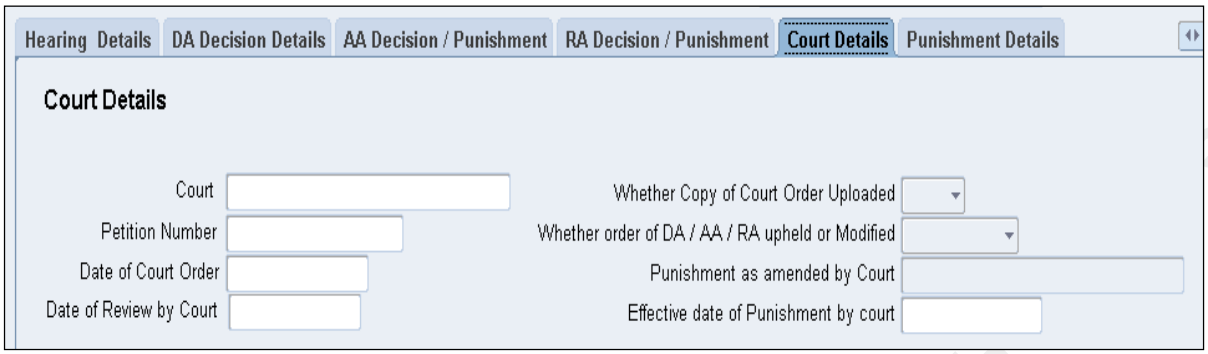
1. Select the name of the Reviewing Authority from the LOV in the **"Name of RA"** field
2. System will display the employee number of the above selected employee in the field **"Employee Number"**
3. System will display the HR Organization of the above selected employee in the field **"HR Organization"**
4. System will display the position of the above selected employee in the field **"Position"**
5. Enter the date of review filed to RA in the field **"Date of review filed to RA"**
6. Select the value 'Yes / No' in the field **"Whether Copy of review to RA Uploaded"**
7. Select the value for reasons for review by RA from the LOV in the field **"Reasons for review by RA"**
8. Select the Punishment1 by RA from the LOV in the field **"Punishment1 by RA"**
9. Select the Punishment2 by RA from the LOV in the field **"Punishment2 by RA"**
10. Select the Punishment3 by RA from the LOV in the field **"Punishment3 by RA"**
11. Select the Punishment4 by RA from the LOV in the field **"Punishment4 by RA"**
12. Select the Punishment5 by RA from the LOV in the field **"Punishment5 by RA"**
13. Select the value 'Yes / No' in the field **"Whether copy of RA Order Uploaded"**
14. Select the value 'Upheld / Modified' in the field **"Whether order of AA upheld or Modified"**
15. Enter the Punishment as amended by RA in the field **"Punishment as amended by RA"**
16. Enter the RA order date in the field **"Date of RA Order".**
17. Enter the effective date of punishment by RA in the field **"Effective date of punishment by RA"**
18. Press Ctrl+S to save the changes.

If the **"Copy of review to RA Uploaded"** and **"Whether Copy of RA Order Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment icon on Toolbar and follow similar steps as mentioned above for uploading "Copy of Charge-sheet".

Downloaded By MD. [illegible] (065)

6.10 Entering Court Details:

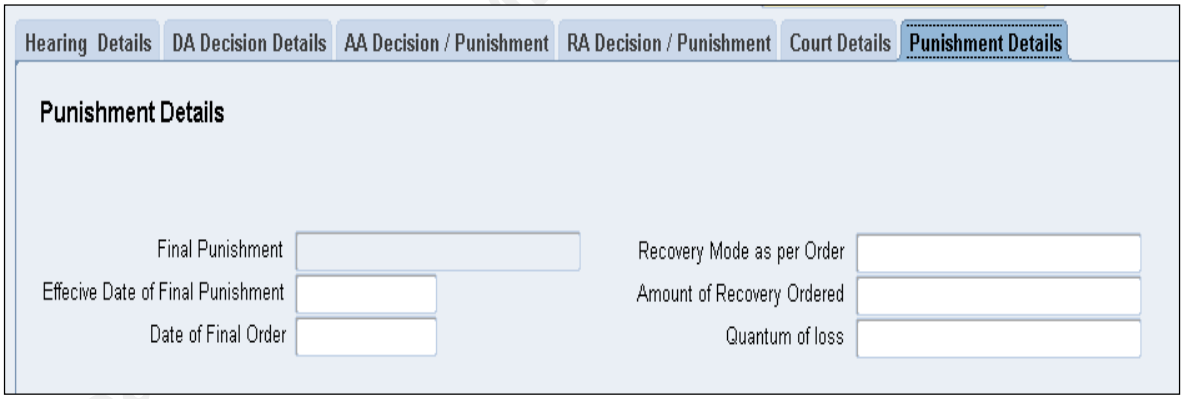
Select the Court Details tab to enter the following information"



1. Select the value for Court from LOV in the **"Court"** field
2. Enter the petition number in the **"Petition Number"** field
3. Enter the court order date in the field **"Date of Court Order"**
4. Select the date of review by court in the field **"Date of Review by Court"**
5. Select the value 'Yes / No' in the field **"Whether copy of court order uploaded"**
6. Select the value 'Upheld / Modified' in the field **"Whether order of DA / AA / RA upheld or Modified"**
7. Select the punishment as amended by court from the LOV in the field **"Punishment as amended by Court"**
8. Select the effective date of punishment by court in the field **"Effective Date of Punishment by Court"**

If the **"Whether Copy of Court Order Uploaded"** field is selected as 'Yes' then, to upload the attachment, click on Attachment icon on Toolbar and follow similar steps as mentioned above for uploading "Copy of Charge-sheet".

6.11 Entering Punishment Details:

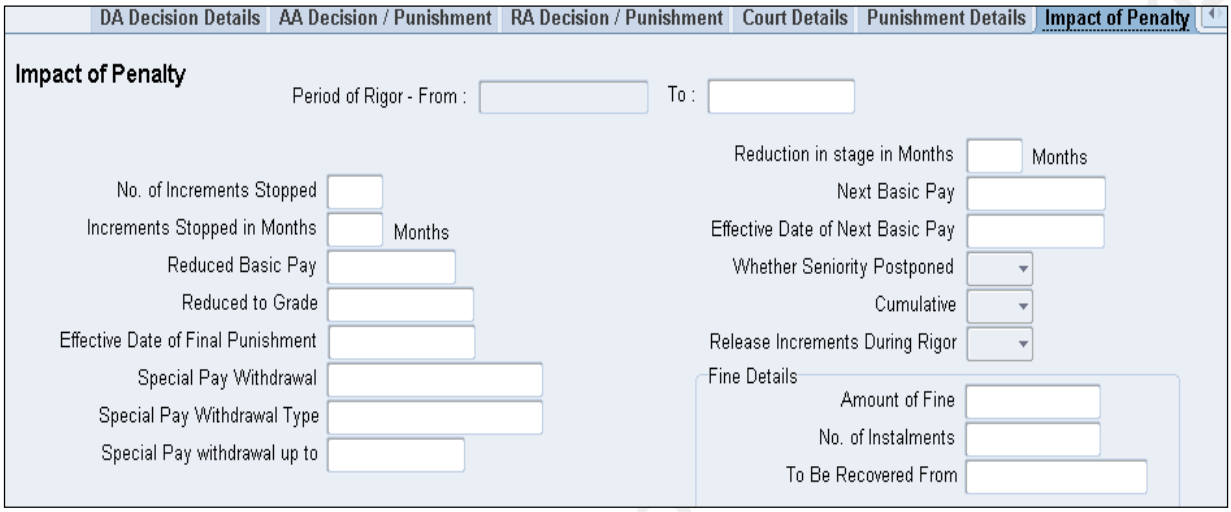


1. The value of the **Final Punishment** would default in the following order : i) **Punishment by DA (exact wordings)** ii) **Punishment as amended by AA (exact wordings)** iii) **Punishment as amended by RA** iv) **Punishment as amended by Court**
2. Enter the effective date of final punishment in the **"Effective Date of Final Punishment"** field. The effective date of final punishment would be defaulted in the following order: i) **DA Decision Details → Punishment Effective from** ii) **AA Decision details → Effective date of punishment by AA** iii) **RA Decision / Punishment → Effective date of punishment by RA** iv) **Court Details → Effective date of punishment by court**.
3. Enter the final order date in the **"Date of Final Order"**
4. Select the value for the recovery mode as per order from the LOV in the field **"Recovery Mode as per Order"**

5. Enter the amount of recovery ordered in the field **"Amount of Recovery Ordered"**
6. Enter the quantum of loss amount in **"Quantum of loss"** field.
7. Press Ctrl+S to save the changes.

6.12 Entering Impact of Penalty Details:

Select the Impact of Penalty tab to enter the following information:



1. Period of rigor from date would populate in the following order: : i) **DA Decision Details → Punishment Effective from** ii) **AA Decision details → Effective date of punishment by AA** iii) **RA Decision / Punishment → Effective date of punishment by RA** iv) **Court Details → Effective date of punishment by court** in the field **"Period of Rigor – From"**
2. Enter the period of rigor to date in the field **"Period of Rigor – To"**
3. Enter the number of increments stopped in the field **"No. of Increments Stopped"**
4. Enter the increments stopped in months in the field **"Increments Stopped in Months"**
5. Enter the amount of reduced basic pay in the field **"Reduced Basic Pay"**
6. Select the grade reduced from the LOV in the field **"Reduced to Grade"**
7. Enter the final punishment date in **"Effective date of final punishment"** field. The effective date of final punishment would populate in the following order: i) **DA Decision Details → Punishment Effective from** ii) **AA Decision details → Effective date of punishment by AA** iii) **RA Decision / Punishment → Effective date of punishment by RA** iv) **Court Details → Effective date of punishment by court**
8. Select the special pay withdrawal from the LOV in the field **"Special Pay Withdrawal"**
9. Select the special pay withdrawal type from the LOV in the **"Special Pay Withdrawal Type"**
10. Enter the special pay withdrawal date in the **"Special Pay withdrawal up to"** field
11. Enter the reduction in stage value in the **"Reduction in stage in Months"**
12. Enter the next basic salary in the field **"Next Basic Pay"**
13. Enter the effective date of the next basic salary in the **"Effective Date of Next Basic Pay"**
14. Select the value 'Yes / No' in the field **"Whether Seniority Postponed"**
15. Select the value 'Yes / No' in the field **"Cumulative"**
16. Select the value 'Yes/No' in the field **"Release Increments During Rigor"**
17. Enter the Amount of Fine in the **"Amount of Fine"** field
18. Enter the number of instalments in which the fine needs to be paid in the field **"No. of Instalments"**
19. Enter the mode in which the fine to be recovered from in the field **"To Be Recovered From"**
20. Press Ctrl+S to save the changes.

Some Points to Remember while entering DA for an employee, as stated above :-

1. DA should always be linked with corresponding incident(s).
2. Timely updation of the Disciplinary Action is a must.
3. Incident Status has to be updated as "Incident closed" when the Incident is shifted to DA.
4. Description about penalty imposed should be mentioned verbatim.
5. In case of "Officers" involved in DA, the Zonal office should be given the DA ID in order to enable them to proceed in the matter.
6. All updation in cases pertaining to appeals/ court/ adjudication etc. should be appropriately updated in the DA Form.

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CHAPTER 17: RESERVATION IN EMPLOYMENT & ROSTER

The Reservation in employment for SC/ST and OBC derive out of Constitutional safe guards to promote educational and economic interests of weaker sections of the society in a particular SC/ST protecting them from social inequality. Reservation in employment is one of the safeguards.

Percentage of reservation in different categories are as below in direct recruitment and promotion:

(A)DIRECT RECRUITMENT		SC	ST	OBC
I	Direct recruitment of Officers on All India Basis	15%	7.5%	27%
II	Direct recruitment of Clerks	The Percentage varies from State to State depending upon Population of SC/ST/OBC in a State (as per Annexure - A)		
III	Direct recruitment of Sub Staff through District Employment Exchanges			
(B)PROMOTION (There is no reservation in Promotion for OBC Category)		SC	ST	-
I	Sub-staff to Clerical Cadre:	Reservation is not applicable since the element of direct recruitment in Clerical Cadre exceeds 75%		
II	Clerical to Officers' Cadre	15%	7.5%	_
III	Within Officers' Cadre there is no reservation in Promotions. However, the concept of "Zone of Consideration" is applied for promotion from JMG/S-I to MMG/S-II and from MMG/S-II to MMG/S-III			

Relaxation in Age for recruitment for SC/ST/OBC/PWD/EX-MN are as below:
(Relaxations are as per Govt guidelines from time to time)

CLERKS

Minimum 18 years and Maximum 28 years
Age Relaxation :

SC/ST : 5 years
OBC : 3 years
PWD : 10 years
Ex-Servicemen * :* 3 years
*Actual period of service rendered in the Defence forces + 3 years subject to maximum age limit of 50 years.

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The above age relaxations are cumulative

SUB-STAFF

Should have completed 18 years but should not have completed 26 years of age.

Age Relaxation :

SC / ST	: 5 years
OBC	: 3 years
PWD	: 10 years
Ex-servicemen	:**3 years

(**Actual period of service rendered in defence service plus 3 years, subject to a maximum of 50 years for the post other than Armed Guards / Watchman. However, for Armed Guard / Watchman the maximum upper age limit shall be 45 years)

The above age relaxations are cumulative.

CASTE CERTIFICATE:

Caste certificate issued in the prescribed format by prescribed authorities only are to be accepted. Only castes/ communities mentioned under the Constitution of India and notified by the Govt. of Inida are alone to be considered since we are an establishment under Govt of India and spread in more than -1- State. Those castes / Communities which are notified only by the respective State Govt shall not be considered.

In respect of OBCs, to be eligible for reservation it should also certify that candidate is not belonging to the creamy layer amongst the OBCs. The person is treated as belonging to creamy layer based on the criteria prescribed by Government in terms of the employment status of the parent or annual income of the parent/s as prescribed from time to time. The certificate should be a recent one say within -1- year from the date on which the employee is joining the Bank/ at the time of the interview.

The Competent Authority for issue of certificate to SC/ST/OBC/PWD Candidates is as under:

(a) For SC/ST/OBC:

District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Dy. Collector / First Class Stipendary Magistrate / Sub-Division Magistrate / Taluka Magistrate / Executive Magistrate / Extra Assistant Commissioner / Chief Presidency Magistrate / Additional Chief Presidency Magistrate / Presidency Magistrate / Revenue Officer not below the rank of Tahsildar / Sub-Divisional Officer of the area where the candidates and / or his / her family normally resides.

(b) For Persons with Disabilities:

Authorised certifying Authority will be Medical Board at the District level. The Medical Board consists of Chief Medical Officer, Sub-Divisional Medical Officer in the District and a member who is a specialist on Orthopedics. ENT or Ophthalmology, as the case may be.

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RECRUITMENT ROSTERS.

Recruitment of officers is on All India basis and Rosters for officers are maintained centrally at H.O.

Recruitment of clerks is state wise/ Union Territory (U.T) wise and Rosters for clerks are maintained state wise.

Separate rosters state wise are maintained for recruitment of sub-staff as below:

1] Full time sub-staff
2] Full time sweeper
3] Part time sub-staff
4] Part time sweeper

In respect of recruitment of officers and clerks the recruitment process is done centrally at the Corporate recruitment dept., BCC. Therefore system configuration is made accordingly so that the details of applicable roster, caste category (SC/ST/OBC General, whether the candidates are recruited on Merit or Reservation is incorporated centrally in "Applicant" details in HRnes- HRMS. After the recruited person joins and the status is changed from 'Applicant' to "Employee" by regional office such details get automatically populated in the system in "Employee" and appropriate Roster is automatically assigned by the HRMS system.

Recruitment of sub-staff is done by Regional Office as per the recruitment sanction given by the Corporate Office. On receipt of such sanction for recruitment of sub-staff, the reservation requirements may be obtained from Head Office.

In respect of sub-staff since the recruitment is done at Regional Office level it is important that the appropriate rosters pertaining to the appropriate state / Union Territory is allotted by the Regional Office. Correct caste category is also to be incorporated. The entry method (MERIT or RESERVATION) should also be incorporated in HRMS while assigning the respective Roster at the Regional Office.

Wherever the substaff is recruited with the designation of SWEEPER (singly or as combined designation), he/she should be assigned to the SWEEPER roster and others should be assigned to SUBSTAFF roster.

PROMOTION ROSTER:

Reservation Roster for promotion is applicable at present in Clerical to JM GS I officer's cadre promotion only. On acceptance of promotion in such cases, Regional Office should assign " All India JM1 PROM" Roster to such candidates and also provide whether the said promotion had been made by reservation or by MERIT. the HRMS system end-dates the employee from the clerical roster which they were occupying earlier.

Similarly if a promote officer is reverted/demoted from JM GS I to clerical cadre then he need to be removed from promotion Roster and added in clerical roster which he was occupying immediately before his promotion to JM G/S I. The same should apply for any type of demotion from higher grade to lower grade. The HRMS system would provide only those Roster where the employee was active earlier and only such roster should be assigned to the employee. Incase the employee was not active in any PAST Roster , then he/she should NOT be assigned to any roster.

Elevation within PART-TIME or from Part-time to Full Time or Conversion from SWEEPER to SUBSTAFF or Vice versa is not RECRUITMENT and hence no additions to be made to new roster. In all such cases, the employee Leaves the existing roster but would not occupy any roster. Hence in the HRMS system, while the Context should be selected as "Roster-Promotion" , No Roster NAME should be assigned and should be left blank.

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RESERVATION TO PERSONS WITH DISABILITY

Reservation for Persons with Disability as provided in the " Persons with Disability Act" are applicable in our Bank.

3% of vacancies are reserved for physically challenged persons which is distributed in following -3- categories:

1. Visual handicapped(VH) 1%
2. Hearing impaired (HI) 1%
3. Orthopedically handicapped(OH) 1%

The persons suffering from not less than 40% of the relevant disability and are certified by Medical Board appointed by the Government are considered eligible for reservation. The definitions of disabilities are as below:

VH:
Blindness refers to condition where a person suffers from any of the following conditions namely

i] Total absence of sight or
ii] Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses or
ii] Limitation of the filed of vision substending an angle of 20 degrees or worse.

HI:
Hearing impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.
Their sense of hearing is non-functional for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear, understand sounds at all even with amplified speech.

OH:

Orthopedically challenged persons are those covered under the category of "Locomotor disability or cerebral palsy". Locomotor Disability means disability of bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy. Cerebral Palsy means a group of non-progressive conditions of persons characterized by abnormal motor control posture resulting from brain insult or injuries occurring in the pre-natal, peri-natal or infant period of development.

RESERVATION FOR EX-SERVICEMEN:

Ex-servicemen, disabled Ex-servicemen and dependent of Ex-servicemen killed in action are considered under this Reservation for Ex-Servicemen is as under:

1. Clerical cadre 14.5%
2. Sub-staff cadre 24.5%

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RESERVATION FOR ECONOMICALLY WEAKER SECTIONS (EWSS) IN DIRECT RECRUITMENT IN BANK

(Ref: Circular No. HO:BR:111:45 dated 20-Feb-2019)

On 9th January, 2019, the Parliament of India approved the 124th Constitutional Amendment bill to provide reservation in jobs and Education for the Economically Weaker sections, including upper castes. Government of India, Ministry of Social Justice & Empowerment has issued Circular No. O. M. No. F No.36039/1/2019-Estt. (Res.) dated 19.01.2019 specifying the criteria for Reservation for Economically Weaker Sections (EWSs) in civil posts and services in the Government of India, as under:

1. "In pursuance of insertion of clauses 15(6) and 16(6) in the Constitution vide the Constitution(One Hundred and Third Amendment) Act, 2019 and in order to enable the Economically Weaker Sections (EWSs) who are not covered under the existing scheme of reservations for the Scheduled Castes, the Scheduled Tribes and the Socially and Educationally Backward Classes, to receive the benefits of reservation on a preferential basis in civil posts and services in the Government of India and admission in Educational Institutions, it has been decided by the Government to provide 10% reservation to EWSs in civil posts and services in Government of India and admission in Educational Institutions.

2. Persons who are not covered under the existing scheme of reservations for the Scheduled Castes, the Scheduled Tribes and the socially and educationally backward Classes and whose family has gross annual income below Rs. 8.00 lakh are to be identified as EWSs for the benefit of reservation. Family for this purpose will include the person who seeks benefit of reservation, his/her parents and siblings below the age of 18 years. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application.

3. Also person whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:

   i. 5 acres of Agricultural Land and above;
   ii. Residential flat of 1000 sq. ft. and above;
   iii. Residential plot of 100 sq. yards and above in notified municipalities;
   iv. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

4. **The income and assets of the families as mentioned in para 2 would be required to be certified by an officer not below the rank of Tahsildar in the states/ UTs.** The officer who issues the certificate would do the same after carefully verifying all relevant documents following due process as prescribed by the respective State/UT."

5. In pursuance of the above Office memorandum, it is hereby notified that 10% reservation would be provided for Economically Weaker Sections (EWSs) in central government posts and services and would be effective in respect of all Direct Recruitment vacancies to be notified **on or after 01.02.2019**.

In view of the above, there shall be 10% Reservation in for Economically Weaker Sections (EWSs) in all exercises for direct recruitment in the Bank w.e.f 1st February 2019. Please bring the contents of this circular to the notice of all employees at the Branches / Offices for information.

For detailed modality: Refer The circular No. O.M. No. F No. 36039/1/2019-Estt. (Res.) Dated 19.01.2019

ANNEXURE A

STATEWISE PERCENTAGE FOR RECRUITMENT AWARD STAFF

The present of reservations statewise w.e.f.5th July, 2005 are as under ::

STATE	PERCENTAGE (SC,ST, OBC)
ANDAMAN & NICOBAR	(0,8,27)
ANDHRA PRADESH	(16,7,27)
ASSAM	(7,12,27)
BIHAR	(16,1,27)
CHANDIGARH	(18,0,27)
CHATTISGARH	(12,32,6)
D & NAGAR HAVELI	(2,43,5)
DELHI	(15,7.5,27)
DIU & DAMAN	(3,9,27)
GOA	(2,12,18)
GUJARAT	(7,15,27)
HARYANA	(19,0,27)
HIMACHAL PRADESH	(25,4,20)
JAMMU & KASHMIR	(8,11,27)
JHARKHAND	(12,26,12)
KARNATAKA	(16,7,27)
KERALA	(10,1,27)
MADHYA PRADESH	(15,20,15)
MAHARASHTRA	(10,9,27)
ORRISA	(16,22,12)
PUNJAB	(29,0,21)
RAJASTHAN	(17,13,20)
TAMIL NADU	(19,1,27)
UTTAR PRADESH	(21,1,27)
UTTARAKHAND	(18,3,13
WEST BENGAL	(23,5,22)
MEGHALAYA	(1,44,5)
SIKKIM	(5,21,24)
TRIPURA	(17,31,2)
MIZORAM	(0,45,5)
NAGALAND	(0,45,0)
MANIPUR	(3,34,13)
ARUNACHAL	(1,45,0)
PONDICHERRY	(16,0,27)

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CHAPTER 18: MISCELLANEOUS

Change of Name/Surname/Proper Or First Name On Account Og Marriage Etc
Declaration of Holiday under The Negotiable Instruments Act
Insurance-Master Policy for Air Travel
Requisition of Service of Bank for Election Duty
Requisition of Service of Bank Employees for Census Related Work:
Guarantee of Loans by Staff Members
Regularization of Absence of Employees On Account Of Curfew, Bandh Etc
Absence of Bank Employees Due To Natural Calamities or Civil Commotion Or Any Other Cause Beyond The Control Of The Bank
Absence of Employees Due To Bandh, Morcha, Strike, Rail/Rasta Roko, Etc. Organised By Various Political/Religious and Other Parties, Unconnected With the Banking Industry
Issuance of No Objection Certificate for Obtaining And/ Or Renewal of Passport, Visa and Sanction Of Leave For Permission To Go Abroad
Issuance of Service Certificate-Cum-Identity Card To Retired Employees
Dress Code for Staff Members
Posting of employees who have differently–abled dependents
Equal Opportunity Policy

CHANGE OF NAME / SURNAME / PROPER OR FIRST NAME ON ACCOUNT OF MARRIAGE ETC

1.1 The application for change of name are to be routed through the respective Regional Offices with their recommendations to Head Office and the application should contain the following:

a) A written application/request with E. C. No. addressed to the Bank by the concerned staff member for effecting change in his/her name in Bank's record;
b) In case of marriage, where there is no change in the proper name;
c) Certified Photostat copy of the marriage registration certificate or an affidavit showing change in the name of the employee concerned on the grounds of marriage;
d) In all other cases, where there is change in the surname or the proper/first name;
e) Photo copy (duly verified) or extracts/ portion of the publication in Government gazette;
f) Copy of the public notice given by the employee in the local newspaper;
g) Copy of the notice given to the state Government through the home department.

DECLARATION OF HOLIDAY UNDER THE NEGOTIABLE INSTRUMENTS ACT:

1.2 In terms of section 25 of the negotiable instruments Act. 1881, once central Government declares public holiday by issuing notification, there is no need to wait for declaration / notification from the state Government for this purpose.

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INSURANCE - MASTER POLICY FOR AIR TRAVEL:

1.3 All employees of our Bank are covered under master policy taken by the Bank for air travel undertaken within India for official work and/or under LFC, LTC.
Amount of coverage are as under:

1.	Chairman & Managing Director	Rs. 12,00,000/-
2.	Board of directors other than chairman & managing director, Chairman of BSRB and General Managers	Rs. 9,00,000/-
3.	Dy. General Managers, Asstt. Gen. Managers and Bank's doctors	Rs. 8,00,000/-
4.	Chief Managers	Rs. 6,00,000/-
5.	All other Officers	Rs. 5,00,000/-
6.	All other employees	Rs. 3,00,000/-

The important condition of the policy is submission of true/correct & complete information in the prescribed format on monthly basis by regional Office/other administrative. Officers directly to the insurance company with a copy to Chief Manager (Office Admn), Baroda Corporate Centre, Mumbai with in first -7- days of the succeeding month.

Air travel booking register is to be maintained at the Branch level and extract copy of the register (i.e. monthly statement) is to be sent to regional Office within the first -3- days of the succeeding month to enable regional Office to send the information to insurance company.

REQUISITION OF SERVICE OF BANK EMPLOYEES FOR ELECTION DUTY:

1.3 Section 159 of Representation of People Act, 1951, as amended by the Representation of People (Amendment) ct, 1998, read as follows :

"159" (1) The authorities specified in sub-section (2) shall, when so requested by a Regional Commissioner appointed under Clause (4) of Article 324 or the Chief Electoral Officer of the State make available to any returning officer such staff as may be necessary for the performance of any duties in connection with an election.

(2) The following shall be the authorities for the purpose of sub- section (1), namely :-

a) every local authority;
b) every university established or incorporated by or under a Central Provincial or State Act;
c) a Government Company as defined in Section 617 of the Companies Act, 1956;
d) any other institution, concern or undertaking which is established by or under a Central Provincial or State Act or which is controlled, or financed wholly or substantially by funds provided, directly or indirectly, by the Central Government or a State Government."

In view of Clauses (iii) and (iv) to Sub-section (2) of Section 159 of the act and in view of the fact that public sector banks were established under Central Act/s, an obligation has 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 accordance with an election.

However, the Branch Authorities may request the competent Electoral Officer to keep their requisition to the bare minimum in view of the fact that public sector banks which are public utility services, would be adversely affected inconveniencing the banking public if its personnel are requisitioned in a large number.

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

(IBA Cir. No.PD/CIR/76/W/650 dated 22.07.1999 read with Cir. Letter to all Zones – CO: PD: KCP: 6/30/3238 dated 20.10.1998)

REQUISITION OF SERVICE OF BANK EMPLOYEES FOR CENSUS RELATED WORK:

1.4 In terms of Section 4(2) of the Census Act, 1948, any person can be assigned the census duties by the Principal Census Officer and such person is under obligation to perform such duties when called upon to do so. Failure to fulfil this obligation is punishable under the Census Act, 1948.

In order to draft the requisite number of personnel, the Principal Census Officer may call for the personnel employed in the establishment. Since the Principal Census Officer is acting under power vested in him by Section 4(2) of the Act, it is obligatory for the Bank to furnish to Principal Census Officer the list of employees when called for. However, while forwarding such a list, the Branch/Office may request the authority concerned to keep the requisition to the bare minimum so that the bank's ability to render customer service is not affected.

(Letter to All Zones – CO: PD: KCP: M-58/4839 dated 09.11.2000)

Downloaded By: Mr. MEHMOOD DANISH (M05965)

GUARANTEE OF LOANS BY STAFF MEMBERS

1.5 The policy relating to grant of credit facilities with the guarantee from serving staff members was reviewed by the Board of Directors in its meeting held on 29.03.2001 and it was decided that w.e.f. 29.03.2001 :

(a) Except in educational loans to dependants of staff members and loans to staff members in no other case, guarantee of serving members be obtained in future.
(b) Existing guarantees given by serving staff members may be continued till the loans and advances are repaid.

In case of staff members, who have opted for voluntary retirement and have guaranteed payment of loans sanctioned to their relatives or other borrowers, either of the following two options be exercised and earmarking on their retrial benefits may be released :-

i. the guarantee of retiring employees be released, if he/she keeps equivalent amount of deposit as security with the Bank for the loan/advance given; OR

ii. the guarantee may be continued (and earmarking on their retirement benefits be removed) if they give mortgage of their properties (if already not there) to secure the loans/ advances.

The Branches should be guided by the above decision while dealing with existing borrowal accounts, guaranteed by the staff members, or while considering any new proposal. However, it may please be noted that while considering any proposal for credit facility, which is related to staff member, the same should not be dispensed with merely because of non-availability of staff guarantee, but should be decided on commercial considerations.

When the loans/advances guaranteed by the staff members have become Non Performing Asset (NPA), proper notice should be served on the concerned staff well before his due date of retirement. Further, in such NPA accounts, the retiring staff members should be advised to settle the loan/advance amount immediately before their terminal benefits are released.

It should be carefully noted that if any loan account guaranteed by staff member become NPA, the concerned staff members should be made responsible for settling outstanding loan amount, failing which, the concerned controlling authority shall be made accountable for the lapse.
(BCC:HRM:PKG:L-8/2875 dated 16.04.2003)

As a measure to recover NPA Loan Accounts guaranteed by staff members, it is expected that in all such NPA accounts, the borrower should be advised to settle the accounts immediately and simultaneously, staff member who guaranteed such NPA Loan Accounts should be served with letter to settle the Accounts. The draft of the letter to be served on the staff members who guaranteed such NPA Loan Account, is appended below. The letters, as per draft, signed by the Regional Authority, should be served on such staff members who guaranteed the NPA Loan Accounts.

Downloaded By: M. MEHMOOD DANISH .(PM051965)

DRAFT

(Please fill in the blanks and make amendments in the draft in tandem with the factual position obtaining)

(Name)_____ EC No._____

Dear Sir,

You have guaranteed the Loan _____(brief details to be furnished)_____ to Mr./ Mrs. _____(name of the borrower)_____ on _____(date)___.

No repayment is forthcoming from the principal borrower and that the loan amount has become NPA. The outstanding amount in the said loan account is ` _____/- interest charged upto _____.

Now, therefore, in terms of guarantee, you are hereby called upon to repay the loan outstanding in respect of the above loan account. Failure may invite appropriate action against you for recovery of the loan outstanding as per the law.

Yours faithfully,

Asst.General Manager/Regional Head
(BCC:HRM:PKG:L-8/3628 dated 12.05.2003)

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

REGULARISATION OF ABSENCE OF EMPLOYEES ON ACCOUNT OF CURFEW, BANDH ETC:

WHERE A BANK OFFICE IS KEPT CLOSED FOR THE DAY

1.6 If a Bank Office remains closed on account of a curfew order imposed during the entire working hours, the employees should be given special casual leave for the day.

WHERE A BANK OFFICE IS KEPT CLOSED FOR PART OF THE DAY:

1.7 If curfew is imposed only for part of the day and therefore the Bank Office is kept closed for part of the working hours, the employees who attend Office during the hours the Office is kept open should be treated as having attended the Office for the full day. The absence of employees who do not attend Office during the time it is open should be adjusted against their appropriate leave account.

WHERE THE BANK OFFICE REMAINS OPEN:

1.8 Where an employee is unable to attend Office on account of imposition of curfew at the place of residence or at the place, which falls on way to the bank office, his absence could be treated as a special casual leave. Special casual leave in such cases would be permissible only if it is physically impossible for the employee to report for duty. No special casual leave should be given if it is possible for him to reach the Office by a circuitous route avoiding curfew bound area or if special permission has been given by the Government authorities to move through the curfew bound areas for to and fro journeys to the Bank/Office, on production of identity cards, etc.

ABSENCE OF BANK EMPLOYEES DUE TO NATURAL CALAMITIES OR CIVIL COMMOTION OR ANY OTHER CAUSE BEYOND THE CONTROL OF THE BANK:

1.9 If the closure of the Bank is necessitated for reasons of natural calamities such as fire, rains, deluge or civil disturbances such as riots or any other cause beyond the control of the Bank, only appropriate leave including casual leave, but not special leave, should be granted to Bank employees in terms of paragraph 511 of the Sastry award.

Downloaded By: Mr. MUHAMMAD ANISH (0505051965)

ABSENCE OF EMPLOYEES DUE TO BANDH, MORCHA, STRIKE, RAIL/RASTA ROKO, ETC. ORGANISED BY VARIOUS POLITICAL/RELIGIOUS AND OTHER PARTIES, UNCONNECTED WITH THE BANKING INDUSTRY:

1.10

1 In all cases where the bandh etc. is supported/co-sponsored or actively assisted by Bank employees or their affiliated union/association, action should be taken against employees who absent themselves from duty by effecting 'Wage Cut' on the basis of the principle 'No work no pay' in addition to any action the management may like to take as per the service rules.

2) In all cases where the bandh etc. is not supported/co-sponsored or actively assisted by Bank employees or their affiliated union/association, if an absenting employee gives a letter stating that he was not a member of any union/organisation which gave a call for the bandh etc. and he did not participate in the bandh etc. but was prevented from attending Office due to non- availability/disruption of transport facilities, physical obstruction or other legitimate reasons, his appropriate leave account may be debited.

Downloaded By: Mr. MEHMOOD DANISH (MOB:765)

DELEGATION OF POWERS:

REGARDING ISSUANCE OF NO OBJECTION CERTIFICATE FOR OBTAINING AND/ OR RENEWAL OF PASSPORT, VISA AND SANCTION OF LEAVE FOR PERMISSION TO GO ABROAD

1.11 At present, administrative powers for various HRM issue are vested in Dy. General Manager/General Manager in charge of HRM portfolio. Some of these issues are also being referred to Executive Director/Chairman & Managing Director/Executive Management Committee.

1.12 In order to facilitate faster decision-making and also to strengthen the Zonal/Regional administrative set up for effective functioning, a proposal for delegation of administrative powers in respect of certain HRM issues, was submitted to Executive Management Committee.

1.13 The Executive Management Committee, in the meeting held on 4th January, 1996, has approved delegation of administrative powers as given in Annexure I.

In view of the above, requests received from staff members for issuance of NOC/Sanction of leave and permission to go abroad, may please be forwarded henceforth to the authorities specified in Annexure I.

(2) Detailed guidelines and revised formats for issuance of leave and permission to go abroad, are given in Annexure II.

(3) As advised in (Cir. No. CO: BR: 87/159 dt. 19.07.1995) staff members who are already having passport should submit details about their passport number, date and Office of issue etc. along with photo copy of the first two pages of the passport.

CLARIFICATIONS:

(a) While issuing NOC to staff members for obtaining/ renewing passport, branches/ offices need not obtain Guarantee from other staff members. However, please note to obtain the prescribed undertaking from the applicant.
(b) It may be noted that Power of Attorney, Guarantee, etc., are required to be obtained only at the time of sanction of leave and permission to go abroad.
(Ref.: Circular No. CO: RM: 91/2 dated 02.02.1999).

Downloaded By: MD. MEHMOOD DANISH (DP051165)

DELEGATION OF ADMINISTRATIVE POWERS

ANNEXURE -I

Reg. 1) Authorising Issuance of NOC for obtaining passport;

2) Sanction of leave and permission to go abroad upto –90- days

Category of staff	Competent Authority
Award staff employees and Officers upto MMG/S III posted at HO	Dy.General Manager looking after Staff Admn. At HO.
Officers in SMG/S IV/V/VI posted at HO	General Manager in charge of HO administration/ General Manager posted at HO.
For all award staff employees and Officers up to MMG/S III posted at BCC.	AGM (HRM), BCC.
For all executives in SMG/S IV/V/VI at BCC. & Principal, staff college, Ahmedabad.	DGM/GM in-charge of HRM portfolio
For Zonal Manager other than in scale VII and scale V Executive in AGM headed zones	GM in-charge of operations portfolio
For executives in scale VII irrespective of their place of posting	E.D./Ch. & MD
For all award staff employees and Officers upto MMG/S III in CID/ZIC	Executive in-charge of CID/ZIC
For all executives in SMG/S IV & V in CID/ ZIC	DGM (CID)/ GM In-charge of Inspection portfolio
For all award staff employees and Officers upto scale IV in RTC/NMCC/JSTC/College	Principal, staff college Ahmedabad.
For all award staff employees and Officers upto MMG/S III at Mumbai Main Office	AGM/CM, MMO
For executives in SMG/S IV & V at Mumbai main Office	DGM, MMO
For all award staff employees and Officers upto MMG/S III in the Region.	Regional Authority in scale IV
For all employee upto scale IV/ V in AGM/DGM headed Region	Regional Authority in scale V/VI
For all award staff employees and Officers up to MMG/S-III at ZO and for executives in zone in SMG/S IV/ V/ VI not covered above.	Zonal Manager in TE G/S VI/ VII.
For employees on deputation to RRBs and associate Banks.	DGM/GM Incharge of RRB and associate Banks
For all employees on deputation to subsidiaries	Managing Director/ Chief Executive of subsidiaries
Employees on deputation to other Banks/institutions including BSRBs.	DGM/ GM (HRM)
For all award staff employees and Officers up to MMG/S-III at ZO and for executives in zone in SMG/S IV/ V/ VI not covered above.	Zonal Manager in TE G/S VI/ VII.

Note:

- In the event of an executive of competent rank is not available, an executives one level above the competent rank may exercise the powers.
- Request for leave beyond 90 days or extension thereof beyond 90 days in very exceptional circumstances such as medical treatment, sickness etc. should be referred to DGM/ GM incharge of HRM portfolio. In respect of zones headed by executives in TEG/S VII, the Zonal head is authorised to grant/ extend leave beyond 90 days on medical grounds.

ANNEXURE II

PROCEDURE FOR :

Issuance of "No Objection Certificate" for obtaining/renewing passport/Visa; Sanction of leave and permission to go abroad.

1. Application for issuance of "No Objection Certificate" for Obtaining/ Renewal of Passport/ Visa, Sanction of Leave and permission to go abroad should be routed through the reporting authority, as per proforma provided in part 'A' or part 'A-1' of this annexure, as the case may be, as per the normal procedure.

2. The reporting authority should forward the application to the competent authority after due certification of the contents therein as part B or B - 1 of this annexure, as the case may be.

3. The competent authority should obtain vigilance clearance from Zonal vigilance dept. as well as central vigilance dept., at central Office, Mumbai before granting NOC for passport/ sanction of leave and permission to go abroad. In respect of employees who are on deputation to subsidiaries, RRBs etc. the procedure for vigilance clearance shall also be applicable.

4. On receipt of permission from the competent authority, "No Objection Certificate" for obtaining passport/ sanction of leave and permission to go abroad, may be given to the staff members by the concerned authority as per proforma "D" and "D-1", after obtaining the following from the employee:

(i) <u>FOR 'NO OBJECTION CERTIFICATE' FOR PASSPORT:</u>

(a) Undertaking to submit details of passport such as passport number, date and Office of issue etc. alongwith xerox copy of the passport.

(b) Undertaking to obtain specific sanction for leave and permission to go abroad from the Bank before leaving the country.

(c) Undertaking to make provision to liquidate all outstanding Loans with the Bank before leaving the country.

(d) Undertaking to execute necessary power of attorney as well as guarantee on stamp paper etc., as prescribed by the Bank.

<u>(ii) FOR SANCTION OF LEAVE AND PERMISSION TO GO ABROAD.</u>

(a) Power of attorney on stamp paper (Refer Annexure 12-A)
(b) Letter of guarantee on stamp paper (Refer Annexure 12-B)
(c) Letter of undertaking on stamp paper.
(d) Any other as described by the Bank.

5. The Branch/Office should ensure that the staff member after obtaining the passport, submits details of passport together with Xerox copy of passport for Office record and the same is kept in his personal file.

Downloaded by: Mr. MEHMOOD KHAN (DRC51965)

REVISED APPLICATION FOR ISSUANCE OF "IDENTITY CERTIFICATE" FOR OBTAINING / RENEWAL OF PASSPORT

To

The _____

_____

_____

Dear Sir,

Re: - **Identity Certificate / No Objection Certificate for obtaining / renewal ofPassport**

I, the undersigned, request you to issue me a Identity Certificate / No Objection Certificate (in duplicate) to enable to obtain / renew Passport for going abroad. Following are the necessary details:

1. Name :
2. Employee Code No. :
3. Dept. / Office / Branch :
4. Date of Birth :
5. Date of Joining :
6. Present Scale / Designation :
7. Present Basic :
8. Outstanding dues:
   a. Housing Loan
   b. Vehicle Loan
   c. Personal Loan
   d. Staff Overdraft
   e. Festival Advance
   f. Any other Loan (pl. specify)

TOTAL

9. PF balance as on_____: (Attach copy of PF statement)
10. Purpose of Visit :
11. Countries likely to visit :
12. Residential Address :

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

13. The details of my dependents are as under:

Sr. No.	Name	Age	Relationship with the	Occupation	Income per month (Rs.)

I undertake:

a) That I have read and gone through Sec. 6 (2) of Passport Act, 1967 and none of the provisions stated therein is applicable to me.

b) To submit details of Passport, such as Passport Number, Date and Office of Issue etc. alongwith photocopy of Passport.

c) To obtain specific sanction and leave from the Bank before leaving for any overseas country.

d) To make provision to liquidate all my outstanding loans with the Bank before leaving the country.

e) To execute necessary Power of Attorney Undertaking and Guarantee on stamp paper as required.

Yours faithfully,

Signature)

Place :
Date :

Downloaded By: Mr. MEHMOOD DANISH (DM051965)

The Particulars submitted by Mr. / Ms._____EC No_____Is verified and the same is found to be in order.

We recommend for issuance of Identity Certificate.

Place Branch Head / Dept. Head ____

Date _____

Seal of the Branch

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

PROFORMA OF IDENTITY CERTIFICATE TO BE GIVEN IN DUPLICATE ON ORIGINAL STATIONERY

Certified that Shri/Smt/Ms._____, Son/ Wife/Daughter of Shri_____, who is an Indian National is a permanent employee of Bank of Baroda__Branch/Office (address to be given in detail) from_____(date) and is at present holding the post of _____. Shri/Smt/Ms/Master _____ who is also an Indian National is/are dependent family member(s) of Shri/Smt._____ _____and his/her identity is certified. Bank of Baroda has No Objection to his/her acquiring Indian Passport. I, the undersigned am duly authorized to sign this Identity Certificate. Ihave read the provisions of Section 6(2) of the Passports Act, 1967 and certify that these are not attracted in case of this applicant. Irecommend issue of an Indian Passport to him/her. It is certified that Bank of Baroda is a Public Sector Undertaking. The identity card number of Shri/Smt_____is_____(write EC No.).

Name : _____
Designation : _
EC No.:_____

Applicant's photo to be attested by Certifying Authority

Ref. No._____
Date : _____
Address & Tele. No._____

Downloaded By : Mr. MEHMOOD DANISH (DM051965)

ANNEXURE II (b)

PROCEDURE FOR CONSIDERING REQUESTS RECEIVED FROM EMPLOYEES FOR SANCTION OF LEAVE AND PERMISSION TO GO ABROAD:

1) PURPOSE

i. Pleasure trip or social visit (On tourist visa)
ii. To join spouse who is serving abroad either in our Bank or any other organisation
iii. To establish immigration rights or to renew green card.
iv. Medical treatment of self/spouse (on tourist or other specific visa)

2) REQUIREMENTS TO BE MET WITH BEFORE SANCTION OF LEAVE AND PERMISSION TO GO ABROAD TO BE GRANTED.

a. The application seeking permission to go abroad should be submitted by the employee atleast 2 months in advance.

b. The concerned employee should have sufficient privilege leave balance. Request for permission to go abroad against future accrual of leave or leave on loss of pay shall not be entertained, except for medical treatment.

c. The employee should hold a valid passport and visa for the proposed visit abroad. In case visa is not available at the time of making application, the employee shall be required to furnish the same before the leave is sanctioned.

d. Permission for going abroad would not be normally considered in respect of employees holding immigration visa. Such cases should be refereed to General Manager/ Dy. General Manager in charge of HRM portfolio. Such cases are required to be submitted to head Office with all original papers.

e. Vigilance clearance from Zonal Vigilance Dept. as well as Central Vigilance Dept. is essential.

f. The terminal benefits should be sufficient to cover the outstanding dues payable by the employee to the Bank failing which the employee shall be required to deposit the deficit amount in his S.B.A/c which will be earmarked as security against the dues payable by the employee to the Bank.

g. The employee shall be required to execute necessary power of attorney and undertaking as well as guarantee on stamp paper etc. as prescribed by the Bank.

h. The employee shall also be required to execute an irrevocable undertaking on stamp paper to the effect that he will not request for any extension of leave and will report for duty on the scheduled date, failing which the said letter of undertaking shall be treated as the letter of resignation by the Bank.

i. Passport and visa particulars are required to be submitted together with xerox copies of passport and visa to the Branch/Office.

j. The employee is also required to submit copy of return ticket to the Branch/ office.

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3**) NORMS FOR CONSIDERING SUCH REQUESTS RECEIVED FROM THE EMPLOYEE WHO FULFILS THE ABOVE CONDITIONS:**

1. Permission for going abroad on leave may be granted to an employee on maximum 3 occasions in the entire service and only once in 3 years at the discretion of the Bank.

2. The above rule shall not apply to employees seeking permission for medical treatment.

3. Notwithstanding the above the Bank may in its discretion consider giving permission to an employee to go abroad in exceptional circumstance depending upon merits of the case.

4. Maximum leave that can be sanctioned by the COMPETENT AUTHORITY specified in the schedule shall be 90 days at a time depending upon exigencies of work at the Branch/Office. No leave on loss of pay shall be considered.

5. Request for leave beyond -90- days or extension thereof beyond 90
6. days except for medical treatment shall not be considered.

7. No extension of leave shall be permitted except in very compelling circumstances, such as medical treatment, sickness ground etc. such request for extension of leave should be submitted to Zonal Manager, if he is in TEG/s VII. In all other cases such requests should be forwarded to Dy. General Manager/General Manager in charge of personnel functions at central Office although initially leave for 90 days is sanctioned by the COMPETENT AUTHORITY specified in the schedule.

8. In the event of an employee failing to report back to duties on the expiry of sanctioned leave, the letter of undertaking given by the employees shall be treated as the letter of resignation and the matter shall be proceeded with accordingly.

9. Cases of employee seeking leave and permission to go abroad on
10. "Immigration Visa" or going to join their spouse who are posted/working abroad for long duration are to be refereed to Head Office alongwith all original papers. Such cases would be processed by HO and considered by DGM/GM in-charge of HR function.

Downloaded By: [illegible] MEMON @ DAIICT (DA1051965)

PART A-1

APPLICATION FOR SANCTION OF LEAVE AND PERMISSION TO GO ABROAD

The_____ Bank of Baroda
_____Office/Branch

Dear sir,

Re. Request for P/L for going abroad from _____ to _____ for _____ days.

I desire to avail privilege leave for going abroad, and I give below required information for the same.

(1) Full Name :
(2) Designation Grade/ Scale :
(3) E.C.No :
(4) Branch/Region :
(5) Date of Birth :
(6) Date of Joining :
(7) Date of promotion :
(8) Countries likely to be visited :
(9) Period of P/L requested : From _____ to _____ No. of days _____
(10) Reasons for going abroad :
(11) Whether such leave was availed in the past : If yes : No. of Occasions:
From To

(1)
(2)
(3)

Whether reported in time on expiry of sanctioned leave ?
(12) Details of Bank Loan. : Loans availed.
(1) Housing Loan :
(2) Vehicle Loan :
(3) Personal Loan :
(4) P/F Loan :
(5) Festival advance :
(6) Any other, PL. specify :
(13) P.F. Balance as on _____ : `. _____
(14) Details of passport (photography :
of passport should be attached)
(15) Whether No objection certificate : was granted by the Bank for obtaining passport
(16) State clearly whether going on (photocopy of visa should be attached)
1) Immigration visa.
2) Student visa.
3) Tourist visa.
4) Multiple visa.
5) Any other, please specify.
(17) Present residential address in India :
(18) Name and residential address in India of the relative to whom communication to be sent during my absence :
(19) Name and residential address of the relative abroad to whom the letter to be addressed during my absence from India :

Downloaded By : MOHAMMED DANISH .(DM051965)

Please grant me _____ days leave and oblige. In the event of my not returning to India and resuming duty immediately after the period of leave sanctioned, this letter of request may be treated as my letter of resignation. Further I undertake to execute following documents :

(1) Power of attorney on stamp paper.
(2) Letter of guarantee on stamp paper.
(3) Letter of undertaking on stamp paper.
(4) Any other as desired by the Bank.

I also undertake to deposit the deficit amount towards my Loan liabilities in my S/B Account No. _____ with _____ Branch and the authority letter to the Bank to appropriate the same.

Yours faithfully,

Place :
Date :

(Signature of the employee)

PART B-1

(CERTIFICATION BY BRANCH/ STAFF DEPT. OFFICE ADMN. DEPT.)

(1) The information given in above application is verified and found correct.
(2) Leave balance as on _____ (pl. specify the date)
    (a) Privilege leave :
    (b) Sick leave :
    (c) Casual leave :
(3) Detail of Bank Loan : Availed outstanding
    (a) Housing Loan :
    (b) Vehicle Loan :
    (c) Personal Loan :
    (d) Any other :
(4) Advances features, if any :
(5) Disciplinary proceeding if : any initiated in past or are pending/contemplated.
(6) Recommendations of the Branch/ Office regarding granting of leave for going abroad.

Note :
Recommendations should be without attaching stipulation such as provided/ subject to etc.

Place :
Date :

Br. Head/Staff Dept./Office Admn. dept.

Downloaded By : MEHMOOD DANISH .(D1051965)

PART C-1

(SANCTION BY COMPETENT AUTHORITY)

It is noted that as per the report of Zonal vigilance and Central Vigilance Dept. Mumbai there is nothing adverse pending/contemplated against the applicant.

Mr./Mrs./Mr. _____ is sanctioned P/L of _____ days from _____ to _____ and be permitted to go abroad during said leave period.

Place :
Date :

Competent Authority
Designation

PART D-1

DRAFT LETTER FOR SANCTION OF LEAVE AND PERMISSION TO GO ABROAD

Miss/Mrs./Mr.
C/o. Bank of Baroda
_____Branch/Office

Dear Sir/ Madam,

Re : Your request for leave and permission to go abroad.

We refer to your letter dated _____ requesting for privilege leave of _____ days from _____ to _____ and permission to go abroad during the said leave period on _____ and permission to go abroad during the said leave period on _____ visa to visit _____ countries.

The competent authority has sanctioned _____ days of privilege leave to you from _____ to _____ and has also permitted you to do abroad during the above leave period subject to your fulfilling the following conditions:

(1) Your executing requisite:
   a) Power of attorney on stamp paper.
   b) Letter of guarantee on stamp paper.
   c) Letter of undertaking on stamp paper.
   d) Submitting an irrevocable undertaking to the effect that you would report for duty on expiry of sanctioned leave and will not seek further extension of leave. In case of failure to report for duty immediately on expiry of the leave sanctioned, this undertaking shall be treated as letter of resignation.
   e) Any other requirement as stipulated by the Bank.
   f) Your submitting a copy of visa to the Branch/Office.
   g) Your submitting a copy of return ticket to the Branch/Office.

Yours faithfully,

Downloaded By: MR. MEHMOOD DANISH .(DM051965)

ANNEXURE 12-A

DOCUMENTS TO BE EXECUTED BEFORE LEAVING FOR ABROAD;

POWER OF ATTORNEY
(ON STAMP PAPER AS PREVAILING IN CONCERNED STATE)

I_____ the Indian inhabitant sent greeting :

WHEREAS Bank of Baroda my employer having its head Office at MANDVI, Baroda have agreed to permit to go to _____ for a period of _____ days on _____.

AND WHEREAS Bank of Baroda have granted me the said leave for _____ days only with a stipulation that in the event of my non return to India after _____ days commencing from _____ my services may be terminated on sending me a notice to the address hereunder :_____

AND WHEREAS in such event the termination benefits such as provident fund, gratuity, etc. be due and payable to me for my services in the Bank for a period of _____years.

AND WHEREAS for the purposed of appropriating my debts due and payable to the Bank and or to the trustees of the provident fund trust or to such other person, I desire to appoint Bank of Baroda acting through any of its officials, Managers, accountants or Officers to be may true and lawful attorney.

NOW KNOW ME AND THESE PRESENT WITNESS THAT I, _____, hereby nominate, constitute and appoint Bank of Baroda acting through any of its officials in India or any other place or places in nay part of the world including _____ as my true and lawful attorney for the following acts deeds matters and things that is to say; in the event of my ceasing to be in service by way of termination, death, operation of law or for any other reasons whatsoever to appropriate and set off the amounts or a part of the amounts due to me from the trustees of the provident fund of Bank of Baroda employees provident fund (Trust for award staff and or from gratuity payable to me under the scheme of gratuity, payable to me or my nominee, heirs or legal representatives as also any amount that may be standing to my credit in respect of any other account first and foremost towards repayment of the entire balance of the Loans and or interest payable by me to the Bank of Baroda irrespective of any nominations or delegations made by me earlier. AND I the said _____ hereby authorise Bank of Baroda to do and execute all acts, deeds, matters and things for the purpose of carrying out the objects and authorities granted by me under this power of attorney.

And I _____ do hereby declare that this power of attorney shall be irrevocable until I rejoin my service as a employee of Bank of Baroda in India.

I witness whereof I _____ have hereunto set and subscribed by hand at _____ this _____.

Signed and delivered by the within named;
1. _____
2. _____

In the presence of _____

Downloaded By : (CODE - ANISH - 0M051965)

GENERAL FORM OF GUARANTEE (FOR NOC FOR PASSPORT)

The Dy.General Manager/ Asstt. General Manager. Bank of Baroda

_____

_____ Dear Sir/ Madam,

ANNEXURE 12-B

WHEREAS Mr./Mrs. _____ as employee of Bank of Baroda (hereinafter called the Bank) attached to its _____ Branch/Office at _____ has applied to the Bank to issue him/her "No objection certificate" which he requires for issuing him Passport for going abroad for the purpose of_____.

AND WHEREAS the Bank has issued to Mr./Mrs._____ such "No objection Certificate" at his/her request with a view to enabling him to obtain the passport for going abroad to visit such place/s as the may so desire.

Now in consideration of the Bank issuing the said "No objection certificate" to Mr./Mrs._____ I/We _____ and _____ jointly and severally hereby agree with and guarantee to you for due payment and discharge on demand, of all amount of debt/ Loans or any dues payable to you or to the trustees of Bank of Baroda provident fund trusts, in the event of Mr./Mrs. _____ going abroad but not returning to India or in the event of termination of his service by the Bank on account of his failure to returns to India within the stipulated period.

I/WE also bind myself/ourselves and further agree and undertake to indemnify, to reimburse and to make good, all and every cost, charges and expenses that may be payable by Mr./Mrs._____ to the Bank by reason of the Bank having to take any action, in respect of Loan, debt or dues outstanding, payable by Mr./Mrs._____ to the Bank, without prejudice to the right of the Bank to claim such dues, amount of debts of money from me/us.
The guarantee is without prejudice to any securities or obligation which the Bank may or hereafter have from me/us or from Mr./Mrs._____ in respect of any indebtedness, dues, liabilities hereby guaranteed and all rights and remedies in respect thereof are reserved.

This Guarantee shall be enforceable not withstanding any charge in the name of the Bank and it shall ensure for the benefit of any Banking company with which the Bank may become amalgamated or to which the Bank shall assign it.

Name & Address :
(1) Mr./Mrs._____
1. _____ P.F. Balance _____(including Bank's contribution)
(2) Mr./Mrs._____
2. _____ P.F. Balance _____(including Bank's contribution)

Signature (s) of the guarantor (s)
Place :
Date :

Downloaded By: Mr. MOHMOOD HUSSAIN (DM051965)

ISSUANCE OF 'EXPERIENCE CERTIFICATES TO Ex-Employees:

Ex-Employees are to be treated as "Ambassadors for the Bank" and we should leaverage on our relationships with them to garner more business for the Bank in their new organizations. All efforts must therefore be made to make their exit hassle-free and they should be treated with all dignity and grace so that they leave with happy and pleasant memories of their stay and association with the Bank

Towards this end , Branches / Offices may issue necessary experience certificate to employees who cease to be in service of the Bank, if they so request , stating therein the designation , period of employment in the Bank and a brief narrative of the positions / responsibilities handled by him / her. (BCC:BR:100/180 dated 24-jun-2008)

Administrative authorities for issue of such service certificates-cum- Identity card are as under:

STAFF AT	**ISSUING AUTHORITY**
Branches	Branch Head
Regional Offices and Branch Managers	Regional Head
Zonal Offices	Chief Manager (Coordination) looking after HRM matters
Training Centres	In-charge of Training Centre.
Zonal Inspection Centre	In-charge of Inspection Centre
Staff College	Principal
Head Office/Central Office	Chief Manager (OA)
Subsidiaries/ RRBs/ Other organisations (On deputation)	Branch/ Office Head where service records are maintained.

Branches should maintain a record of Service-cum- Identity certificates issued in a separate register.

(Ref: CO: BR: 92: 40 dtd. 23.3.2000 & HO: HR: 94: 157 dtd. 13.8.2002)

(Certificate to be issued on Bank's Letter Head)

Downloaded By: MR. MEHTO PRAVESH (2105165)

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr./ Mrs / Ms. _____(full name) _____ has worked with Bank of Baroda since _____(date of Joining)_____ and last held the designation of ____ (last Desgination held)____. He /she ceased to be in service of the Bank w.e.f. _____ on account of his resignation / voluntary retirement / retirement on_____ Superannuation.

Mr / Mrs / Ms. _____ (Surname) has served in various capacities in the Bank and has handled _____ (brief narrative of responsibilities handled)_____ during his / her tenure with the Bank.

We wish him / her all the best for a bright future.

Name of the Branch Head / Admn Head of Office
(Signature and Designation_)

Dated ::

Place

(BCC:BR:100/180 dated 24-jun-2008)

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

DRESS CODE FOR STAFF MEMBERS

In the current competitive environment, dynamic change in our approach, attitude, mind-set and style of functioning is required. Similarly a proper dress code forms an essential part of presenting ourselves to Customers and society at large.

Therefore, a common dress code becomes an essential part for building up higher self-esteem, increased confidence, team building, better appeal leading to improved performance of individual staff members and the Bank as a whole.

As a first step in this direction, every male officer and clerk attached to identified branches/offices will be provided -2- ties as an essential part of the Bank's Dress Code.

The colour of the ties is as under: -

Officers: Navy Blue with petite design

Clerks: Maroon with petite design

THE TIE WILL FORM AN ESSENTIAL DRESS CODE FOR MALE OFFICERS AND CLERKS.

(REF: CO: BR: 94: 175 DATED 18.07.2002)

Coming to office in slippers or casual dressing like wearing Jeans / T.Shirts / Sports shoes / Chappals, etc. which apart from projecting a very unprofessional look also does not gel with the type of smart, professional, technosavvy image that the Bank wishes to portray. This must be avoided at all costs. Sub-staff members are provided with uniforms by the Bank, a clean and properly creased set of which must be worn by them in office.

As a first step towards a dress code for staff members, the Bank had provided neckties to male officers and clerks in select metro / urban areas as it gives a smart, professional look, which the Bank wants to practice and project. The Bank has also positioned itself as "India's international Bank". Wearing of a tie is a globally accepted formal dressing practice and hence is very much in tandem with our positioning strategy. In line with this objective, we expect all male officers to come to office smartly dressed, with shirts properly tucked in, with well-groomed, wellkempt facial appearance, and wearing the neckties provided (in the select metro / urban areas). The same should be the standard of smartness expected from Clerical staff also. The emphasis should be on smart and decent dressing coupled with a pleasing disposition, which projects a professional and friendly image to others.

Branch Managers and functional heads of offices are advised to ensure that the above dress code guidelines are practiced by all staff members in the manner described above and befitting the brand identity of the Bank.
(BCC:BR:97:273 DATED 10.10.2005)

Downloaded by MEHMOOD DANISH .(DM01965)

POSTING OF EMPLOYEES WHO HAVE DIFFERENTLY–ABLED DEPENDENTS:

(Ref: Circular No.HO:BR:111:72 dated 29.03.2019)
(Ref: Circular No. BCC:BR:108:128 dated 19.03.2016)

With the recent enactment of the Rights of Persons with Disabilities Act, 2016 on April 2017, the following instructions are issued by GOI vide OM No. 42011/3/2014 – Estt. (Res) dated 05.01.2016, copy enclosed regarding the eligibility for seeking exemption from routine exercise of transfer / rotational transfer:

1. In supersession of all earlier guidelines, including Circular No. BCC/BR/108/128 dated 19.03.2016, the following guidelines will be applicable with immediate effect for employees who are care giver of dependent daughter / son / parents / spouse / brother / sister with "Specified Disability", as defined in the Schedule of Rights of Persons with Disabilities Act, 2016, for the person with Benchmark Disability as defined under Section 2(r) of the Rights of Persons with Disabilities Act, 2016, to be exempted from the routine exercise of transfer / rotational transfer, subject to the administrative constraints.

2. The term "Specified Disability" as defined in the Schedule of Rights of Persons with Disabilities Act, 2016 shall be covering the following disabilities:

   a. Locomotor disability including leprosy cured person, cerebral palsy, dwarfism, Muscular dystrophy and Acid attack victims
   b. Blindness such as total absence of sight, visual acuity of better eye, limitation of field of vision.
   c. Low-vision
   d. Deaf
   e. Hard of hearing
   f. Speech and language disabilities
   g. Intellectual disabilities including specific learning disabilities and autism spectrum disorder
   h. Mental illness
   i. Disabilities caused due to:
      (a) Neurological conditions such as Multiple sclerosis and Parkinson's disease
      (b) Blood disorder- Hemophilia, Thalassemia and Sickle cell disease and
   j. Multiple disabilities (more than one of the above specified disabilities) including deaf blindness and any other category of disabilities as may be notified by the Central Government.

3. Employees who are care giver of dependent daughter / son / parents / spouse / brother / sister with "Specified Disability", as defined in the Schedule of Rights of Persons with Disabilities Act, 2016, shall apply for certification for disability from the certifying authority as may be notified by the Central Government.

As narrated above, the "Specified Disability" as defined in the Rights of Persons with Disabilities Act, 2016 shall be applicable as grounds for the purpose of seeking exemption from routine transfer / rotational transfer by employees who are care giver of dependent daughter / son / parents / spouse / brother / sister and have bearing on the systematic rehabilitations of persons with disabilities, subject to the administrative constraints.

The Rights of Persons with Disabilities Act, 2016 and OM No. 42011/3/2014-Estt.(Res.) dated 6th June, 2014 is enclosed for ready reference.

Further Ref: The Gazette of India, New Delhi, Thursday, June 15, 2017/JYAISTHA 25,1939

EQUAL OPPORTUNITY POLICY:

(Ref: Circular No. HO:BR:111:262 dated 31.12.2018)

Re.: **Equal Opportunity Policy.**

In compliance with the provisions of the Rights of Persons with Disability Act, 2016, it is mandatory for adoption and implementation of Equal Opportunity Policy in every establishment detailing measures to be taken.

The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 has been replaced by newly enacted Rights of Persons with Disabilities Act, 2016 (RPwD Act, 2016) providing Equal opportunity to all employees including Persons with Disability. Bank of Baroda believes in providing Equal opportunity to all employees including Persons with Disability. The policy enunciated is a step in that direction.

The broad objectives of Equal Opportunity Policy are as under:

- To provide necessary facilities and amenities to Persons with Disabilities to enable them to discharge their duties effectively.
- To ensure that all our facilities, technologies, information and privileges are accessible to Persons with Disabilities.
- To promote awareness on equal opportunity among Persons with Disabilities
- To eliminate unlawful discrimination in all forms and maintain a work environment that is free from any harassment.
- To ensure that no opportunity is denied to persons with disabilities, merely on the grounds of disability.
- To motivate Persons with Disabilities to aspire for taking up challenging positions and positions of higher responsibilities.

The Zonal Head along with the Zonal HR will be responsible for implementation of Rights of Persons with Disabilities Act, 2016 and the rules framed thereafter in their Zone.

At the corporate level, cases shall be referred to GM (Operations & services) & CLO for SC/ST, PWD & EX-SM, Head Office, Baroda for corrective action.

The detailed Equal Opportunity Policy is as under:

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Annexure – A

EQUAL OPPURTUNITY POLICY
(RIGHTS OF PERSONS WITH DISABILITIES)

1.0 BACKGROUND:

1.1 The Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 has been replaced by newly enacted Rights of Persons with Disabilities Act, 2016 (RPwD Act, 2016) making it mandatory for every establishment to notify Equal opportunity Policy detailing measures to be taken by it in pursuance of the provisions of the Act.

2.0 OBJECTIVES:

2.1 Bank of Baroda believes in providing Equal opportunity to all employees including Persons with Disability. The policy enunciated is a step in that direction.

2.2 The broad objectives of the Equal Opportunity Policy are as under:

- To provide necessary facilities and amenities to Persons with Disabilities to enable them to discharge their duties effectively.
- To ensure that all our facilities, technologies, information and privileges are accessible to Persons with Disabilities.
- To promote awareness on equal opportunity among Persons with Disabilities.
- To eliminate unlawful discrimination in all forms and maintain a Work environment that is free from any harassment.
- To ensure that no opportunity is denied to persons with disabilities, merely on the grounds of disability.
- To motivate Persons with Disabilities to aspire for taking up challenging positions and positions of higher responsibilities.

3.0 APPLICABILITY:

3.1 The Policy is consistently applied throughout the period of employment of the individual right from the recruitment till Superannuation.

3.2 The Policy will be applicable to employees at all Branches/ offices of Bank of Baroda located in India.

4.0 POLICY DETAILS:

4.1 **Recruitment and Selection** – Bank adopts a transparent selection process as per its Resourcing Policy incorporating all guidelines of the Government of India on Reservation of Persons with Disabilities.

4.1.1 Bank shall maintain a vacancy based roster for the purpose of calculation of vacancies for persons with benchmark disabilities in the cadre strength as per the instructions issued by the appropriate Government from time to time.

4.1.2 While making advertisement to fill up vacancies, Bank shall indicate the number of vacancies reserved for each class of persons with benchmark disabilities in accordance with the provisions of Section 34 of the Act.

4.2 **Identification of Positions:** Head (HRM) in consultation with Business/ Vertical Heads to identify the positions suitable to be held by the Persons with Disabilities.

4.3 **Post recruitment**: Bank will provide necessary training to new recruits to enable them to carry out their jobs effectively. The necessity of Training, its types and methods shall be determined by the HR Head and its opinion shall be final. Wherever necessary, the Qualified Medical Personnel will be consulted.

4.4 **Transfers and Deployment**: The Persons with Disabilities will be governed by the Transfer Policy of the Bank prevailing at relevant time. While deploying the employees with disabilities, guidelines of the Govt. of India will be complied scrupulously.

4.5 **Leaves**: The Persons with Disabilities will be governed by the Leave rules of the Bank/ Bipartite Settlement/ Bank of Baroda Officer's Service Regulation, 1979 prevailing at relevant time.

4.6 **Promotion:** The Persons with Disabilities will be governed by the Promotion Policy of the Bank prevailing at relevant time. No Promotion shall be denied to a person merely on the grounds of disability.

4.7 **Facilities and Amenities:**

4.7.1 **Accessibility**: The Bank shall provide suitable infrastructure subject to practical feasibility to enable persons with disabilities to have access to common facilities including physical environment, transportation, information and technology without any inconvenience.

4.7.2 The Bank shall continue to provide JAWS Software to all Visually Impaired Employees to enable them to discharge their duties effectively.

4.7.3 Bank shall continue to pay Conveyance Allowance to Visually Impaired, Orthopedically Handicapped and Deaf and Dumb employees at the rate prevailing at relevant time. As on 31-Aug-2018, it is 5% of Basic Pay subject to maximum of Rs. 400/- per month.

4.7.4 Bank shall continue to provide financial assistance of upto Rs. 40,000/- for purchasing Artificial Limb to Physically Handicapped Staff Members and their spouse and children. Periodicity of this facility shall be once in -5- years.

4.7.5 Bank shall continue to provide financial assistance of upto Rs. 40,000/- for purchasing Hearing Aid Apparatus to Hearing Impaired Staff Members and their spouse and children. Periodicity of this facility shall be once in -5- years.

4.8 **Liaison Officer:** Bank shall appoint a Liaison Officer to look after the recruitment of persons with disabilities and provisions of facilities and amenities for such employees.

4.9 Bank shall not dispense with or reduce in rank, an employee who acquires a disability during his or her service. Provided that, if an employee after acquiring disability is not suitable for the post he was holding, shall be shifted to some other post with the same pay scale and service benefits. Provided further that if it is not possible to adjust the employee against any post, he may be kept on a supernumerary post until a suitable post is available or he attains the age of superannuation, whichever is earlier.

4.10 Bank shall provide reasonable and appropriate barrier free and conducive work environment to Employees with disabilities.

4.11 Apart from above, all the other Perks/ Perquisites/ Facilities/ Benefits available to Staff of respective cadre shall be equally applicable to Persons with Disabilities, subject to fulfilling the eligibility criteria.

5.0 MAINTENANCE OF RECORDS:

5.1 Bank to maintain records of the persons with disabilities in relation to the matter of employment, facilities provided and other necessary information in compliance with the provision of the Act in such form and manner as prescribed by the Central Government.

5.2 The records maintained under para 5.1 shall be open to inspection at reasonable hours by such persons as may be authorized on their behalf by the appropriate Government.

6.0 MANNER OF PUBLICATION:

6.1 The Bank shall display the Equal Opportunity Policy preferably on its website, failing which, at conspicuous places in its premises.

7.0 GRIEVANCE REDRESSAL MECHANISM

7.1 Bank will appoint a Grievance Redressal officer of the rank of General Manager to oversee the provisions of the Policy and shall inform the Chief Commissioner about the appointment of such officer.

7.2 Any person aggrieved with Non Compliance of the provisions of this policy may file a complaint with the Grievance Redressal Officer, who will investigate the matter for corrective action.

7.3 The Grievance Redressal Officer shall maintain a register of complaints of persons with disabilities with the following particulars, namely:-

(a) date of complaint;

(b) name of complainant;

(c) name of the person who is enquiring the complaint;

(d) place of incident;

(e) the name of establishment or person against whom the complaint is made;

(f) gist of complaint;

(g) documentary evidence, if any;

(h) date of disposal by the Grievance Redressal Officer;

(i) details of disposal of the appeal by the District Level committee; and

(j) any other information.

8.0 REGISTERATION

8.1 The policy would be formally registered with the Appropriate Authority as required under section 21 of the Act.

9.0 COMPLIANCE

9.1 The Zonal Head along with Zonal HR Head will be responsible for implementation of Rights of Persons with Disabilities Act, 2016 and the rules framed thereafter in their Zone.



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CHAPTER 19: REIMBURSEMENT OF REFRESHMENT EXPENSES

TO ALL EMPLOYEES OF THE BANK – DISCONTINUATION OF CANTEEN SUBSIDY

Reimbursement of canteen subsidy to all the employees @ Rs. 10/- to Full Time employees and Rs. 5/- to Part Time employees in scale wages per working day w.e.f. 01.09.1999 is being discontinued w.e.f. 01.11.2015.

The new scheme viz: **"Reimbursement of Refreshment Expenses"** commences w.e.f. 01.11.2015.

Under this scheme the reimbursement will be as under:

Sr. No.	Particulars	Amount in Rs. P.m.
1	Full Time Employees	750/-
2	Part Time Employees	375/-

The amount is to be paid to all employees on monthly basis on self declaration.
Those employees who are absent for an entire month, shall not be paid Refreshment Expenses for that month.
Therefore, claim for a particular month will be allowed in the system only after closure of the month

All claims should be submitted online only through Hrnes (Payroll Benefit Module) and reimbursement shall be done accordingly

The sub-staff members may be advised to submit the request in the self declaration form as enclosed for claiming reimbursement of monthly refreshment expenses, which shall be entered in to the Payroll by the identified supervisor / officer at Branch / Office.

Downloaded By: Mr. MEHMOOD DANISH . (DM051965)

DECLARATION FORM (for sub staff only)

REIMBURSEMENT OF REFRESHMENT EXPENSES

To,

---------- Manager

---------- Branch

Dear Sir,

RE: Reimbursement of Refreshment expenses.

I confirm having incurred an amount of Rs. _____ as refreshment expenses for the month of _____ .

Kindly arrange to reimburse me the eligible amount.

Name : _____

EC No.: _____

Signature: _____

Date: _____

****

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OTHER SCHEMES AND GUIDELINES

ANNEXURE A: GUIDELINES FOR PREMATURE RETIREMENT

CRITERIA/ GUIDELINES FOR PREMATURE RETIREMENT OF OFFICERS UNDER REGULATION 19(1) OF BOBOSR 1979

1. CRITERIA/GUIDELINES:

The special Committee/s will take into consideration the following points while considering the cases of officers for pre-mature retirement under Regulation 19 (1):

1. The recommendations for pre-mature retirement would normally be on any of the following grounds:

(a) Officers whose integrity is doubtful.
(b) Officers who are found to be ineffective/inefficient in performing their duties especially during last 3 years.
(c) Officers who have developed physical limitations/incapacitation which affect their performance to a sufficient degree and officers suffering from serious diseases which affect performance and endanger the health/fitness of others around in the office.
(d) Any other case, which special committee may in its opinion consider suitable for recommending for pre-mature retirement.

2. However, the above criteria/guidelines will not be used/made applicable to the cases;
(a) Where the concerned officer is retiring on superannuation grounds within one year from the date of consideration of his case.
(b) To retire an officer on the grounds of specific act of mis-conduct as a short cut of initiating formal disciplinary action.
(c) To reduce the surplus officers or as a measure of effecting general economy.
(d) Where the review for the concerned officer was once made and the special committee/s had recommended in favour of his continuing in the service, such cases will not be taken up again for review at any time till he/she is retired on superannuation.
(e) While entire service record of an officer would be considered at the time of review, no officer should ordinarily be retired on the grounds of ineffectiveness ((1) (b) above) if his/her service during last 3 year has been found satisfactory or he/she is promoted during last 3 year and his/her performance in the higher post has been found satisfactory.

Downloaded By: MR. MUHAMMOOD DANISH (DM051965)

3. The special committee/s for deciding pre-mature retirement of officers has also been reconstituted by Board of Directors under Regulation 19 (2) as under :

Category of Officers	Special Committee
a. Officers in JMG/S-I, MMG/S-II, MMG/S-III	• General Manager (HRM) • General Manager (Operations & Services) and • General Manager (Vigilance) & CVO
b. Officers in SMG/S-IV, SMG/S-V and TEG/S-VI	• Executive Director and • 2 General Managers
c. Officers in TEG/S-VII	• Chairman & Managing Director • Executive Director and • A non-employee Director in the Board nominated by the Chairman and Managing Director

4. The competent authority for retiring officers pre-maturely under Regulation 19 (1) continues to be "Chairman & Managing Director" in all cases.

2. PROCEDURE:

The procedure to be followed for pre-mature retirement of Officers under Regulation 19 (1) of BOBOSR, 1979 would be as under:

a) A detailed report in a specific proforma as given at ANNEXURE D-1 would be submitted on the officers who are recommended for pre- mature retirement under Regulation 19(1).

b) Such report would be given by Branch Manager in case of officers working at branches, and the concerned reporting authorities in cases of officers at the administrative offices through their regional and zonal/functional authorities.

c) The concerned regional and Zonal/Functional Authority would record their recommendations in writing on such reports at the appropriate space provided in the proforma.

d) The officers recommended for pre-mature retirement must be recommended by atleast two hierarchical authorities wherein the second authority is not below the rank of officer in Grade/Scale V.

e) Such recommended cases would be forward to Deputy General Manager (HRM) in cases of officers upto G/S IV and to Chairman and Managing Director in cases of Officers of G/S V and above for their putting up to the special committee/s.

f) The Special Committee/s constituted for this purpose would review the cases for premature retirement under Regulation 19 (1) every quarter or at such intervals as may be decided by the management from time to time. The review of the cases by the special Committee/s would generally be done in the beginning of such quarter or at such interval as may be decided by the management.

g) The cases of officers who have completed 55 years of age or 30 years of service, whichever is earlier, can be reviewed by the management at any time on or after completion of stipulated age or length of service.

h) The special committee/s after reviewing such cases would submit its recommendations to the Competent Authority who would take into consideration the recommendations of the special committee/s and decide whether the officers are to be retired pre-maturely or not.

i) If the competent Authority decides to retire an officer pre-maturely, he should record that he has formed an opinion that it is necessary to retire such officers in pursuance to the provisions of reg. 19 (1).

j) The officer who is required to be retired prematurely under provisions of Reg. 19 (1). Would be served with a written notice of 3 months or be paid an amount equivalent to 3 months salary/pay and allowances as per the provisions of Regulation 19.

k) When an officer is advised about his pre-mature retirement, he may if he so desire, give in writing a representation to the Board of Directors against the decision of the Competent Authority within a month of the passing of the order.

l) The Board of Directors shall consider representation of the concerned officer and take a decision within a period of three months of receipt of the representation.

m) Where the Board of Directors decide that the order passed by the competent Authority is not justified, the concerned officer shall be re-instated as through the Competent Authority has not passed the order.

n) If the representation of the officer concerned is not considered favourable, the officer concerned would be advised accordingly and he/she would stand retired prematurely from the date mentioned in the letter of premature retirement issued to him/her earlier.

o) The recommendations/views of the Chief Vigilance Officer of the Bank are also to be obtained while reviewing cases for pre-mature retirement.

Downloaded By: Mr. MEHMOOD DANISH (D1051965)

Annexure - D1

PROFORMA FOR PRE-MATURE RETIREMENT UNDER REGULATION 19 (1) OF BOBOSR, 1979

BIO-DATA

Name of the Officer :
Employee Code no. :
Date of Birth :
Date of Joining :
Designation :
Branch/Office :
Present Grade/Scale :
The date of promotion
to present Grade/Scale :
Basic Pay :
Last three Postings :

	Designation	Office	Period
(a)			
(b)			
(c)			

A. INTEGRITY

Please give details of information leading to doubtful integrity alongwith the sources of such information. Repetition, if any, of such behaviour, giving rise to suspicion about lack of integrity also be mentioned giving details thereof.

(Areas to comment such as dishonesty, cheating, lack of trust, acts against the oath of secrecy, evidence, documents, if any, be enclosed.)

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

B. LEVEL OF EFFICIENCY AND EFFECTIVENESS

Performance Ratings:

	Current Year 20……	**Previous Year 20….**	**Year before the last year i.e. 20….**
Overall ratings			

1. Observations of recent past of critical nature found in performance reports.

2. Critical sensitive areas of work where lapses took place.

3. Any other information having bearing on performance interalia covering quality in service and/ or achievement of targets.

4. Limitations in utilizing his/ her services, for an average standard of performance expected of an Officer of his/ her Grade/ Scale.

C. MEDICAL GROUND

Physical incapacitation or health problems which affect or may affect in near future his/ her attendance, punctuality, performance and discharge of duties on the job.

(Medical reports/ Documentary evidence/ Observations be enclosed)

RECOMMENDATION

First Recommending Authority	1	Signature : Name : Employee Code : Designation : Place : Date :
Second Recommending Authority (not below the rank of executive in Scale-V)	2	Signature : Name : Employee Code : Designation : Place : Date :

Recommendations of Chief Vigilance Office

Downloaded By: Mr. MEHMOOD DANISH .(DM051965)

ANNEXURE B: SCHEME FOR VOLUNTARY RETIREMENT FOR OFFICERS

1. SCHEME FOR VOLUNTARY RETIREMENT:

1. The Competent Authority may, at its discretion, allow an officer to retire voluntarily from the Bank's service on or after his/her completing 55 years of age or 30 years of total service (in whatever capacity/ ies), whichever is earlier on giving 3 months notice in writing, provided that the Competent Authority may reduce the period, or remit the requirement of notice provided further that the Competent Authority may, at its discretion, allow an officer to withdraw his request for such voluntary retirement before expiry of the notice period or before he/she is relived from the bank's service.
2. The officer voluntarily retiring as aforesaid shall be entitled to all the terminal benefits in accordance with the regulations and rules relating thereto.
3. The Competent Authority, for the purpose of Rules (i) and (ii) above shall be as under:-

Officer in scale I ,II and III	Executive not below the rank of TEG S VII and above who is incharge of HRM portfolio.
Officer in scale IV,V,VI and VII	Executive Director or Managing & Chairman Director

2. GUIDELINES ISSUED – HO:HRM:RP:101:191 DATED 11-FEB-2009

1. On receipt of request for Voluntary Retirement / Resignation , following actions should be initiated immediately :

a. The applicant should be issued a letter by the Regional Head stating that he/she will continue in the Bank's service till his / her request for resignation / voluntary retirement is considered favorably by the competent authority and same is conveyed to him / her in writing by the Bank. Copy of the letter should be forwarded to Head Office along with the request

b. Initiate process for obtaining Vigilance Clearance by Zonal Vigilance Department, CNVC Dept, BCC Mumbai and Central Vigilance Department, BCC, Mumbai
Cases where adverse remark / irregularity / pending against the applicant for which vigilance clearance cannot be accorded, the same should be informed to Head Office
Immediately on receipt of vigilance clearance from Central Vigilance Department, BCC Mumbai the same should be sent to Head Office positively

c. In the meantime (a) Processing sheet (b) Application for Voluntary Retirement / Resignation in original and (c) Copy of the letter issued mentioned at point (a) above should be forwarded to Head Office, Baroda.

d. Following requests for Voluntary Retirement / Resignation should only be forwarded to Head Office :
i. Voluntary Retirement under BOB (Employees') Pension Regulations, 1995 – For officers and Award staff
ii. Voluntary Retirement under BOB(O)SR, 1979 – For Officers only
iii. Resignation under BOB(O)SR , 1979 – For Officers only .
iv. Resignation of Award staff should not be sent to Head Office as for such cases , Competent Authority is Regional Head.

2. Before forwarding the processing sheet and other documents, ensure that they are complete in all respect including the following:

a. The Applicant has submitted unconditional request for Voluntary Retirement / Resignation. Ensure that he has clearly mentioned in application about Voluntary retirement / Resignation as the case may be and regulation under which the request is made

b. Complete details in respect of Bond for employees,, who have executed a service Bond on appointment / Overseas Assignment / Training or reimbursement of Course fees and Cash incentives on completion of educational course should be provided in the Processing Sheet as the case may be

c. The processing sheet as annexed below duly signed by the Regional Head as Recommending Authority should be sent to Head Office, Baroda along with other documents:

Downloaded by: MOHAMMED ANISH (DIN: 1965)

PROCESSING SHEET **Annexure - A**

ANNEXURE-A

PROCESSING SHEET

Re :: **Request for acceptance of resignation / Voluntary Retirement from the Bank's service.**

[1] Voluntary Retirement under Bank of Baroda [Employees'] Pension Regulations, 1995 – For Officers & Award Staff
[2] Voluntary Retirement under Bank of Baroda Officers' Service Regulations, 1979 – For Officers only.
[3] Resignation under Bank of Baroda Officers' Service Regulations, 1979 – For Officers only.

An Award Staff who is not a Pension optee is not eligible for Voluntary Retirement. His/Her case may be considered as Resignation for which Competent Authority is respective Regional Head

1	**Particulars of the Employee**		
	i	Name	
	ii	Employee Code No.	
	iii	Designation	
	iv	Grade/Scale	
	v	Date of Birth	
	vi	Date of Joining	
	vii	Whether Staff Member of amalgamated Bank viz. TBL, BCBL, BSBL, SGLABL, IIBIL, DB, VB, etc.	If so, please state name of amalgamated Bank
	viii	Period on loss of pay during entire service for which increments stopped/ postponed.	Number of D D D D
	ix	Suspension Period treated as period not spent on duty.	Number of D D D D
	x	Qualification	
	xi	Date of Promotion to present Grade	
	xii	**EPMS / APAR Ratings / GEMS Grade [Last 3 years]**	Year ➔ / Rating/Grade ➔
	xiii	Branch/Office presently working	
	xiv	Present Basic Pay [Please mention PQP, PPA/FPP, if any, separately]	₹
	xv	Pension / P.F. Optee [Please specify]	
	xvi	Nature of employment [Please specify] [Regular/Contractual/Deputation]	

2	Reasons for seeking voluntary retirement / tendering resignation		**Yes / No**
	i	**Better Prospects** – Whether he/she had applied for outside employment through proper channel? If did not apply through proper channel – Comments of Regional Authority	
	ii	**Health Grounds**	
	iii	**Family / Social reasons**	
	iv	**Personal reasons**	
	v	**Any other reason [Please specify]**	
3	**OTHER PARTICULARS**		
3A	**Details of Outstanding Dues / Loans to be recovered from the applicant**		**Amount [₹.]**
	i	Festival Advance	
	ii	Vehicle Loan	
	iii	Personal Loan	
	iv	Exigency Loan	
	v	Staff Housing Loan	
	vi	Housing Loan - Public	
	vii	P.F. Loan – Trustees / Direct	
	viii	Staff Clean Overdraft	
	ix	Bond Money Recoverable [As per point No. 3C, 3D, 3E mentioned below]	
	x	BOBCARD Dues	
	xi	Any Other [Please specify]	
		TOTAL	

EC No.						

3B	Liabilities as Guarantor – If yes, please give details of financial status, name and relation with beneficiary, type of loan – Amount of Loan ₹.	
3C	Whether obtained reimbursement of Course Fees and Cash Incentive on successful completion of educational courses in terms of Master Circular No. BCC:BR:96/208 dated 01/06/2004. If yes, the details of execution of Bond to serve the Bank for -3- years Date of Execution of Bond: D D M M Y Y Date of Expiry of Bond: D D M M Y Y Amount of Bond Money ₹	Yes / No
3D	Whether selected for Overseas Assignment / Training and bond executed at that time? If yes, Operational Bond Period ____ Years Date of Execution of Bond: D D M M Y Y Date of Expiry of Bond: D D M M Y Y Amount of Bond Money ₹	Yes / No
3E	Whether executed any Service Bond at the time of appointment? If yes, Operational Bond Period ____ Years Date of Execution of Bond: D D M M Y Y Date of Expiry of Bond: D D M M Y Y Amount of Bond Money ₹	Yes / No

3F	**Approximate amount of Terminal Benefits payable to employee**		**Amount [₹.]**
	i **Provident Fund**	Own Contribution	
		Bank's Contribution	
		Voluntary Provident Fund	
	ii Gratuity		
	iii Additional Retirement Benefit		
	iv Leave Encashment		
	TOTAL		
3G	Specimen Signature Number, if any [If yes, please mention number allotted]		
3H	Type of Power of Attorney, if any [Please note to obtain the original Power of Attorney from employee at the time of his/her relieving and send the original POA to HRM Department, Head Office, Baroda]		
3I	Balance of Leave as on :: _____		**No of Days**
	i Privilege Leave		
	ii Sick Leave [Including Additional Sick Leave]		
	iii Casual Leave		
	iv Unavailed Casual Leave		

3J	Adverse Remarks, if any	
	i Disciplinary action pending / contemplated – Remarks of Zonal Vigilance Department	
	ii Vigilance clearance accorded by Central Vigilance Department, BCC, Mumbai. Enclose the copy of the same	
	iii Classified Non-Vigilance [Financial] Clearance accorded by concerned authority. Enclose the copy of the same.	
3K	Whether Mr./Ms._____ has filed any Writ Petition or any litigation against the Bank? If yes,	Yes / No
	i Writ Petition Number	
	ii Subject	
	iii Present Status	

EC No.						

4	**Recommendations**		
4A	**Recommendations of the Branch Manager** **Date ::** _____ Seal Of Branch / Office [_____] Signature of Branch/Office Head		
4B	**Recommendations of the Regional / Zonal Head**		
	i	Inspection Records for the last -04- years have been scrutinized and nothing adverse is found against Mr./Ms._____. **Accordingly ::**	
		a	Voluntary Retirement under Bank of Baroda Employees' Pension Regulations, 1995 recommended.	Yes / No
		b	Resignation under Bank of Baroda Officers' Service Regulations, 1979 be accepted.	Yes / No
		c	Voluntary Retirement under Bank of Baroda Officers' Service Regulations, 1979 be accepted.	Yes / No
	ii	**Brief description of the interaction the Regional Head / Administrative Head had with the staff member on the Resignation / VRS and his/her observations ::-**	
	iii	**Any other recommendations ::-** [_____] Signature of Regional / Zonal Head	
5	**FLOW CHART ::**		
	i	**Date of Receipt of Application by Branch**	
	ii	**Date of receipt of application by Regional Office**	
	iii	**Date of submission by Regional Office to Head Office**	

3. In all cases of Voluntary Retirement / Resignation, following time schedule should be strictly adhered to

Branch to Regional Office	Within -4- days from the date of receipt of application
Regional Office to Head Office	Within -2- weeks from the date of receipt of application from Branch alongwith a. Processing Sheet b. Application for VRS / Resignation c. Copy of letter issued to employee d. Vigilance clearance from Central Vigilance Dept., BCC Mumbai & CNVC DEPT, BCC Mumbai, if accorded in time.
Sending of Vigilance Clearance Certificate received from Central Vigilance Dept., BCC, Mumbai to Head Office	Immediately on receipt of the same from Central Vigilance Dept., BCC, Mumbai.

4. In view of the various judgements passed by the Hon'ble Supreme Court, care should be taken that an employee who has submitted request for Voluntary Retirement / Resignation is relieved on or before expiry of -3- months notice period. For the purpose all necessary formalities (including obtaining Vigilance Clearance) should be completed well in time in order to place the request before the Competent Authority for their consideration and for smooth separation of the concerned employee from the Bank within -3- months notice period
5. Ensure that all dues (including salary in lieu of shortfall in notice period) towards Bank's are recovered from the employee concerned before his relieving. Alternatively an irrevocable undertaking / authority to liquidate Bank's dues from terminal benefits should be obtained and terminal benefits claims should be forwarded to Head Office without delay If terminal bene for may not be sufficient enough to cover outstanding dues, employee may be advised to arrange for fund to cover the remaining amount in his account.
6. The amount of Bond money as mentioned in the processing sheet should be recovered from the employee and remitted to Head Office (Alpha HEADOF) through I schedule at the time of relieving giving full particulars.
7. The copy of the relieving order should be forwarded to Head Office and his separation details be updated in HRnes- HRMS on real time basis.

Sanction of leave during Notice Period of Voluntary Retirement under BOB (Employees') Pension Regulations, 1995 (Ref: letter no. BCC:HRM:HR-A:105/M-61/2390 dated 22.03.2013)

1. No employee/ officer shall be sanctioned any type of leave during the notice period, other than Casual Leave. In other words, the employee will be relieved on the due dote on completion of notice period
2. In extreme cases where availment of leave is unavoidable on account of pressing reasons during the notice period, such leave shall be sanctioned by the respective Zona Head/ Functional Head (employees attached fo BCC. Mumbai HO. Baroda) depending on the merit of each case.
3. Where sanction of leave on medical grounds is requested and if the Medical Certificate produced is not to the satisfaction of Competent Authority, the employee may be subjected to medical examination by Bank's doctor.
4. The cases where leave has been sanctioned on account of unavoidable circumstances, as mentioned above. notice period will not be extended by number of days for which leave is granted.

Sanction of LTC (Leave Travel Concession) / CFT (Concession for Travel) during Notice Period of Voluntary Retirement under BOB (Employees') Pension Regulations, 1995 (Ref: letter no. BCC:HRM:HR-A:103/L-3/14594 dated 14.10.2011):

If an employee's submits request for sanction of Casual Leave or any other kind of leave during Notice Period for availing LTC / LFC/Encashment of LTC / LFC Block together with encashment of Privileged leave, the same may be considered by the respective Zonal Head and in case of employees attach to BCC,, Mumbai, Head Office, Baroda by the Functional Head, subject to eligibility of the concerned Employee, merit of each case and requirement of the Bank.

8. The Branches may issue Experience Certificate to ex- employees as per the details mentioned in Circular no: BCC/BR/100/180 dated 24.06.2008.

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ANNEXURE C: CAREER PATHS" POLICY FOR GENERALIST AND SPECIALIST OFFICERS

Bank vide their circular letter no:BCC:BR:104:445 dated 11.12.2012 has circulated the "Career Paths" Policy for Generalist and Specialist officers as approved by the Board.
The Salient features along with a Career Policy are annexed herewith:
Salient Features:

- **For Generalist officers**

  - The proposed career path policy details out the exposures a generalist is required to have at each scale in his career. Apart from the rural and semi-urban exposures that is mandated by the Government in Scale-I and II, the policy envisages that all generalist officers need to have certain exposures which cut across five distinct categories

    - Exposure to cross functional roles- Consists of two types of roles – Branch exposure and other specialized functions exposure (like credit, forex, back-office, etc). Such cross functional exposure is necessary to develop a multi-dimensional view of banking.
    - Credit roles – In order to develop a good understanding of the lending side of banking
    - Branch head – Provides an opportunity to lead a team to drive results
    - Administrative roles – Essential to learn how to get results from others, and to facilitate others in business generation
    - Roles across geographies – Considered essential to develop a broader outlook, to learn how to deal with new customers/situations/different cultures, to build relationships with more people in the bank, and to demonstrate performance in an unfamiliar environment.

  - The policy also details out which roles in the bank can provide these exposures.

- **For Specialist officers**

  Specialist officers can either opt for a conversion path to operations after a minimum period in the specialisation area or can continue to remain in the specialist area. Only Agriculture Officers, there will be a mandatory conversion to the generalist stream immediately upon their promotion to Scale-IV.

  If the specialist officer continues in the specialist path, then their career progression will be as per the available vacancies in the specialization area as decided by the Bank from time to time upon the maximum scale as available for that specialization.
  Specialist officers who opt to convert to the generalist stream will be able to exercise their option for conversion only upon completion of 5 years of service in the specialized cadre. Also, the option to convert needs to be exercised latest before promotion to Scale – V.

  - Interested candidates will be required to acquire a cumulative 2 years of field exposure before becoming eligible for conversion. Therefore, any specialist officer who has exercised option to convert to generalist stream but who does not have a 2 years operational/ field exposure will be first sent to any operational assignment for a period of 2 years or for the balance period, if the officer has already had a field stint earlier for a lesser tenure.
  - At the end of the field stint, the candidates' suitability for the generalist stream will be assessed based on his/ her performance and requirements of the bank and the Bank will then decide on whether to grant conversion to that specialist officer or not. Bank's discretion and decision in this matter will be final and binding.

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CAREER PATH POLICY:

CAREER PATHS FOR GENERALIST AND SPECIALIST OFFICERS

1. Background

One of the biggest challenges being faced by the bank today is acquiring and retaining the right talent. The importance of robust career management cannot be undermined. New Barodians are increasingly focused on career development and future prospects. In a survey of the bank's new recruits, ~60% of recruits consider career development and growth opportunities as the top criterion when choosing a job. Accordingly, the bank needs to step up and put in place a comprehensive career management policy which will ensure the right set of exposures for all its employees, with sufficient opportunities to grow within the organization.

The need for a comprehensive career management process in the bank was also indicated during the talent committee discussions, when it was observed that there are cases of employees who have not had the exposures that they are expected to have had at their level. With the view of remedying these issues, and of stepping up to the ambitious career aspirations of the new generation, a comprehensive career management policy has been put in place.

2. Objectives

To introduce a comprehensive career path policy governing the career progression of generalist and specialist officers in the bank. Key objectives of this exercise are to ensure that officers get:

- Relevant exposure for their all-round grooming
- Required exposure to meet the promotion policy guidelines
- Adequate opportunities for career progression

3. Scope

The policy applies to all generalist and specialist officers in the bank.

4. Details of the proposed career path policy

It is proposed that the career path policy contain two distinct components

- Career path policy for generalist officers
- Career path policy for specialist officers

4.1 Career path policy for generalist officers

The bank has ~14000 generalist officers whose professional grooming needs to be catered to by the career path policy. The career path policy should take the following main inputs:

- Government policy for promotions
- Grooming requirements as perceived by the bank

4.1.1 Government policy for promotions

The Government of India released a guideline (F.No.4/11/1/2011-IR) on the 14th of March, 2012, detailing requirements for promotion at various scales. Some of them have a direct link to the professional grooming of an employee. The key points which need to be taken as input in the career management exercise are:

- Mandatory requirement of having completed **two** years of continuous service in rural areas for promotion from Scale-I to II
- Mandatory requirement of having completed a total of three years in rural / semi-urban areas, including the rural service in Scale-I, for promotion from Scale - II to III
- For being eligible for promotion to Scale-V, the candidates should have been a Branch Head for at least three years.
- For being promoted to Scale-VII, the officer should have worked as Regional / Circle Head or must have worked, in Scale - III to V, in the Regional / Circle Office for two years (The experience as Chairman of RRB would be treated as equivalent to experience as Regional/Circle Head)

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- Bank shall make appropriate job rotation policy giving exposure to all verticals for officers in Scale-V and VI and get it approved from the respective Board. During interview for Scales-V, VI and VII, weightage should be given to the following :-
  a) Whether the officer has worked in different specialized areas of the bank.
  b) Whether officer has been posted to different parts of India or has been only one / few Region / Circle.
  c) Whether the officer has experience of working in the field as well as working in Regional / Zonal and Head Office.
  d) Whether the officer has professional qualifications and/or has the officer acquired additional qualifications after joining the service.

4.1.2 Grooming requirements as perceived by the bank

Independent of the government guidelines for promotions, it is felt necessary that generalist officers in the bank require five different types of exposures during their tenure in the bank:

- Exposure to cross functional roles- Roles in branch operations and other specialized functions required for getting a multi-dimensional view of banking.
- Credit roles – In order to develop a good understanding of banking.
- Branch head – Provides an opportunity to lead a team to drive results.
- Administrative roles – Essential to learn how to get results from others, and to facilitate others in business generation. This includes HR roles in Regions/ Zones.
- Roles across geographies – Considered essential to develop a broader outlook, to learn how to deal with new customers/situations/cultures, to build relationships with more people in the bank, and to demonstrate performance in an unfamiliar environment.

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4.1.3 Synthesized career path requirements for generalists

Based on the above considerations, the following are the recommendations on required exposures before the end of each scale.

Exposure type	Sub-exposures	Roles (any of)	Before end of Scale
Rural exposure	Rural exposure	2 years of continuous service in Rural area	Scale I
Rural/Semi Urban exposure	Rural/Semi Urban exposure	3 years cumulative service in Rural/Semi urban area	Scale II
Cross functional exposure* (Branch exposure **and** specific function exposure)	Branch exposure – Min. 2 years	Any role in a Branch including Branch head	Scale II
	Specific function exposure - Minimum 2 years in at least one of the specified functions	Credit: Credit officer in Branch/ RO/ZO/ CORPORATE OFFICE; processing officers in RLFs & SMELFs; Branch Head / LF Head Forex: Forex in branch Back-offices: Opns. in CBO, RBO, Call centre, etc. Sales & Marketing: CSO, Sales team in LFs, Marketing and corp. comm. in CORP. OFFICE Treasury: Treasury branch in CORPORATE OFFICE Inspection: Inspection and Audit roles at RO, ZO, CORPORATE OFFICE Risk management: Risk Mgmt roles at Corp Office	
Credit exposure	Minimum 1 year in a credit role	Credit officer in Branch /RO/ZO/CORPORATE OFFICE; processing officers in RLFs & SMELFs; Branch Head / LF Head	Scale III
Exposure to heading a branch	Minimum 3 years in Branch Head position	Head of Branch/RLF/SMELF/CBO/RBO/CSO/TC/ZIC	Scale IV
Basic geographic exposure	Minimum 1 tenure[#] in more than 1 state/ Zone	Any role in more than 1 state / Zone, whichever is the smaller entity	Scale IV
Exposure to administrative roles	Minimum 2 years in RO/ZO/CORPORATE OFFICE	Any role in RO/ZO/CORPORATE OFFICE, Deputation to outside organizations, / subsidiaries / Associate Banks	Scale V
Further geographic exposure	Minimum 1 tenure[#] in more than 1 state/ Zone	Any role in more than 1 state / Zone, whichever is the larger entity	Scale V

* *There could be overlaps in the suggested sub-exposures. An employee with 2 years as a credit officer in a branch would satisfy the 2 year specific function criterion and the 2 year branch exposure criterion. Also, people who have undergone their 2 year rural tenure in a Rural Branch in Scale-I will satisfy the 2 year Branch exposure criterion under Cross-functional exposure.*

[#] *Tenure will be as defined in the Bank's transfer policy and Govt. guidelines.*

The Bank will endeavour to provide the required exposures as laid down in the above table before the officer reaches the end of the scale mentioned. Given the large number of officer recruitments in the Bank currently and the number of rural / semi-urban Branches, the Bank may not be able to accommodate all the officers together for the purpose of providing rural and semi-urban Branch exposure, in which case, the Bank may send the officers for undergoing their rural or semi-urban exposures or any other exposure, as envisaged in this policy, as per the available positions or in phases as decided by the Bank from time to time.

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The above guidelines, although ensuring a variety of exposures, do not preclude the possibility of a generalist officer acquiring specialized experience in a particular vertical. For instance, if a generalist were to be groomed in corporate credit, he could have

1. His credit stint (required by end of Scale III) in a Mid-Corporate branch, CFS branch, or SMELF
2. His branch head stint (required by end of Scale IV) in a Mid-corporate branch, CFS branch or in a very large credit focused branch
3. His administrative office (required by end of Scale V) stint in Corporate Credit or in Zonal/Regional office

4.2 Career path policy for specialist officers

The bank has ~2600 specialist officers across various specializations. It is important to note that these specialists are relatively young and junior, making the importance of career management now even more significant.

For specialist officers as well, two main inputs feed into planning the career paths:

- Government policy for promotions
- Grooming requirements as perceived by the bank (varies by specialization category)

4.2.1 Government policy for promotions

The Government of India released a guideline F.No.4/11/1/2011-IR dated the 14th of March, 2012, detailing requirements for promotion at various scales. The key points which are to be taken as input in the career management exercise for specialist officers are:

- Exemption from rural/semi-urban posting requirement
- Minimum 5 years experience in the specialized cadre before conversion to mainstream
- 2 years Branch operations exposure prior to conversion to mainstream

4.2.2 Grooming requirements as perceived by the bank

The career policy for specialist officers needs to balance the challenges associated with fulfilling the career aspirations of such officers without compromising bank's needs.

4.2.3 Synthesized career path recommendations for specialists

In order to provide a rounded grooming and sufficient career opportunities to specialist officers, two distinct alternate paths have been charted out for all specialists in the bank:

- Conversion path
- Continued specialist path

4.2.3.1 Conversion path

Given the constraints associated with career progression in the specialist stream, it is proposed that all specialist officers should have an opportunity to convert to the generalist stream. The specific recommendations related to conversion are:

- For Agriculture specialists, mandatory conversion to the generalist stream immediately upon promotion to Scale IV.

- For all other specializations, officers who want to opt for the conversion route will have to express their interest in conversion after completion of minimum 5 years of experience in the specialization area. The window for conversion will be open till any time before promotion to Scale V.
    - Interested candidates will need to acquire a cumulative 2 years of branch operations exposure before the actual conversion AND will have to show inclination for being provided with such exposure.

    - Depending on whether the candidate has had prior hands-on field experience, appropriate field experience will be suggested.

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- Decision on conversion shall be made at the sole discretion of the Bank at the end of field stint based on bank's need, and candidate's demonstrated ability to carry out generalist role.
- The decision to allow conversion will rest solely with the Bank.
- The officers on their conversion can be deployed anywhere as per suitability, as assessed by the Bank.

- Subsequent to conversion, the standard generalist path and exposures would apply

4.2.3.2 Specialist path

Officers choosing not to convert to generalist stream will continue on the specialist path. **Their career progression to higher scales will be in the specialist stream only and will depend on the available vacancies in the respective specialist cadre, as decided upon by the Bank from time to time.** Specialist officers in the streams of Agriculture, Finance, Credit, Forex, Risk Management, Treasury, Chartered Accountant and Wealth Management will be treated under the General Stream for the purpose of Career progression.

4.2.3.3 Mandatory Operations exposure for certain Specialist officers:

A mandatory operations exposure will be there for certain specializations where a better understanding of banking operations is perceived to help the person in performing the corresponding specialist role better. This mandatory operations stint should be given to select specialists, as given below, in Scale I and Scale II after completion of at least 2 years in specialized cadre.

- 1 year compulsory branch operations exposure for HR, IT, Planning specialists
- 3-6 months compulsory branch operations exposure for Law specialists

This mandatory operations exposure will however not be counted as experience in the specialized area.

4.2.3.4 Interventions to ensure smooth transition to field

Under this policy, many specialist officers in the bank will be required to move into field roles, either for their compulsory field stint, or for their pre-conversion field stint. Care needs to be taken to make sure that this transition is smooth. The following interventions are envisaged in this regard:

- Orientation program
  - 3 weeks training program to be designed to give exposure to branch banking
    - Basics of banking
    - Branch operations
    - Sales & Service
    - CBS
  - To be structured along the lines of the on-boarding program
    - Transition therefore should happen in batches
- Choice of branches
  - Appropriate branch to be selected based on the area of specialization eg.
    - HR, IT officers can be posted to very large/exceptionally large general banking branches
    - Credit/Finance officers can be posted in CFS, Mid Corporate, other credit heavy branches
    - Law officers can be posted in ARM branches

5. **Key administrative elements – monitoring, tracking and executing**

5.1 The various career path considerations will be linked to the bank's posting exercises.

5.2 The monitoring and execution in respect of career management will be done by the same authority/ies that takes care of the posting. These activities will be carried out at the regional, zonal, and corporate levels as they do the postings of officers.

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5.3 Officers will be provided the relevant exposures as envisaged in this policy from time to time. However, while deciding upon such placements, bank shall also take into consideration availability of adequate positions, suitability/non-suitability for the position, administrative requirements, etc. as existing at that point in time.

5.4 Directions /Guidelines of the Govt./RBI/IBA presently in force or that may be received from time to time in respect of postings shall be deemed to be an integral part of this policy.

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ANNEXURE D: HR RESOURCING POLICY

Bank vide their circular letter no:BCC:BR:102:72 dated 06.03.2010 has circulated the new HR Resourcing Policy as approved by the Board and amended the same vide letter no:BCC:HRC:105:1003 .

HR Resourcing Policy

1.0 OBJECTIVES:

1.1 The broad objectives of the HR Resourcing policy are:

- To meet the resourcing requirements of the Bank to complement the Bank's specific business plans and Business expansion requirements.
- To put in place systems and processes for recruitment of qualified, skilled and competent human resources on a continuous basis as per the Bank's Manpower requirements.
- To ensure vitality through continuous infusion of young blood at junior and middle levels.
- To provide equal opportunity to internal employees to participate in recruitment exercises for faster career growth and thereby serve asa retention tool.
- To identify and select the 'best fit' candidates matching with the Bank's requirements.
- To put in place appropriate structure, systems and processes to enable completion of the entire recruitment 'life-cycle' in reduced time.

2.0 COVERAGE:

2.1 Having regard to the fact that emerging Banking business demands digital competence in operating the CBS across all levels, new functional skills, requirement of competent bankers' to handle increasing business volumes and a high degree of expertise in specialized areas, especially in the managerial cadre, there will be a requirement of manpower primarily in the **officers' cadre.**

(Any reference to specialist in this note does not necessarily refer to the Specialist cadre as specified under the existing promotion policy. Specialised skills / specialists / specialized functions refer to the special nature of functions which are emerging and critical in business performance.

2.2 There will also be requirement of people in **clerical and subordinate cadre** in view of increasing Branch and business expansion, promotion of existing people from these cadres to higher cadres and increasing superannuation in the years ahead. This policy provides broad policy guidelines for recruitment of clerical and sub-staff.

3.0 SOURCES & METHODS OF HR RESOURCING:

3.1 In terms of autonomy provided by the Govt., boards of banks are empowered to formulate their own policies with respect to HR matters like staffing pattern, recruitment, placement, transfer, training, promotions, etc.

With respect to Recruitment area, the autonomy guidelines of the Govt. dated 22nd February'2005 stipulate that Boards will have the flexibility to frame their own HR policies and procedures for recruitment including eligibility criteria, mode of selection, levels of entry, etc.

3.2 In terms of the above autonomy granted by the Government in the area of recruitment, the **sources and methods of HR Resourcing are spelt out.**

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4.0 EXTERNAL RESOURCING:

Most of the Bank's future requirement of manpower would be met through this source and shall be undertaken by the Bank on its own or through the assistance of recruitment & staffing agencies.

4.1 **Recruitment of officers** (fresh as well as experienced)

4.1.1 Probationary Officers (Entry level recruitment – Probationary officers in JMG/S-I through National Level competition). For recruiting Probationary officers in JMG/S-I cadre, the Bank would release the recruitment advertisement in national dailies and invite applications (as per criteria prescribed at **Annexure 1**). Selection for the position of Probationary officers would be through written test followed by group discussion and / or interview.

4.1.2 To enable Bank to attract and retain the best talent and prevent attrition / poaching by other Banks, **the Bank may offer higher basic pay, upto 4 increments, to the entire PO recruitment batch, decision for which can be taken by the Resourcing Advisory Committee, at its discretion and depending on the resourcing / retention position.** This aspect may be spelt out in the Advertisement also in order to attract more potential candidates.

4.1.3 Bank increasingly needs localised recruitment to serve the requirement of officers of specific Zones, where the officers are deficit. Taking this into account, **the Bank may also initiate, as and when required, a localized recruitment exercise for POs, specifically for a particular Region / state. Eg. say, only for Gujarat state**. The Advertisement will make it clear that the officers recruited through this exercise shall remain in that area / state only.In the appointment letter, the Bank's right to redeploy in the event of exigencies / special circumstances, career progression to higher scales, etc. may however be spelt out.

Applications will continue to be invited from all eligible Indian citizens, interested in joining the Bank, but with this specific rider of posting only in the specific region / state on appointment. This will obviate transfer considerations later on and also enable Bank in meeting the officer requirements of its deficit zones.

4.1.4 **Campus recruitment**

Present-day Banking requires not only technical and Banking skills but also ***sound management & functional knowledge*** in the areas of finance, marketing, human resources, information technology, law, forex, insurance, accountancy, treasury products and other areas. This is required over and above the normal university qualification. Management graduates from reputed B-schools come with ready knowledge base for deployment in critical specialized areas. Bank may save lot of resources and time in grooming generalist officers for similar positions and can leverage the potential and enriched resource base of management graduates.

To cater to the specific requirement of managerial & strategic competency, Bank may recruit management graduates directly from reputed business schools and other professional institutions in Scale I, II or III depending upon the qualification and experience profile of the candidate from different streams of management.

- The Bank may consider up to ***4 additional increments for those who are recruited in JMG/S-I*** **depending on the reputation of the institute and the placement slot given to the Bank (ie. 1st day slot or slot in subsequent days).** This would help in picking up the brighter talents from the campuses where Bank competes with other organizations and even private sector companies for the best of the lot.

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- Management graduates from top ranking management institutes in the country (Tier-I institutes), which enjoy high market reputation and whose students demand good market premium, ***may be recruited directly in Scale II or III*** depending upon their level of knowledge & experience level.

- Today, many students join B-schools after a few years of work experience. Many institutes also prefer experienced students for their management programmes. For Campus recruits with work experience of more than a year, Bank may decide to give additional increments (Max. 4 increments) depending on the profile of the person and his/her suitability for the Bank's position.

- Eligibility criteria for recruitment directly from Campus are detailed at **Annexure 2**. Bank shall participate directly in the campus selection programmes of these professional institutes. The HR Resourcing Advisory Committee (RAC) shall decide on the list of Institutes for Campus Recruitment every year and also identify the panel for conducting group discussion and/or interviews for selection besides **deciding on the issue of offering additional increments to students of certain institutes / students with certain profile.**

4.1.5 **Experienced Officers** (Specialist recruitment; Scale I and above – direct through open Advertisement).

Apart from entry level recruitment of officers through the probationary officers or Campus Recruitment streams, there shall be continuous requirement of people with **proven experience** in different streams of banking & management and in different specialized functions like IT, Credit, Forex, Dealing, Risk Management, Wealth Management, SME finance, Economists, Engineers, Marketing, legal, HR, Agriculture, Security or any other specialized stream that the Management feels.

In order to meet such specialized manpower requirements, the Bank may recruit experienced people with **professional knowledge base and/or with proven work experience in specialized areas** from open market direct in officers' cadre from scale I onwards.

4.1.6 Basic eligibility criteria for selection would be as per **Annexure 2** of this policy. however, the exact specifications of the Job role, the scale in which the officer is required and the specifications / eligibility criteria in terms of qualification and experience required will differ from position to position and shall be decided in consultation with the respective functional heads and approved by the Resourcing Advisory Committee.

4.1.7 Selection would be based on group discussion and / or interview. However, the Bank may conduct a written test for recruitment to Scale-I positions and also for Scale-II / S-III positions, if the number of applicants is large. The Bank may conduct such tests directly or through the assistance of specialized agency or consultant as decided by the HR Resourcing Advisory Committee. The pattern of tests for recruitment in officers cadre at different levels is given in **Annexure-3**.

4.1.8 **Contractual Engagement in Specialised areas in Executive cadre** (Scale IV & above)

Any future requirement in critical & specialized areas at senior position in scale IV & above ***where in-house talents are not available*** may be fulfilled through direct recruitment from open market. However, terms of employment in such positions may either be ***regular*** or ***contractual*** in nature. In the event of contractual terms, the Bank may offer market related salaries in order to attract the specialized talent pool and induce them to join Bank's service.

4.1.9 Competent Authority for approving such recruitment will be:
- Chairman & Managing Director if the Recruitment is for Scale IV & V;
- The Board of Directors if the Recruitment is for Scale VI & VII.

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4.2 Recruitment for Front-Line level (Clerical cadre)

4.2.1 After implementation of core banking solutions and opening of multiple delivery channels, banking has become more of technology-facilitated customer oriented banking requiring different skill sets & mindsets. A comprehensive Business Process Reengineering exercise has also been initiated at Branches and other offices where there will primarily be sales and service roles. With back-office functions and non-customer facing roles getting shifted to processing centres, there would be requirement of people in this cadre at back-offices for processing work.

As people start occupying roles and positions in back-offices or at centralized processing centres, more requirement of front-line people will be felt. This front-line requirement, coupled with business expansion requirements at Branches and renewal of the existing pool to meet attrition and retirements, will call for periodical induction of people in clerical cadre.

4.2.2 **This new induction shall supply young and vibrant people in the frontline.** Recruitment in this cadre would be through selection tests and interview on local / regional basis as per the manpower plan as per criteria and guidelines laid down in **Annexure -1** of this policy.

4.3 Subordinate Level

4.3.1 Bank already has a large pool of manpower of around 7700 in the subordinate cadre. However, retirements, Branch expansion and internal promotion to Clerical cadre will call for fresh recruitment to fill up these gaps. GM (HRM) shall be the competent authority to authorize recruitments in sub-staff cadre in various Zones taking into account the manpower requirements of the Zone and the vacancies arising there from time to time.

In order to cater to the requirement of any long-term future need of people in this cadre, Bank may go in for recruitment of subordinate staff through local / district employment exchange or state / district sainik board (as and when ex-servicemen are to be recruited). Guidelines prescribed by the Govt. in this regard would have to be adhered to. Specific guidelines and criteria for recruitment in Subordinate staff cadre are given in **Annexure-1**.

4.3.2 Bank may also go in for contractual engagement of people through staffing agencies especially, in high skilled jobs like maintenance of highrise building, highly mechanized branch operation where maintenance & upkeep of machines etc. require specialized skills within the statutory provisions.

5.0 INTERNAL RESOURCING:

5.1 The Bank has in course of time ***created an internal talent pool in different functional areas.***

5.2 With a view to ***recognize such talent*** and provide an ***'equal opportunity'*** to them in terms of participation in the selection process for recruitment and in fact, even grant certain relaxations to them, in so far as eligibility criteria such as age, qualifications, experience, etc. are concerned but putting them at par as far as the selection mechanisms are concerned.

5.3 With this in view, all positions for which bank decides to go in for external recruitment will simultaneously be available to internal employees for application and participation in the selection process as per the eligibility criteria specified (with relaxations, as decided).

5.4 Where there are only limited vacancies, and the Bank, after first exploring the possibility of internal talent search, feels that such an option is not suitable in the instant case, then it may, as decided by the R.A.C., be free to go through the normal (external + internal) search route.

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5.5 For this purpose, Bank shall open an 'Internal Resourcing Portal' on the Bank's Intranet where positions / vacancies to be filled up by the Bank may be notified and interested staff asked to apply and go through the process of selection.

6.0 STAFFING SERVICES

6.1 In order to handle the requirement of certain off-site services, especially, in IT operations & services or such requirement, which are of a semi-permanent nature or for limited tenure engagements, Bank can avail the services of experienced personnel offered by reputed Staffing companies.

6.2 Bank can empanel 2-3 Staffing Companies of national repute for this purpose by following its usual process and source the requirement of such people through these agencies.

7.0 ENGAGEMENT ON TEMPORARY BASIS:

7.1 There are many occasions in the course of routine HR administration, particularly at rural / semi-urban centres where Branches have only one sub-staff, face severe constraints in handling Branch operations on account of sudden absenteeism of sub-staff / leave vacancies, etc. In such situations, they are required to utilize the services of locally available persons to meet with the exigencies of work. Though there are legal provisions available for temporary engagement, there are ambiguities at the operating level about the respective provisions, etc.

7.2 With a view to clear the ambiguities in this area and provide a convenient mechanism for smooth and unhindered branch operations in rural and semi-urban areas, the policy provides for temporary engagement of substaff at rural / semi-urban areas with due authority.

7.3 Only Branches situated in a rural / semi-urban centre having only one fulltime sub-staff can engage the services of a temporary sub-staff for a limited period not exceeding 90 days in a year to meet exigencies such as leave, absence, etc. of the regular sub-staff but such temporary engagement shall require the approval of GM (HRM). Modalities about such engagement on temporary basis shall be advised to all Zones / regions / rural-semi-urban Branches by GM (HRM) separately.

It is specifically made clear that Branches in Metro / Urban centres are prohibited from engaging any temporary person for any reason whatsoever.

8.0 RECRUITMENT ON COMPASSIONATE GROUNDS:

8.1 Recruitment on compassionate grounds can be considered for dependants of deceased employees where the employee –

a) dies while performing his official duty as a result of violence, terrorism, robbery or dacoity

OR

b) dies within 5 years of first appointment or before reaching the age of 30 years, whichever is later, leaving a dependant spouse and/or minor children.

8.2 All guidelines issued by the Govt. and also framed by the Bank governing Compassionate appointments will be deemed to be a part of this Policy.

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9.0TERMS OF EMPLOYMENT

9.1 Recruitment in the Bank will largely be on permanent / regular basis with a few exceptions of engaging on contract basis.

9.2 Probation period: **The probation period for officers' cadre shall be for a period of 1 year**. **Probation period for existing confirmed employees who are recruited afresh in a higher scale shall be for -6- months**.

9.4 The probation periods as above shall be applied to all existing DROs / new recruits / internal recruits. New recruitees, who have already completed the revised probation periods as above satisfactorily, shall be considered for confirmation in Bank's service immediately.

9.5 Cost to Company (CTC) basis of remuneration:

9.6 To make the compensation package offered in monetary terms attractive to the new joinees, **the Bank, as an alternative to the scale wages, shall offer an all inclusive compensation package on a cost to the company – CTC basis**. This package will enable a higher sum in hand as it will take into account the monetary value of salary and all benefits and also assign a notional value for non-monetary benefits as available to our employees like concessional loans, residential accommodation, LTC, medical facilities, staff welfare facilities, PF/Pension benefits, etc. **New recruits in officers' cadre or campus recruits may be given the option of either the scale wages or for opting for the CTC package, in which case their employment shall be on contractual terms. If they opt for the CTC package, then their gross emoluments on hand will be higher but they shall not be entitled to any other benefit / facilities as available to employees with scale wages**.

9.7 The new recruits who opt for CTC package compensation shall be on contractual terms, **contract being renewable every year** with increase in the CTC level. However, they shall be free to opt for the regular scales at any time (at the time of their yearly renewal of contracts), should they so choose. In case they opt for the regular scales, then they shall be fitted into the regular scales at the point corresponding to the number of years spent by them on contractual terms but there would not be any protection of CTC at the time of their regularization. For such regularized persons, their date of joining in the Bank for all purposes, including for retiral benefits, service seniority, career progression, etc. will be reckoned from the date of their entry into the regular scales, irrespective of the date when they were first engaged on CTC terms.

9.8 But, if they continue with the CTC terms, then they remain on contractual terms only with a higher pay-in-hand package but shall not be entitled to any other benefits / service conditions as applicable to regular employees. However, separate service rules governing the leave entitlements, disciplinary matters, etc. shall be framed for such contractual officers, which shall be approved by the HR Resourcing Advisory Committee.

9.9 The compensation package on a CTC basis for different scales shall be finalised upon from time to time and approved by *the HR Resourcing Advisory Committee.*

9.10 **Appointment in Bank's service**: In all cases of recruitment (*whether new or through internal)*, pre-recruitment formalities as verification of original educational certificates, experience certificates and other testimonials, caste certificate (*for claiming any benefits as relaxation of age, etc.)*, medical examination for fitness (*at the cost of the candidates or Bank, as the case may be)* will have to be invariably done before issuance of appointment letter. Bank will carry out verification of antecedents of candidates before issuing appointment letter. However, for internal candidates, formalities which have already been carried out at the time of their earlier appointment need not be carried out again and verification of certificates pertaining to additional / specialized qualifications, experience sought for the higher post will only be verified.

10.0 ELIGIBILITY CRITERIA

10.1 Bank requires people in different cadres and at different levels. Hence, eligibility criteria shall accordingly vary for different types of people requirements. The eligibility criteria have been outlined at **Annexure 2**.

11.0 GOVT.GUIDELINES ON RESERVATION

11.1 Government guidelines on reservation in recruitment as enunciated from time to time and in vogue will be deemed to a part of this policy and have to be strictly followed.

12.0 ADDITIONAL QUALIFYING SERVICE IN SPECIAL CIRCUMSTANCES AS PER PENSION REGULATIONS

12.1 Addition to qualifying service, as provided in Regulation 26 of Bank of Baroda (Employees') Pension Regulations, 1995 may be extended to officers directly recruited by the Bank with specialist qualification or experience and where relaxation in age criteria over the maximum limit fixed by the Bank is given with the approval of the Central Government.

13.0 RECRUITMENT PROCESSES

13.1 HR Resourcing Advisory Committee

13.1.1 This Committee shall be the apex administrative body to approve, finalise and provide policy directions for recruitment to be carried out every year for different operational streams and requirements of the Bank. The following shall be the members of this Committee:

1. Chairman & Managing Director;
2. Both Executive Directors;
3. General Manager – HRM,
4. General Manager – IT;
5. General Manager – Wholesale Banking
6. General Manager – SME Banking
7. General Manager – Retail Banking
8. General Manager – Rural & Agri-Banking
9. General Manager (Planning)

**Quorum for meeting of the HR Resourcing Advisory Committee would be 4 members. Presence of either Chairman & Managing Director or Executive Director is mandatory.

13.1.2 The RAC shall be vested with powers to take policy decisions as under:

1. Finalization of Annual Recruitment plan, including the number and type of recruitment to be undertaken during the year;
2. Form and manner of selection for various positions.
3. Approval of eligibility criteria for different positions
4. Approval of Business schools for undertaking Campus recruitment
5. Constitution of Campus Selection Committee;
6. Selection & empanelment of Staffing Agencies;
7. Approving compensation package on CTC basis for different levels

As regards, contractual engagement of Executives in Scale VI & VII where approval of the Board of Directors is required, recommendation for such engagements is to be made by the HR Resourcing Advisory Committee.

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13.1.3 The HR Resourcing Advisory Committee shall also be vested with financial powers to approve recruitment expenses.

13.2 HR Resourcing Calendar

13.2.1 Recruitment has emerged as an on-going activity with continuous all the year round processes. Moreover, Bank's requirements for people will increase with increase in specialization and increase in Business volumes.

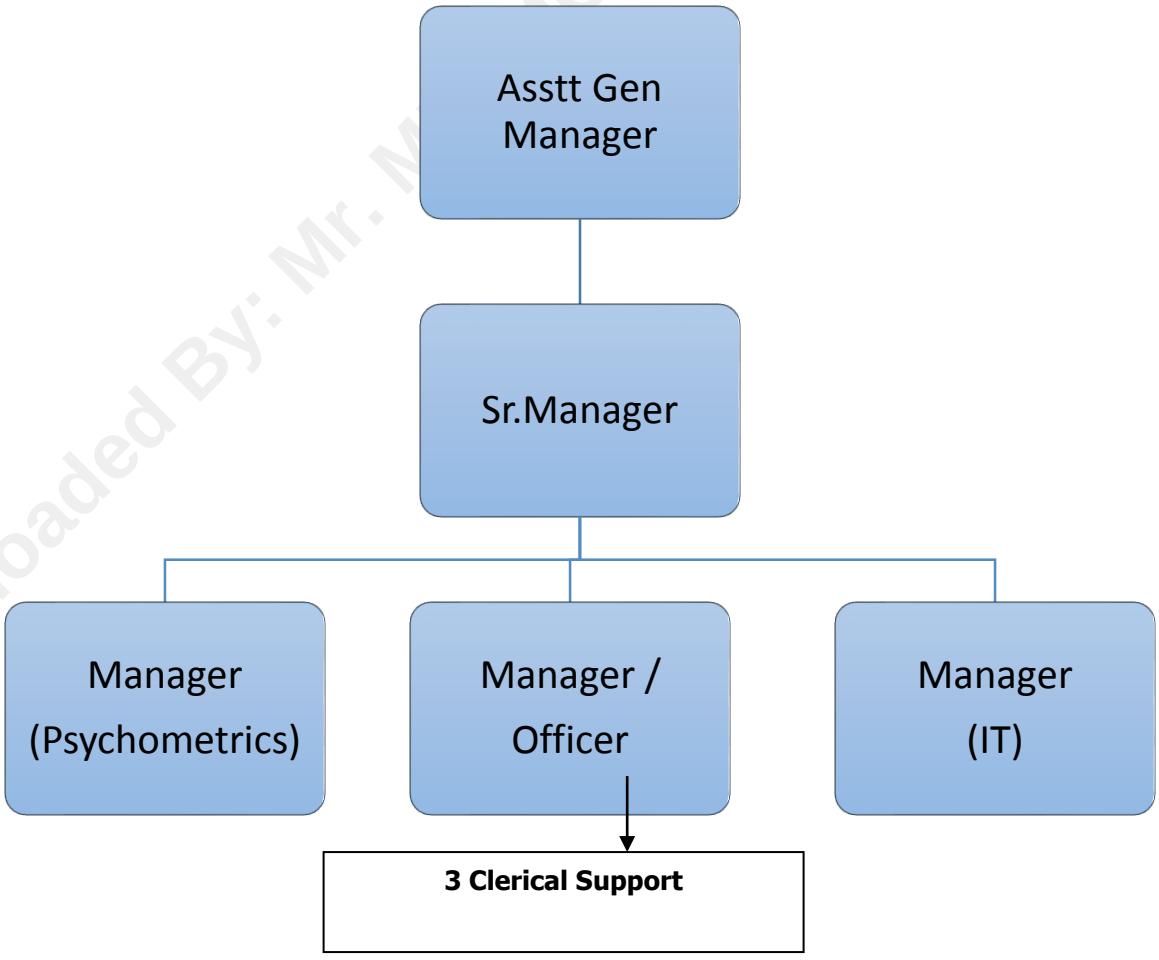
In order to have continuity in talent infusion, the Bank shall formulate an Annual Resourcing Plan for the full year at the very beginning of every year which spells out the number and type of recruitment to be carried out during the year. Based on such annual plan, the calendar of processes and various events can be drawn up.

13.2.2 This calendar shall be finalized by April 30th every year based on the manpower plan and indents received from various business and functional heads. The HR Resourcing cell shall undertake recruitment activities accordingly during the year conforming to the time lines drawn up in the Resourcing calendar. Intermittent requirements / changes in the plan can be made with due approval of the RAC.

13.3 HR Recruitment Cell

13.3.1 The HR Recruitment Cell shall be the working body for handling all recruitment activities in the Bank. Taking into account the workload, the timeliness of activities and the volumes required to be handled, it is necessary that the HR Recruitment cell be staffed appropriately.

13.3.2 The structure of the HR Resourcing cell will be as under:



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13.3.3 The structure incorporates a psychometrics position and an IT support position. The manager psychometrics shall oversee the selection and assessment mechanisms including the type of tests to be used and designing / finalizing on the content (written, psychometric assessments, knowledge tests, Behaviour event interviews, etc.) One IT person has been included to provide IT support for handling large number of applications, designing and maintenance of online applications, etc.

13.3.4 Since, a lot of activities have to be carried out which includes scrutiny of applications, issuance of call letters, holding of tests / interviews, etc. liaisoning with institutes for Campus Recruitments, etc., 3 Clerical support have been provided.

13.4 E-resourcing

13.4.1 Bank's HRNes application provides for implementing an e-recruitment module, through which it is proposed that functionalities of e-resourcing shall be incorporated which will facilitate internal resourcing from existing employees and also allow interested candidates from outside the Bank to submit applications for specific / specialized areas at any point of time even without any concurrent recruitment exercise being underway. This channel of e-resourcing can overcome the time and cost constraints of a normal recruitment exercise.

13.4.2 Bank shall in the recruitment page on its website specify the eligibility, specifications, etc. as regards qualification and experience for specialized positions (which shall be updated on a quarterly basis) and allow people meeting with those specifications to submit their applications to the Bank on an on-going basis (without any concurrent recruitment exercise being underway). Such applications received shall be kept on record and can be
directly considered whenever the requirement of such specialized positions emerges without going in for advertisement, etc., provided the applications on record are at least 4 times the number of positions.

13.5 External Agency for conducting National Level Test-Outsourcing

13.5.1 Bulk recruitment of general banking officers or specialist officers will be done on the basis of a qualifying psychometric test and/or written test followed by skill test and/or interviews. In order to conduct written tests (knowledge / aptitude tests), Bank may engage the services of a professional agency which specializes in conducting such tests, as decided by the Bank's HR Resourcing Advisory Committee.

13.6 Psychometric assessments:

13.6.1 Base level competency requirements for a Bank of Baroda officer will be arrived at and these threshold competencies will be assessed / measured through the administration of a psychometric test. This test will be administered through on-line / off-line mode as feasible for different categories of recruitment of officers. This test shall be compulsory for all recruitment of officers as it seeks to assess whether the base level competencies (as finalised) for being a Bank officer are present in the person. This is only meant to be a qualifying test for officers and shall not count for reckoning merit which will be assessed through knowledge tests or Interviews, etc.

13.7 Methodologies for conducting Tests & Interviews

13.7.1 In order to get the right kind of people having required skills & mindset for the job, it is necessary to have the right kind of testing systems. Traditional system of holding written test and interviews will not be sufficient to judge the competencies required for any job role. It is, therefore, necessary that focused assessment mechanisms be adopted for testing of knowledge, skills, aptitude, etc. which could involve aptitude and IQ tests, skill and knowledge tests, test of personality and behaviours through interviews, group discussions, etc.

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The specific assessment mechanisms will have to be finalised for different types of positions and for different levels and shall be approved by the RAC. Specialised agencies for conducting various types of tests / assessments may be empanelled by the Bank for this purpose and used as per requirement.

13.7.2 Interviews must assess behaviours exhibited by people having desired competencies for a job. Hence, a pool of assessors shall be trained in interviewing techniques and in Behaviour event interviews and use these trained assessors as interview panel members for various Recruitment exercises.

14.0 ENABLING PROVISIONS:

14.1 This policy shall come into force with immediate effect.

14.2 Directions/guidelines of the Govt./RBI/IBA presently in force or that may be received from time to time in respect of recruitment of Bank employees shall be deemed to be an integral part of these guidelines.

14.3 Chairman and Managing Director (Executive Director, in the absence of CMD) shall have the power to modify / amend any of the provisions of this policy for taking care of exigencies / exceptional circumstances.

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Annexure –I

GUIDELINES FOR RECRUITMENT OF GENERALIST OFFICERS (POs), CLERKS & SUBSTAFF:

	Recruitment of Generalist Officers	**Recruitment of Clerks**	**Recruitment of Substaff**
Advertisement	With a view to make recruitment opportunity equally available to all eligible Indian citizens, Bank would ensure wide publicity of its intent of recruitment. Advertisement notifying the initiation of recruitment shall be inserted in atleast one national daily. Advertisement can also be released on different media like radio, TV, prominent magazines, job sites, etc. to reach wider target audience, taking care of welfare of SC /ST /OBC, Ex-servicemen & Physically Handicapped categories. *** Details of advertisement would be made available on the Bank's Internet & Intranet.* *** Methodology of electronic application (e-recruitment) shall be adopted in addition to the above in order to expedite the process.* *** this would be common for all recruitment exercises to be undertaken by the Bank.*	The Bank will issue advertisement notifying recruitment in vernacular newspaper having wide circulation in the particular state where vacancies exist. Advertisement would be issued in Hindi, in Hindi speaking areas, besides sending copy to following : ‥Local employment exchange of the state concerned. ‥SC/ST Welfare Association recognized for the purpose of notifying vacancies vide list given in "Brochure on Recruitment of SC / ST in Services" issued by Government of India. ‥Department of State Government concerned with the Welfare of SC /ST. ‥Director General of Resettlement, New Delhi and Zilla Sainik Board. ‥Chairman of Parliamentary Committee for Welfare of SC /ST. ‥Banking Division, Department of Economic Affairs, Ministry of Finance, Govt. of India. The advertisement would contain particulars such	The Zonal / Regional Authorities concerned shall notify the vacancy in prescribed proforma to the following agencies : Local / District Employment exchange in addition to publishing the vacancy in a widely circulated local newspaper covering the area of operation of the branch or office where the vacancies are to be filled up. A notice of the vacancy should be displayed on the Notice Board of the concerned branch. State / District Sainik Board as and when exservicemen are to be recruited. However, in case on non-availability of suitable candidates through employment exchange, a certificate should be obtained from the Employment Exchange concerned regarding non-availability of suitable candidates and Bank will notify the vacancies to nearby employment exchanges. Upon non-receipt of suitable candidates form nearby Employment Exchange, non-availability certificate should be obtained and vacancy should be

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		as number of vacancies, minimum educational qualifications, age limit, reservations, emoluments, probation, fees, date of test (if possible), last date for receipt of application, etc. Last date for receipt of application would be fixed so as to allow a minimum period of 30 days form the date of release of advertisement. For candidates staying abroad or living in Andaman & Nicobar Islands, Lakshadweep, Minicoy Island and regions like Ladakh, North Eastern Regions additional 14 days time shall be given for receipt of application.	
Eligibility Criteria: Educational Qualification	Educational requirement for the post of officers in Generalist Category :- Degree with 60% (55% for SC/ST/PWD) marks in any discipline from a recognized University or any equivalent qualification recognized as such by the Central Government. Operating and working knowledge in computer systems is mandatory i.e. candidates should have certificate/ Diploma/ Degree in Computer Operations/ Language /should have studied Computer/ Information	Degree in any discipline from a recognized University or any equivalent qualifications recognized as such by the Central Government. ‥Operating and working knowledge in computer systems is mandatory i.e. candidates should have certificate/ Diploma/ Degree in Computer Operations/ Language /should have studied Computer/ Information Technology as one of the subjects in the High School/ College/ Institute. ‥Proficiency in Official Language of the state/	Minimum Qualification for the post of Peon is 10th standard pass whereas maximum limit is that the candidate should not have passed 10+2 examination or its equivalent. As per letter no:BCC:HRM:HR:A-107-878 dated 05.02.2015 the minimum educational qualifications for being eligible for direct recruitment in Sub Staff cadre in Bank is " A pass in Xth Standard examination or its equivalent." The candidates should be able to read

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	Technology as one of the subjects in the High School/ College/ Institute.	UT (candidates should know how to read/ write and speak the official language of the state/ UT) for which vacancies a candidate wishes to apply is preferable.	and write in local vernacular language. Knowledge of English will be given added weightage. Candidate for the post of Driver should hold a valid driving license and have driving experience for a period of 5 years
Eligibility Criteria: Age Limit	(For JMG/S-I) - **Not below 20 years and above 28 years** as on a cut – off date to be decided by the Bank. For experienced officers in S-II & S-III Maximum age for S-II – 37 years Maximum age for S-III – 40 years Relaxation in upper age limit as per Government guidelines shall be granted to SC/ST/OBC, Physically Handicapped, Ex-servicemen as well as persons domiciled in state of Jammu & Kashmir during 01.01.80 and 31.12.89 and also to those working in Officers' cadre in RRBs / other Nationalized Banks.	Candidates applying for the clerical cadre posts should **not be below 20 years and not above 28 years** as on a cut–off date to be decided by the Bank. Upper age limit is relaxed in respect of following categories by the number of years as under :- SC/ ST : 5 years OBC : 3 years Handicapped : 10 years Ex-servicemen : 3 years (In addition to actual period of service rendered in defence service, subject to a maximum age of 50 years)	Candidates in general category for posts in substaff cadre **should have completed 18 years but should not have completed 26 years of age.** However, following relaxation shall be granted in upper age limit as per Government guidelines : SC / ST : 5 years OBC : 3 years Ex-servicemen : 3 years *(In addition to actual period of service rendered in defence service, subject to a maximum of 50 years for the post other than Armed Guards / Watchman. However, for Armed Guard / Watchman the maximum upper age limit shall be 45 years)* PH : 10 years All the above age relaxations are cumulative.
Application Fee	Bank will levy an application handling fee & postage charges while undertaking direct recruitment, the exact amount of which shall be approved by the RAC from time to time.	Bank will levy a processing fee from candidates for processing application for posts in clerical cadre, the exact amount of which shall be approved by	____

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	However with respect to candidates belonging to SC / ST and OH candidates, no application fees shall be charged. Candidates applying for more than one post shall have to pay the fees for each additional post applied. Fees shall not be refunded under any circumstances except in case the application is not entertained at all for having been received late. Irrespective of category of candidates, Bank in its discretion shall levy an amount from every applicant towards postal charges	the RAC from time to time. However with respect to candidates belonging to SC / ST and OH candidates, no such application fees shall be charged. Candidates applying for more than one post shall have to pay the fees for each additional post applied. Fees shall not be refunded under any circumstances except in case the application is not entertained at all for having been received late. Irrespective of category of candidates, Bank in its discretion shall levy an amount from every applicant towards postal charges.	
Reservation/ Concession to candidates belonging to SC/ST	**a. Reservation in recruitment:** While selecting candidates for recruitment, reservation to SC, ST & OBC candidates would be as under: Category Extent of Reservation SC 15% ST 7.5% OBC 27% PH 3% (MOF letter F.3/5/2000-SCT(B) dated 26.4.2000) **b. Concessions:** Concession in application fees, maximum age limit, as already stated above shall be granted to SC/ST/OBC/ Ex-servicemen & PH candidates,	In all direct recruitment of clerical cadre, as per Govt. of India guidelines, reservation shall be provided to candidates belonging to SC, ST, OBC category. Since recruitment in clerical cadre is being done attracting candidates from particular state or region, the reservation shall be given in proportion to the population of SC, ST & OBC in the respective states / union territories. Candidates belonging to PH (3%) and exservicemen (14½%) shall be given	In all direct recruitment to sub-staff cadre, as per the Govt. guidelines, reservation shall be provided to candidates belonging to SC, ST, OBC category. Since recruitment in sub-staff cadre is being done on regional basis from a particular state / region / district, the reservation shall be given in proportion to the population of SC, ST & OBC in the respective state/union territories / region / district, where the recruitment is done. ‥Candidates belonging to PH (3%) and

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	wherever required. The above reservation/concessions, wherever required shall be equally applicable to recruitment in generalist/ specialist cadres. The reservation/concession to candidates belonging to aforesaid category as stated above shall be subject to Govt. guidelines, as and when received in future.	reservation as per Govt. guidelines.	ex-servicemen (24½%) shall be given as per Govt. guidelines. ‥De-reservation of posts reserved for SC, ST & OBC candidates in subordinate cadre is banned by Govt. of India since 1.4.89. It will hold good till de-reservation is allowed by Govt. of India.
Methodology of selection	For recruitment in generalist category, there will be screening through written test as well as interview and/or group discussions. The candidates short-listed through written test shall be further screened through interview and/or group discussions. 2. Designing of test, evaluation of test papers, declaration of results of written test, conducting interview/group discussion shall be performed by Bank or by an agency or agencies to be approved by Recruitment Advisory Committee (RAC). 3. Interview/Group Discussions: The Panel should, however, include one representative from SC/ST community and one from Minority community. 4. Qualifying Psychometric assessment: All applicants will be administered a	Selection for posts in clerical cadre shall be made by conducting written test and interview, besides skill test, computer literacy test wherever necessary. Depending on administrative expediency, the Bank will decide as to whether to conduct the recruitment exercise by itself or engage an external agency for this purpose. Irrespective of fact whether Bank or external agency or both conduct the selection process, the written test would generally cover the following: 1. Objective type test which will test candidates a. Aptitude, b. Numerical Ability, c. Reasoning Ability, d. Computer Awareness, Socio-economic and Banking awareness besides working knowledge	‥Selection will be through the mode of Interview. ‥In interview, the following traits are to be assessed: Appearance, Ability to converse, alertness, poise, ability to judge, keenness, potentiality, etc.

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	Psychometric test for assessing certain threshold competencies considered essential for a Bank officer. This test will be administered either in online or off-line mode, as feasible for different recruitment exercises. The weightage for written test and interviews shall be 80:20. In the event of conducting Group Discussions, the ratio of marks to be awarded for Written Test, Group Discussion and Interview would be 80, 05 and 15, respectively.	in English. 2. Wherever required, Skill test will be conducted to test particular skill in a candidate, such as stenography, telephone operation, computer operation, etc. Bank will prescribe a level skill for passing the test. 3. Interview: This is to test depth of knowledge in the subjects study, keenness and capacity to acquire further knowledge, hobbies, ability to communicate, clarity of thoughts, ability of expression, attitude towards work/job, etc. The Interview Panel may be an internal panel constituted primarily from the Zone / Region but should, however, include one representative from SC/ST community and one from Minority community. The weightage for written test and interviews shall be 80:20. In the event of conducting Group Discussions, the ratio of marks to be awarded for Written Test, Group Discussion and Interview would be 80, 05 and 15, respectively.	
Pre-recruitment training	In order to familiarize with nature of test, the candidates belonging to SC/ST, Ex-servicemen & minority category, pre-recruitment training is to	As per guidelines received from Govt. of India, Bank will arrange pre-recruitment training for the SC, ST, OBC, Exservicemen,	____

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	be provided by Bank. The duration of training shall be 6 to 12 days, depending on the curriculum & needs of candidates.	minority categories candidates with a view to familiarize and equip them to take selection test. The duration of training shall be for a minimum of -6- days.	
Pre-recruitment formalities	Bank will complete pre-recruitment formalities for the selected candidates before issuing appointment letters. Formalities will include verification of original testimonials, certificates related to education, caste, achievements, etc. Also selection of candidates will be subject to medical examination at the cost of candidates and Bank will carry out verification of antecedents of candidates before issuing appointment letter.		

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Annexure II

(Eligibility criteria for Resourcing / recruitment of officers in specialized areas in the Bank)

	Cadre	Age	Qualification	Experience
1	**EXECUTIVES** (Scale IV & above)	Depending upon specific requirements as decided / approved by the RAC		
	OFFICERS (Specialized qualifications) **1. Campus Recruitment** ➢ Entry level position in JMG/S I	21-30 years	On the basis of Specialized qualifications as (MBA – Finance, HR, Marketing, IT, Ops. Research, Intl. Business & FOREX, Capital Market, Law, Banking & Finance, Insurance etc) from reputed management institutes or from professional bodies like ICAI, ICSI for qualification as CA, ICWA. List of such qualification & Institutes to be decided / approved by the RAC (competent authority) every year. Such campus recruitment to be made from top ranking institutions (Tier-I institutions) and / or for candidates with prior work experience as specified by the RAC	Not essential but desirable.
	➢ Managers / Sr. Managers (MMG/S II or III)	Maximum 37 years (S-II) 40 years (S-III)		Not essential but desirable.
2	**Specialist Recruitment** (Specialised positions where direct recruitment is made with or without experience - in	Upper age limit is 37 years for positions in S-II 40 years for positions in S-III	Specialized qualifications as (MBA – Finance, HR, Marketing, IT, Ops. Research, Intl. Business & FOREX, Capital Market, Law, Banking & Finance,	Post qualification experience of 3-4 years for scale II & 5-7 years for scale III in the specialized area, preferably in the

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	Scale I & above)		Insurance etc) from reputed management institutes or from professional bodies like ICAI, ICSI for qualification as CA, ICWA etc. However, the exact specifications of the Job role, the scale in which the officer is required and the specifications in terms of eligibility, qualification and experience required will differ from position to position and shall be decided in consultation with the respective functional heads and approved by the Resourcing Advisory Committee.	Banking / Financial sector.

Note:

1. HR Resourcing Advisory Committee shall be empowered to relax the criteria in terms of age & experience (maximum by 1 year) for any recruitment specified above.

2. RAC shall also be empowered to relax the criteria in terms of age & experience (maximum by 2 years) in case of internal recruitment.

3. Where there is a requirement of less than 5 persons for a specialized post / cadre, RAC shall be empowered to authorize internal sourcing first for people within the organization. If it is felt that such an option is not suitable in the instant case, the Bank will, at its discretion, go in for external recruitment.

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Annexure – 3

(Pattern of tests for recruitment in the Officers' cadre at different levels in the Bank)

Sr.	Cadre	I Stage	II Stage	Remarks
1	**Probationary Officers** (General banking officer to be recruited in scale I)	**Written test (Objective & descriptive type)** **+** **Psychometric assessment (Online /off-line)** **(To be conducted by an external agency)**	**Group Discussion and / or Interview**	1. Written Test for POs (JM-1) – 100 marks Weightage: (Objective 60%, descriptive – 40%) Qualifying – 60% top candidates in the ratio of 1:5 to be short-listed for GD/Interview) 2. GD & Interview: (100 marks 3. Weightage for Written test and Interview without GD) **– 60 : 40.** If GDs are conducted, then the weightage distn. between GD and Interview will be **10 : 30** (Written test 60) N.B.: Merit list (combining the marks secured in written test and GD &/or Interview) to be prepared.
2	**Campus Recruitment** **A. In JMG/S-I** Officers with specialized / professional qualification from reputed B-School / professional institutions to be recruited in JMG/S I **B. Managers / Senior Manager** (Specialist officers to be recruited from Tier-I B School	**Psychometric assessment**	**Group Discussion and / or Interview**	**Weightage**: 100 marks. GD to be used for shortlisting.

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	campus in Scale II or III and / or with prior work experience)			
3	**Matured Recruitment** Persons with post qualification experience in the specialized areas / streams from open market through open advertisement **(Specialist officers - JMG/S-I)** **(Specialist officers - MMG/SII and above)**	**Psychometric assessment + _ Written test,** (predominantly to test Knowledge in area of specialisation) for JMG/S-I _ Written test will also be held for MMG/S-II / S-III positions, if the number of applicants is large.	**Group Discussion and / or Interview**	Weightage 50:50 for Written test & Interview/ GD, wherever written test held. 100 marks for written test and 100 marks for Interview. Combined merit list to be prepared.
4	**Executive Level – Contractual** Specialists to be appointed on contract terms only in critical areas as approved by the Competent Authority.	**Psychometric assessment + Interview**	**_**	**Weightage**: 100 for interview.

- Detailed modalities of the written test / personality tests and group discussions etc. to be worked out by the Recruitment & Promotion Cell and shall be approved by the HR Resourcing Advisory Committee.

- Testing standards shall be same for internal candidates also.

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ANNEXURE E: PERQUISITES TO OFFICERS AT GLANCE

SR.	PERQUISITE
1	PROVISION FOR BRIEF CASE/ CROCKERY/ ATTACHE
2	FACILITY OF NEWSPAPER BOOKS
3	ENTERTAINMENT EXPENSES
4	REIMBURSEMENT OF CONVEYANCE EXPENSES
5	KIT ALLOWANCE
6	SCHEME FOR PROVIDING RESIDENTIAL ACCOMMODATION TO OFFICERS/EXECUTIVES
7	HOUSE MAINTENANCE EXPENSES
8	FURNITURE SCHEME FOR OFFICERS OF THE BANK
9	CAR WASHING ALLOWANCE
10	CAR PARKING ALLOWANCE
11	REIMBURSEMENT OF SALARY OF DRIVER ENGAGED BY THE EXECUTIVES
12	REIMBURSEMENT OF INCIDENTAL OUT POCKET EXPENSES TO OFFICERS WHO ARE REQUIRE TO ATTEND DUTY ON SUNDAY AND HOLIDAYS

1. PROVISION FOR BRIEF CASE/ CROCKERY/ ATTACHE:

(in `)

Brief Case							
SCALE	JMG/S-I	MMG/S-II	MMG/S-III	SMG/S-IV	SMG/S-V	TEG/S-VI	TEG/S-VII
Briefcase once in 2 years upto SMG/S-V & every year to TEG/S-VI & TEG/S-VII	1500	1500	1500	2000	2000	3000	3500
* Executive attache once in 3 years				4000	4000	5000	5000
* Crockery once in 2 years for Scale-IV & every year for other executives				2000	3000	4000	5000

Cir.No.BCC:RM:99/51 Dated 03-11-2008]

[1] Reimbursement shall be on self declaration basis.

[2] Inclusive of Taxes.

[3] Officers officiating on temporary basis in higher Grade/Scale for short period during the leave/absence etc; of regular incumbent shall not be entitled. However, the Officers who are officiating on regular basis against categorized positions in executive cadre, duly approved by the Competent Authority, shall be eligible to claim reimbursement of the perquisite.

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2. FACILITY OF NEWSPAPER BOOKS:

(in `)

Scale of officers / Executives	EXISTING ENTITLEMENT		APPROVED MONETARY CEILINGS	
	Books (p.a.)	Newspapers / Periodicals (p.m.)	Yearly entitlement (Newspapers / periodicals)	Combined Entitlement of Books + Newspapers / Periodicals (Per annum)
JMG/S-I	1000	1 daily newspaper	1800	2800
MMG/S-II	1500		1800	3300
MMG/S-III	2000		1800	3800
SMG/S-IV	2500	3 daily newspapers + 3 periodicals	9000	11500
SMG/S-V	2500		9000	11500
TEG/S-VI	3000		9000	12000
TEG/S-VII	5000		9000	14000

- Claimed on annual (Financial Year) basis on self declaration
- For employees who join the Bank in the middle of the year, pro-rata reimbursement may be made for that many number of months as worked during the financial year from the annual ceilings for purchase of newspapers /periodicals. No pro-rata system to be reckoned for reimbursement of books.
- Employees promoted in the middle of the year and who have already availed the reimbursement as per the eligibility of their previous cadre / scale may be reimbursed the difference amount as per the higher eligibility.
- It has been decided to continue above facilities to officers and to delink these facilities to the annual net profit of the Bank (BCC:BR:103:262 dated 14-Sep-2011)

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3. ENTERTAINMENT EXPENSES (IN RS. PER ANNUM):
(Cir.No.BCC/BR/102/169 dated 22.06.2010)

(in `)

SCALE	JMG/S-I	MMG/S-II	MMG/S-III	SMG/S-IV	SMG/S-V	TEG/S-VI	TEG/S-VII
Branches S/M/L	4600	5200	5800	7300	7300	16500	16500
Branches VL/EL	4600	5200	6400	7300	7300	16500	16500
Branch Head	5200	5800	6400	7300	7300	16500	16500
Admin Office	4600	5200	5800	7300	7300	16500	16500

4. REIMBURSEMENT OF CONVEYANCE EXPENSES:

Scheme for Reimbursement of Conveyance Expenses to Officers in Scale-I, II, III & IV under Reg. 26 of BOBOSR, 1979

Scheme-I - Applicable to Officers who do not own vehicle.
Scheme-II - Applicable to Officers who own a vehicle

SCHEME-I

Scales	(Limits in Rs. per month)
	All Areas
SMG/S- IV	1200
MMG/S- III	1000
MMG/S- II	800
JMG/S- I	700

SCHEME-II

	Area where Officer is posted **			
	Major A class cities	**Area I**	**Area II**	**Area III**
4- Wheelers	(Eligible litres of petrol per month) @			
SMG/S- IV	100	90	65	65
MMG/S- III	90	75	65	55
MMG/S- II	50	45	40	35
JMG/S- I	50	45	40	35
2 – Wheelers				
For all scales	50	45	40	35

@ Reimbursement to be made on declaration basis and limited to the monthly entitlement.
** As per the revised guidelines issued by IBA, the classifications of different areas / centres have been defined as under:

Major 'A' Class Cities/Places with population of more than 45 lakhs	Mumbai, Kolkata, Delhi, Chennai, Ahmedabad, Bangalore, Hyderabad, Surat & Pune
Area I	Places with population of over 12 Lakhs and below 45 lakhs
Area II	Places with population of over 5 lakhs and below 12 lakhs
Area III	Places with population below 5 lakhs

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The above revised ceiling of reimbursement of conveyance expenses is effective from 01.11.2015. All other terms and conditions with regard to reimbursement of conveyance expenses under the Scheme shall remain unchanged.

5. KIT ALLOWANCE:

(Cir.No.BCC/BR/100/26 dated 31.01.2008)

Kit allowance can be claimed on declaration basis by the Branch Head at the following rates:

SCALE	JMG/S-I	MMG/S-II	MMG/S-III	SMG/S-IV	SMG/S-V
Branch Heads at Metro Centers	` 5000/- p.a				
Branch Heads at Urban Centers	` 3500/- p.a				
Branch Heads at Rural / Semi-urban Centers.	` 2000/- p.a				
However officers in Top Executive Grade/ Scale – VI & VII irrespective of their posting are eligible to claim kit allowance on declaration basis at the following rates: TEG/S-VI ` 15000/- p.a TEG/S-VII ` 20000/- p.a					

6. SCHEME FOR PROVIDING RESIDENTIAL ACCOMMODATION TO OFFICERS/EXECUTIVES

A. SCHEME FOR PROVIDING RESIDENTIAL ACCOMMODATION TO OFFICERS

Centre	**JMG/S-I**	**MMG/S-II**	**MMG/S-III**
Mumbai	20000	22000	22000
Delhi	19000	20000	20000
Other Major "A: class cities	17000	18000	18000
Area-I	13000	14000	14000
Area-II	10000	11000	11000
Other Centres	7500	8500	8500

The above rental ceilings will be inclusive of all taxes and **effective from 01-03-2015**.

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The Board of Directors has approved the change in the definition of areas/ centres for the purpose of providing residential accommodation to Officers in our Bank as under:-

Area	Definition
Delhi & Mumbai	Separate Rental ceiling for Delhi & Mumbai
Other Major 'A' Class Cities	Kolkata, Chennai, Ahmedabad, Bangalore, Hyderabad and Pune
Area I	Centres with population of 7.5 lakh and above
Area II	Centres with population of 1 lakh and above but below 7.5 lakh
Others	All places not included above
State Capitals situated in other than Major 'A' class centres	As applicable to 'Area I' centres

The other terms and conditions, approved by the Board of Directors in regards to the captioned scheme are as under: –

1. Rental ceiling for leased accommodation in Ghaziabad, Faridabad, Noida, Ballabgarh, Sahibabad and Gurgaon is to be treated at par with the rental ceiling at New Delhi.
2. Rental ceiling for leased accommodation in Chandigarh, Mohali and Panchkula shall be at par with rental ceiling applicable to Area-I
3. Brokerage, equivalent to one month's rent entitlement, shall be reimbursed to Officers at all centers on production of receipt for arranging fresh residential accommodation. Such reimbursement will be made only when residential accommodation is acquired through a broker. Further it will be reimbursed only once during the posting of an officer in a particular place / centre.
4. In all categories of centres mentioned above, the population figures are to be taken as per 2011 census figure which has come into effect prospectively.

B. Revision of the rental ceiling for Officers in SMG/S IV to TEG/S VII w.e.f. 01-03-2015, as under:-

The Board of Directors, in its meeting held on 23.02.2015, has accorded its approval for revision in the rental ceiling for providing residential accommodation to Executives in SMG/S-IV & V as under:-

Centres	SMG/S IV	SMG/S V	TEG/S VI & TEG/S VII
Mumbai	25500	30500	****
Delhi	23500	28500	
Other Major 'A' Class cities	22000	26500	
Area I	17500	21000	
Area II	12500	16000	
Other centres	12000	15000	

**** Rental ceiling for leased accommodation in case of TEG/S-VI & VII for all centres will be decided on case to case basis by the Estate Management Dept., BCC, Mumbai.

The above rental ceilings will be inclusive of all taxes and **effective from 01-03-2015**.

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The Board of Directors has approved the change in the definition of areas/ centres for the purpose of providing residential accommodation to Officers/ Executives in our Bank as under:-

Area	**Definition**
Delhi & Mumbai	Separate Rental ceiling for Delhi & Mumbai
Other Major 'A' Class Cities	Kolkata, Chennai, Ahmedabad, Bangalore, Hyderabad and Pune
Area I	Centres with population of 7.5 lakh and above
Area II	Centres with population of 1 lakh and above but below 7.5 lakh
Others	All places not included above
State Capitals situated in other than Major 'A class centres	As applicable to 'Area I' centres

The other terms and conditions, approved by the Board of Directors in regards to the captioned scheme are as under: –

1. Rental ceiling for leased accommodation in Ghaziabad, Faridabad, Noida, Ballabgarh, Sahibabad and Gurgaon is to be treated at par with the rental ceiling at New Delhi.
2. Rental ceiling for leased accommodation in Chandigarh, Mohali and Panchkula shall be at par with rental ceiling applicable to Area-I
3. Brokerage, equivalent to one month's rent entitlement, shall be reimbursed to Officers at all centers on production of receipt for arranging fresh residential accommodation. Such reimbursement will be made only when residential accommodation is acquired through a broker. Further it will be reimbursed only once during the posting of an officer in a particular place / centre.
4. In all categories of centres mentioned above, the population figures are to be taken as per 2011 census figure which has come into effect prospectively.

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7. HOUSE MAINTENANCE EXPENSES:

(Amount in `)

PARTICULARS	JMG/S-I	MMG/S-II	MMG/S-III	SMG/S-IV	SMG/S-V	SMG/S-VI	SMG/S-VII
Bank's Accommodation (Cir.No. BCC/BR/100/26 dated 31.01.2008)	500	600	700	1200	1200	1500	1500
Leased Accommodation (Cir.No. BCC/BR/101/53 dated 13.02.2009)	300	400	400	500	500	600	600
Own Accommodation wef 1/1/2012 (BCC/BR/103/366 dt.30/12/2011)	200	300	300	400	500	500	600

8. NEW FURNITURE SCHEME FOR OFFICERS OF THE BANK.

The maximum limit for purchase of furniture and fixtures and other items will be as under:-

Grade *I* Scale	**Limit in Rs.(inclusive of all taxes)**
Officer JMG/S I	125,000
Manager - MMG/S II	150,000
Senior Manager - MMG/S Ill	175,000
Executives In SMG/S IV	200,000
Executives in SMG/S V	250,000
Executives in TEG/S VI	400,000
Executives In TEG/S VII	500,000

Please refer the detailed guidelines pertaining to new furniture scheme for officers of the bank in in Chapter - 12 of Volume 13.

(Ref: BCC:BR:107/55 dated 05-02-2015)

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9. CAR WASHING ALLOWANCE (Cir.No.BCC:HRM:HR-A:110:3195 Dt. 02-06-2018)

Car washing charges may be reimbursed to executives who are allotted Bank's car subject to a maximum limit mentioned below:

The above reimbursement of car washing charges to eligible executives is effective from 01-06-2018.

Area	Limit for Car Washing Charges
Metro & Major 'A' Class Cities	Rs. 1000/- per month
Other Centres	Rs. 900/- per month

10. CAR PARKING CHARGES (Cir.No.BCC:HRM:HR-A/106/B-4/9493 Dt. 18-10-2014)
Limit for Car Parking Charges to eligible executives:

Area	Car Parking Charges
Metro & Major 'A' Class Cities	Rs. 500/- per month
Other Centres	Rs. 400/- per month

The above reimbursement of car parking charges to eligible executives is effective from 01-11-2014.

11. **REIMBURSEMENT OF SALARY OF DRIVER ENGAGED BY THE EXECUTIVES**

Sr.	**Places**	**Limit (per month) w.e.f. 01-06-2018**
1	At Mumbai, New Delhi, Kolkata and Chennai	`.15,500/-
2	At remaining A class Cities/ Area I/ State apitals	`.14,500/-
3	At all other places	`.13,500/-

The ceiling of salary paid to personal driver engaged by the executives shall be reimbursed to the executives, subject to the monthly limit at the following rates : (w.e.f. 01-06-2018)

The amount of reimbursement to eligible executives for payment to personal drivers on account of outstation duty/ overnight stay/ stay beyond 10 p.m. has been revised from Rs. 100/- per day, with cap of Rs. 1000/- p.m. to Rs. 200/- per day with a cap of Rs. 2000/- p.m.

Further, It has also been decided to revise the limit of reimbursement of Diwali Bonus from Rs. 3000/- to that of half month salary, as mentioned below to the Executives in Grade/Scale-V and above, who have engaged Personal Driver for the Bank's car allotted to them. (Ref. HO:HRM:HR-A:110/12460 dated 14-11-2018)

Centre	**Revised Bonus at the rate half of present reimbursement limit of salary for Personal Driver**
Delhi, Mumbai, Chennai, Kolkata	Rs. 7,750/-
A Class/ Area-I, State Capital	Rs. 7,250/-
Other Centres	Rs. 6,750/-

12. REIMBURSEMENT OF INCIDENTAL OUT POCKET EXPENSES TO OFFICERS WHO ARE REQUIRE TO ATTEND DUTY ON SUNDAY AND HOLIDAYS (Ref. BCC:BR:109/509 dated 29-09-2017)
It has been decided to restore the rate of out-of-pocket expenses from Rs. 3000/- to Rs. 2000/- as was prevailing prior to demonetization. This would be effective from 01.10.2017.
For working on Sundays/ Holidays by Officers, compensatory off has to be granted within a month of such working. It must be first exhausted by concerned officer and branch. If granting compensatory off is not possible due to staff constraints or any other reasons, then only, officer need to be paid out-of-pocket expenses. In no case, both compensatory off and out of pocket expenses be sanctioned for working on same Holiday or Sunday.

****

ANNEXURE A1: SPEED SCHEME (COURSE DIRECTORY)

Annexure A 1

COURSE DIRECTORY OF PROFESSIONAL / DEGREE / DIPLOMA / CERTIFICATE COURSES PERMISSIBLE UNDER THE SCHEME, "SPEED"

NOTE: Deemed University, wherever appearing in this Course directory shall refer to institutions, where "deemed university" status has been granted by the Central / State Govt. under the University Grants Commission (UGC) Act, 1956 (3 of 1956), / any other

Sr. No.	Name of the course	Institute	Target group of employees	Maximum amount of Fees Reimbursement	Amount of Incentive	Minimum time period to be served by an employee in lieu of reimbursement of fees and incentive.
1. GENERAL EDUCATION / PROFESSIONAL DEGREE / DIPLOMA COURSES						
1.1	MBA/ Post Graduate degree/ Diploma (Equivalent to MBA) in General Management, Finance, Marketing, Systems/Information Technology, HR, Operations or any other subject/field related to Banking & finance	UGC, AICTE recognised Institutes/ Deemed universities also IIMs, IITs, XLRI, Sikkim Manipal **(except ICFAI India)** [conducted in offline / online mode	All confirmed employees eligible under the scheme	Rs.2/- lacs or Actual course/ Exam/ registration fees, whichever is less	Rs.15,000/-	3 years
1.2	Diploma / certificate programme in general management, marketing, HR, Finance, Systems / Information Technology, Foreign exchange, Banking, or any other field related to Banking	UGC, AICTE recognised Institutes/ Deemed universities also IIMs, IITs, XLRI, Sikkim Manipal **(except ICFAI India)** [conducted in offline / online mode	All confirmed employees eligible under the scheme	Rs.1/- lac or actual course/ Exam/ registration fees, whichever is less	Rs. 10,000/-	3 years
1.3	Post Graduate Certificate course in Advanced Bank Management (6 Months)	Centre of Excellence, NIIT University	All confirmed employees eligible under the scheme	Rs.1/- lac or actual course/ Exam/ registration fees, whichever is less	Rs. 10,000/-	3 years
1.4	Cost Accountancy	Institute of Cost Accountants of India	All confirmed employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs.15,000/-	3 years
1.5	Company Secretary (CS)	Institute of Company Secretaries of India	All confirmed employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs.15,000/-	3 years
1.6	Certified Anti - Money Laundering Specialist (CAMS)	Advancing Financial Crime Professionals Worldwide (Miami, Florida, USA)	All Confirmed employees having Bachelor's Degree with 2 years of confirmed service in the Bank or Master's Degree with 1 year of confirmed service in the Bank)	Actual Course/Exam Fees including fees for registration but excluding fees for subsequent attempts, if any. (Presently USD 1145)	10000/-	3 Years
1.7	L.L.B. /L.L.M.	UGC recognised universities, Apex Academy / institutes affiliated to UGC recognised universities / Deemed universities	All confirmed employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs. 10,000/-	3 years
1.8	Ph.D. in subjects / disciplines of Commerce, Banking, Agriculture, Economics, Law, Management	UGC recognised Universities, UGC/AICTE recognised Institutes/ Deemed universities	All confirmed employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs. 20,000/-	3 years
1.9	Graduation through correspondence	UGC recognised universities, Apex Academy / institutes affiliated to UGC recognised universities / Deemed universities	Subordinate staff members who do not possess this qualification	Actual course/ Exam/ registration fees	Rs. 10,000/-	3 years
1.10	HSC / SSLC	Schools / Apex Academy / Institutes affiliated to Boards of education recognised by Central / State Govt.	Subordinate staff members who do not possess this qualification	Actual course/ Exam/ registration fees	Rs. 5,000/-	3 years

*Employees as stated in the Target Group under the Scheme implies confirmed employees in the Bank's Service and who are upto the age of 55 years and working in domestic opperations of the Bank (at the time of seeking permission)

1.11	SSC / Matriculation	Schools / Institutes affiliated to Boards of education recognised by Central / State Govt.	Subordinate staff members who do not possess this qualification	Actual course/ Exam/ registration fees	Rs. 5,000/-	3 years
1.12	Basic certification course in foreign languages (other than English) approved by State or Central Govt./Govt. Educational Authority (6 months or less)	Institutes offering Foreign language courses	Officers selected for / in the wait list / identified in the pool for overseas posting	Rs. 10000 or actual course/ Exam/ registration fees, whichever is less	Rs. 3,000/-	3 years

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1.13	English Speaking course (2-3 months)	Institutes offering Basic English Speaking courses	Subordinate staff. Permission to undertake such courses will be granted only once.	Rs. 3000 or actual course/ registration fees, whichever is less	Rs. 1000/-	1 year
1.14	Professional Diploma in Micro Finance	Agricultural Finance Corporation (AFC)	Officers, confirmed in the Bank's service	Actual course/ Exam/ registration fees	Rs. 5000/-	2 years
1.15	Certification in Micro Finance for entry level animators/facilitators	Agricultural Finance Corporation (AFC)	Clerical staff, confirmed in the Bank's service	Actual course/ Exam/ registration fees	Rs. 3000/-	2 years
1.16	Certified Fraud Examiner (CFE)	Association of Certified Fraud Examiners, USA	All officers posted in Risk management department / Vigilance department / Central Inspection & Audit Department	Rs.50,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 5000/-	3 years
1.17	Project Management Professional	Project Management Institute, USA	Executives/ officers of administrative offices, IT faculty at BAs / Apex Academy, Project Managers / Project owners of various projects	Rs.50,000 or Actuals, whichever is less	Rs. 5,000/	3 years
1.18	Certified Associate in Project Management	Project Management Institute (PMI), USA	Executives/ officers of administrative offices, IT faculty at BAs / Apex Academy, Project Managers/Project Owners of various projects	Rs.50,000 or Actuals, whichever is less	Rs. 5,000/	3 years
1.19	Diploma in Training and Development	Indian Society For Training & Development, New Delhi	Faculty members of Bank's BAs and Officers handling HR functions	Rs.50,000 or Actual course/ Exam/ registration fees	Rs. 5,000/-	2 years
1.20	Certificate in Commercial Credit	Moody's Analytics	All Confirmed employees are eligible under the course	Actual Course/Exam Fees including fees for registration but excluding fees for subsequent attempts, if any. (Presently INR 6000/- as per the current agreement valid till 17.11.2018 - requests for enrolment t be sent to respective Zones)	3000/-	2 Years
1.21	Chartered Financial Analysts	CFA Institute, USA and has its representative office at Bandra, Mumbai	All Confirmed employees are eligible under the course	Actual Course/Exam Fees including fees for registration but excluding fees for subsequent attempts, if any.(Presently INR 2,30,000)	20000/-	3 Years
1.22	Diploma in IFRS	ACCA, UK	Officers posted in Corporate Accounts & Taxation.	Actual Course/Exam Fees including fees for registration but excluding fees for subsequent attempts, if any.(Presently GBP 185)	5000/-	3 Years
1.23	Certified Documentary Credit Specialist' (CDCS) certification	London Institute of Banking & Finance.	All Confirmed employees are eligible under the course	Actual Course/Exam Fees including fees for registration but excluding fees for subsequent attempts, if any (Presently GBP 496)	5000/-	3 Years
*Employees as stated in the Target Group under the Scheme implies confirmed employees in the Bank's Service and who are upto the age of 55 years and working in domestic opperations of the Bank (at the time of seeking permission)						
2. Risk Management related courses						
2.1	MSc in Financial Risk Management	International Capital Market Association	All officers with Graduation degree	Rs.2/- lacs or actual course/ Exam/ registration fees, whichever is less	Rs. 15,000/-	3 years
2.2	Financial Engineering & Risk Management	Indian Institute of Capital Markets (IICM)	All officers with Bachelor's degree from recognized Indian university with relevant experience, preferably with adequate quantitative background.	Rs.1/- lac or actual course/ Exam/ registration fees, whichever is less	Rs. 7,000/-	3 years
2.3	Certificate in Financial Engineering & Risk Management (CFERM)	National Institute of Securities Market (NISM)	All officers with Bachelor's degree from recognized university	Rs.1/- lac or actual course/ Exam/ registration fees, whichever is less	Rs. 7,000/-	3 years
2.4	Post Graduate Diploma in Risk Management	Institute of Insurance and Risk Management (IIRM)	All officers with Bachelor's degree from recognized university	Rs.1/- lac or actual course/ Exam/ registration fees, whichever is less	Rs. 7,000/-	3 years
2.5	International Diploma in Risk Management	The Institute of Risk Management	All officers	Rs.75,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 5,000/-	2 years

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2.6	Certificate Program in Quantitative finance and risk management	Indian Institute of Quantitative Finance	All confirmed employees eligible under the scheme	Rs.75,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 5,000/-	2 years
2.7	Professional Risk Management certification (online exam)	Professional Risk Managers' International Association (PRMIA)	All officers with Graduation degree	Rs.50,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 5,000/-	2 years
2.8	Financial Risk Management certification (Online exam)	Global Association of Risk Professionals (GARP)	All officers with Graduation degree	Rs.50,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 5,000/-	2 years
*Employees as stated in the Target Group under the Scheme implies confirmed employees in the Bank's Service and who are upto the age of 55 years and working in domestic opperations of the Bank (at the time of seeking permission)						
2.9	Basel II certification (online)	Basel II Certification Institute, Switzerland	All employees with Graduation degree	Rs.25,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 3,000/-	2 years
2.10	Certified Internal Auditor (CIA)	The Institute of Internal Auditors (IIA), USA	Officers posted in Audit & Risk Management areas	Rs.50,000 or actual course/ Exam/ registration fees, whichever is less	Rs. 10,000/-	3 years
2.11	Diploma in Risk Management	Indian Institute of Banking and Finance, Mumbai (IIBF)	Details pertaining to target group of employees, amount of reimbursement of fees, amount of incentive, etc. for this course is given under the section 4- Courses offered by IIBF.			
2.12	Certificate Examination in Risk in Financial Services	Indian Institute of Banking and Finance, Mumbai (IIBF)	Details pertaining to target group of employees, is available in the brochures given under IIBF for certificate exam in risk in financial services.	Rs.12,572/- or Rs 12,881/- as per the applicability of registration fees/ examination fees	Rs.5,000/-	3 years
3. Information Technology related courses						
3.1	B.Tech / M.Tech in Computer Hardware/Software/Computer applications/Telecommunications/MS in Computer Science/Software Engineering	UGC Recognized University / IIT / NIT / IIIT / Autonomous college / Institute recognized by UGC / UGC recognised University/ Deemed University	All confirmed employees eligible under the scheme	Rs.1/- lacs or actual course/ Exam/ registration fees, whichever is less	Rs 10,000/-	3 years
3.2	Post Graduate Diploma in Computer Applications/Information Technology					
3.3	BCA / MCA / MCM					
3.4	DOEACC Examination - Level 'O', 'A', 'B', 'C'	DOEACC Society	All confirmed employees of the Bank eligible under the scheme	Actual course/ Exam/ registration fees	Rs 5000 for level 'O', 'A' & 'B' individually; Rs. 10,000/- for level 'C'	2 year for level 'O', 'A' & 'B' and 3 years for level 'C'
3.5	National Standard Examinations - Certification in Software Testing	Computer Society of India	All confirmed employees of the Bank eligible under the scheme	Actual course/ Exam/ registration fees	Rs. 5,000/-	2 years
3.6	Oracle Certifications And Java Certifications	Oracle Corporation	All IT officers; officers posted in IT departments, IT faculty	Actual course/ Exam/ Registration fees	Rs. 5,000/-	2 years
*Employees as stated in the Target Group under the Scheme implies confirmed employees in the Bank's Service and who are upto the age of 55 years and working in domestic opperations of the Bank (at the time of seeking permission)						
3.7	Certified Information systems auditor (CISA)	Information system audit and Control Association (ISACA, USA)	All officers who are graduate and have 5 years of IT experience	Rs.50,000 or Actual Exam/ registration fees, whichever is less. For renewal of certification - Actual exam fees.	Rs. 10,000/- for obtaining the CISA certification; no incentive payable for renewal of certification	3 years after obtaining the certification/
3.8	Certified Information Security Manager (CISM)	Information system audit and Control Association (ISACA, USA)	Officers posted in Audit and Inspection Department, IT officers / officers in I.T. Department., I.T. faculty from BAs & Apex Academy	Rs.50,000 or Actuals, whichever is less	Rs. 5,000/-	2 years

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3.9	Certified Information Systems Security Practitioners (CISSP)	International Information Systems Security Certification Consortium, USA.	Officers posted in Audit and Inspection Department, IT officers / officers in I.T. Department., I.T. faculty from BAs & Apex Academy	Rs.50,000 or Actuals, whichever is less	Rs. 5,000/-	2 years
3.10	Certified Secure Software Lifecycle Professional (CSSLP)	International Information Systems Security Certification Consortium, USA.	IT officers and officers posted in IT department, IT faculty	Rs.50,000 or Actuals, whichever is less	Rs. 5,000/-	2 years
3.11	CISCO (CCNA, CCNP, CCNA Security, CCSP)	CISCO Authorised Centre	IT Officers / officers posted in IT departments / IT faculty	Rs. 10,000/- for each individual certification, or actuals, whichever is less	Rs. 3,000/- (for each certification)	2 years
3.12	Certified Risk and Information Systems Control (CRISC)	Information system audit and Control Association (ISACA, USA)	All Officers who are graduate and have 3 years of IT experience	Rs.50,000/- or actual fees, whichever is less	Rs. 10,000/-	3 years
3.13	Certified in the Governance of Enterprise IT (CGEIT)	Information system audit and Control Association (ISACA, USA)	All Officers who are graduate and have 3 years of IT experience	Rs.50,000/- or actual fees, whichever is less	Rs. 10,000/-	3 years
3.14	ISO 22301 : 2012	ISO authorised Intstitute	All Officers who are graduate and have 3 years of IT experience	Rs.50,000/- or actual fees, whichever is less	Rs. 10,000/-	3 years
3.15	Microsoft certifications	Microsoft Corporation	IT Officers / officers posted in IT departments / IT faculty	Actual course/ Exam/ registration fees	Rs. 1,000/- (for each certification)	1 year for each certification
3.16	Certified Information System Banker	Indian Institute of Banking and Finance, Mumbai (IIBF)	Details pertaining to target group of employees, amount of reimbursement of fees, amount of incentive, etc. for this course is given under the section 4- Courses offered by IIBF.			
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3.17	Diploma in Banking Technology	Indian Institute of Banking and Finance, Mumbai (IIBF)	Details pertaining to target group of employees, amount of reimbursement of fees, amount of incentive, etc. for this course is given under the section 4- Courses offered by IIBF.			
3.18	Certificate Examination in IT Security	Indian Institute of Banking and Finance, Mumbai (IIBF)	Details pertaining to target group of employees, amount of reimbursement of fees, amount of incentive, etc. for this course is given under the section 4- Courses offered by IIBF.			
3.19	Course on using computers with Screen reader (talking software)	Institutes offering such courses/ training	Visually Challenged [Blind/ low vision] employees	Rs.5000/- or actual course/ Exam/ registration fees, whichever is less	Rs. 2,500/-	1 year
3.20	Certified Ethical Hacker (CEH)	International Council of E-Commerce Consultants (EC-Council) authorised institute	All Officers who are graduate and have 3 years of IT experience	Rs.50,000/- or actual fees, whichever is less	Rs. 5,000/-	2 years
3.21	Post Graduate Certified course in Cyber Law	Government accredited Institute / University / College	All Officers who are graduate	Rs.50,000/- or actual fees, whichever is less	Rs. 5,000/-	2 years
3.22	HR application courses related to functional HR/ HRMS courses (Courses offered by ORACLE HR)	Company Authorised Centres	All officers of HRM Departments, Project Office, Central IT, training centers/Apex Academy.	Rs.1/- lac or actual course/ Exam/ registration fees, whichever is less	Rs. 10,000/-	3 years
3.23	Program Management Professional (PgMP)	Project Management Institute (PMI), USA	Executives / Officers of administrative offices, IT faculty at BAs/Apex Academy, Project Managers/Projects owners of various projects	Rs.50,000/- or actual fees, whichever is less	Rs. 5,000/-	2 years
4. Courses offered by Indian Institute of Banking and Finance (IIBF)						
4.1	Diploma in Banking & Finance (DB&F)	Indian Institute of Banking and Finance, Mumbai (IIBF)	All employees eligible under the scheme	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 5,000/-	2 years
4.2	Diploma in Project Finance	Indian Institute of Banking and Finance, Mumbai (IIBF)	Credit Officers, Officers in Risk Management and Wholesale Banking, Officers with Finance Specialization	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 5,000/-	2 years
4.3	Diploma in Treasury, Investment and Risk Management (in collaboration with FIMMDA)	Indian Institute of Banking and Finance, Mumbai (IIBF)	All officers	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 5,000/-	2 years
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4.4	Diploma in International Banking and Finance	Indian Institute of Banking and Finance, Mumbai (IIBF)	All officers	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 5,000/-	2 years
4.5	Advanced Management Programme in Banking & Finance (at IIBF or conducted by IIBF in collaberation)	Indian Institute of Banking and Finance, Mumbai (IIBF)	All Officers / Executives in middle or senior Management eligible under the scheme with Graduation degree	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 7000/-	3 years
4.6	Advanced Diploma in Wealth Management	Indian Institute of Banking and Finance, Mumbai (IIBF)	(1) All Officers working/ identified for Investment Advisory/ Financial Advisory Function (2) All employees possessing AMFI / IRDA certification (3) employees identified as Relationship Managers / customer service representatives (4) Officers / clerical staff involved in Sales / marketing roles	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,500/-	1 year
4.7	Diploma in Home Loan Advising	Indian Institute of Banking and Finance, Mumbai (IIBF)	All Officers and clerks posted in Branches and Officers, clerical staff involved in sales / Marketing / CSO / RM roles	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,500/-	1 year
4.8	Certificate Examination in Customer Service & Banking codes and Standards	Indian Institute of Banking and Finance, Mumbai (IIBF)	All employees	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,000/-	1 year
4.9	Certificate in Trade Finance	Indian Institute of Banking and Finance, Mumbai (IIBF)	Officers handling Credit functions in Branches/ Controlling Offices	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,000/-	1 year
4.10	Micro Finance Professionals Diploma	Indian Institute of Banking and Finance, Mumbai (IIBF)	All Agriculture Officers/Officers posted in Rural Branches	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,000/-	1 year
4.11	Certificate in AML / KYC	Indian Institute of Banking and Finance, Mumbai (IIBF)	All employees	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,500/-	1 year
4.12	Certificate in Quantitative Methods for Banking & Finance	Indian Institute of Banking and Finance, Mumbai (IIBF)	All employees	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year
4.13	Certificate in SME Finance for Bankers	Indian Institute of Banking and Finance, Mumbai (IIBF)	Officers handling Credit functions in Branches/ Controlling Offices	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year
4.14	Diploma in Commodity derivatives	Indian Institute of Banking and Finance, Mumbai (IIBF)	Officers posted in Treasury Branch / Treasury operations	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year
4.15	Certificate Examination in IT Security	Indian Institute of Banking and Finance, Mumbai (IIBF)	IT Officers / officers posted in IT departments / IT faculty	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year
4.16	Certificate Course for Business Correspondents / Business Facilitators	Indian Institute of Banking and Finance, Mumbai (IIBF)	All Agriculture Officers/Officers posted in Rural Branches/Working in the area of Financial inclusion	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,500/-	1 year
4.17	Diploma in Risk Management	Indian Institute of Banking and Finance, Mumbai (IIBF)	All employees	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,500/-	1 year
4.18	Certified Information System Banker	Indian Institute of Banking and Finance, Mumbai (IIBF)	IT Officers / officers posted in IT departments / IT faculty	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,500/-	1 year
4.19	Diploma in Banking Technology	Indian Institute of Banking and Finance, Mumbai (IIBF)	IT Officers / officers posted in IT departments / IT faculty	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 2,500/-	1 year
4.20	Certificate Examination in Prevention of Cyber Crimes and Fraud Management	Indian Institute of Banking and Finance, Mumbai (IIBF)	IT Officers / officers posted in IT departments / IT faculty, Officers posted in Fraude Monitering cell	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year
4.21	Certificate Examination in Microfinance	Indian Institute of Banking and Finance, Mumbai (IIBF)	All Officers & Clerks eligible as per the Scheme	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year
4.22	Certificate Examination in Foreign Exchange Facilities for Individuals	Indian Institute of Banking and Finance, Mumbai (IIBF)	All Officers eligible as per the Scheme	Actual course / exam fees, excluding fees for subsequent attempts, if any.	Rs. 1,000/-	1 year

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4.23	Certified Bank trainer	Indian Institute of Banking and Finance, Mumbai (IIBF)	Faculty members of Bank's BAs and Officers handling HR functions	Actual course / exam fees, including the fees for the classroom training but excluding fees for subsequent attempts, if any.	Rs. 3,000/-	2 years
4.24	Certified Banking Compliance Professional	Indian Institute of Banking and Finance, Mumbai (IIBF)	Officers working in the Compliance department	Actual course / exam fees, including the fees for the classroom training but excluding fees for subsequent attempts, if any.	Rs. 3,000/-	2 years
4.25	Certified Treasury Dealer course	Indian Institute of Banking and Finance, Mumbai (IIBF)	Officers posted in Treasury Branch / Treasury operations	Actual course / exam fees, including the fees for the classroom training but excluding fees for subsequent attempts, if any.	Rs. 3,000/-	2 years
4.26	Certified Credit Officer course	Indian Institute of Banking and Finance, Mumbai (IIBF)	Credit Officers/ Officers handling Credit functions in Branches/ Controlling Offices	Actual course / exam fees, including the fees for the classroom training but excluding fees for subsequent attempts, if any.	Rs. 3,000/-	2 years
4.27	Certificate course in Foreign Exchange Operations	Indian Institute of Banking and Finance, Mumbai (IIBF)	All existing employees working in foregin exchange department for a period less than -3- years in last -5-years and all fresh employees who will be inducted in foreign exchange department.	Examination fees Rs 1000/- + Cost of Books at present Rs. 1500/-+ service tax as applicable	Rs. 5000/-	3 years
4.28	Certificate examination in Digital Banking	Indian Institute of Banking and Finance, Mumbai (IIBF)	Any confirmed employee of the bank	Examination fees (Currently Rs.1000/-+ Service tax as applicable.	Rs. 5,000/-	3 years
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5. Certificate courses offered by National Stock Exchange (NSE) and Bombay Stock Exchange (BSE)						
5.1	Financial Markets : A Beginners' Module	National certification in Financial Markets (NCFM) modules conducted by NSE	All employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.2	Mutual Funds : A Beginners' Module	National certification in Financial Markets (NCFM) modules conducted by NSE	All employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.3	FIMMDA - NSE Debt Market (Basic) Module	National certification in Financial Markets (NCFM) modules conducted by NSE	All Officers	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.4	Securities Market (Basic) Module	National certification in Financial Markets (NCFM) modules conducted by NSE	All Officers	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.5	Currency Derivatives : A Beginners' Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.6	Equity Derivatives : A Beginners' Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.7	Capital Market : (Dealers) Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.8	Derivatives Market (Dealers) Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.9	NIMS-Series I :Currency Derivatives Certification Examination	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.10	Options Trading Strategies Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
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5.11	Commodities Market Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year

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5.12	Information Security Auditors Module (Part I)	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in IT, Risk Mgmt, Inspection & Audit, Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.13	Information Security Auditors Module (Part 2)	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in IT, Inspection & Audit Departments	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.14	Financial Modeling Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Risk Mgmt, Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.15	Interest Rate Derivatives: A Beginner's Module	National certification in Financial Markets (NCFM) modules conducted by NSE	Officers posted in Risk Mgmt, Treasury Branch / Treasury operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.16	Banking Sector Module	National certification in Financial Markets (NCFM) modules conducted by NSE	all employees eligible under the scheme	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.17	Certification in Financial Markets (NCFM) - NSDL Depository Operations Module - NSE certification	NSE in collaboration with NSDL	Officers handling Depository services, officers/clerical staff at Branches/Admn.offices/back offices handling capital market operations	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.18	BSE Certification on Securities Markets (BCSM)	BSE	All Officers	Actual course/ Exam/ registration fees	Rs. 1,000/-	1 year
5.19	BSE Certification on Derivatives exchange (BCDE)	BSE	Officers posted in Treasury Branch / Treasury operations		Rs. 1,500/-	1 year
5.20	Certification of Central Depository (BCCD) - BSE's certification on Depository operations	BSE in collaboration with CDSL	Officers handling Depository services, officers/clerical staff at Branches/Admn.offices/back offices handling capital market operations	Actual course/ Exam/ registration fees	Rs. 1,500/-	1 year
5.21	Limited Insolvency Examination	Insolvency & Bankruptcy Board of India in collboration with NISM	All Confirmed employees are eligible under the course	Actual Course/Exam Fees including fees for registration but excluding fees for subsequent attempts, if any. (Presently INR 1500/-)	1500/-	1 Year

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6. Certificate courses offered by Insurance institute of India and National Institute of Securities Market

6.1	a) Certificate examination IRDA IC 38 Corporate Agent (for distrubution of Insurance products)	Insurance Institute of india	Employees who are engaged in sales and distribution of Insurance Products and who shall be engaged in the sale of insurance products as approved by the Regional Authority.	Full amount on successful completion of examination	Rs. 8,000/-	3 year
	b) NISM Series VA: Mutual Fund distributors Certification Examinations for distribution of Mutual Fund Products	National Institute of Securities Market	Employees who are engaged in sales and distribution of Mutual Funds and Employees who shall also be engaged in the sale of Mutual Fund as approved by the Regional Authority.	Full amount on successful completion of examination	Rs. 4,000/-	3 year
6.2	NISM Series VI: Depository Operations Certification Examinations (DOCE)	National Institute of Securities Market	Confirmed employees of Dmat authorised branches	Actual course fees and service tax as applicable	Rs. 4000/- to be paid for fresh certification as well as at the time of each renewal certification	3 years

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