



e-MANUAL

HR e Manual

Updated as on: 31.03.2025

The Vision Statement

*To become the Bank of first choice
in our chosen areas
by building beneficial
and lasting relationships with customers
through a process of
continuous improvement.*

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Union Bank
of India
Good people to bank with

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Union Bank
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Good people to bank with

To be a leader in the area of Financial Inclusion



To be the most trusted brand, admired by all stakeholders



To be a young organization leveraging on technology & an experienced workforce



To be a customer centric organization known for its differentiated customer service



To offer a comprehensive range of products to meet all financial needs of customers



To be a top creator of shareholder wealth through focus on profitable growth



MISSION STATEMENT

Classification: Confidential

LEADER'S MESSAGE

Dear Unionites,

Knowledge is the most essential tool to navigate the world full of challenges. It helps one discover hidden abilities, untapped passions, purposes and provides insight into what could happen and how to avoid undesired outcomes.

HR is entrusted with the task of making employees future ready by clarifying the purpose, value and culture of the organization. Of many initiatives aimed at building capacity and capabilities, I am happy to see the training system coming out with a comprehensive booklet, “मानव संसाधन संग्रहिता” (Manav Sanshadhan

Sangrahitā) containing all HR-related information in one place. It's a rich source of information on HR products, policies, and various staff welfare schemes and benefits.

Compliments to the team HR for coming out with such a comprehensive booklet. I wish it wider readership.

Best Wishes



Yours Sincerely

A Manimekhalai
(MD & CEO)

Dear Unionites,

The real strength of any organization largely depends upon the capabilities of its people. Our bank is committed to support the professional growth and success of employees. Equipping you with comprehensive knowledge about our Bank will empower you, to navigate your professional journey with Confidence and Success. We remain committed to your growth, well-being, and fulfillment as valued members of our bank family.



“मानव संसाधन संग्रहिता” (Manav Sanshadhan Sangrahitā) a comprehensive resource that encompasses all the rules, regulations, and benefits provided by our bank at one place. This handbook has been meticulously crafted to ensure knowledge, clarity, and a deep understanding of our organizational policies and support systems. The handbook contains a detailed overview of our bank's policies, procedures, and code of conduct. It serves as a reference guide, ensuring that every employee understands and complies with the established guidelines, fostering a harmonious and productive work environment.

I compliment the effort made by the **Union Learning Academy (People Excellence) Bengaluru**, in compiling all HR-related resource material in a single booklet. This initiative is another step towards the continuous improvement of our workforce.

We encourage you to use this handbook which is a valuable resource to familiarize yourself with the policies, regulations, and staff benefits provided by our Bank.

Best wishes.....



Yours sincerely

Sanjay Rudra
(Executive Director)

Dear Unionites!

Human Resources department is dedicated to partnering with business units to maximize the potential of our greatest asset—our employees. We embrace change and the opportunity it brings. We are focused on delivering quality customer service and are committed to develop, implement and support programs and processes that add value to our Organization and our employees, leading to improved employee welfare, empowerment and growth, while remaining committed to key business drivers, its management and prosperity for our customers, employees and shareholders.



Knowledge exchange among the employees is crucial to organizational effectiveness. Leadership can enhance employees' willingness to share knowledge. Knowledge sharing is a critical component of knowledge management. The degree to which an organization creates new products, services and processes better and faster than its competitors is dependent on knowledge sharing practices and that enables organizations to develop skills and competencies, increase value and sustain their competitive advantage.

This HR e Manual “मानव संसाधन संग्रहिता” provides a framework of principles, policies, procedures, guidelines, tools, and templates to serve as a practical guide for all the employees.

I am sure that this manual will add value to the knowledge of the employees at the same time will guide the employees about the existing HR policies, procedures and initiatives on a single platform.



Yours Sincerely

C M Minocha
(Chief General Manager-HR)

Dear Unionites,

At the Outset, let me congratulate each one of you for your relentless efforts and dedication towards the growth of the Organization and our Bank global business mark.

Our Bank's L&D Division has come out with “मानव संसाधन संग्रहिता” (Manav Sanshadhan Sangrahitā) which is a compilation of all Policies/ guidelines issued by HR Vertical. This Sangrahitā is one stop platform to get all HR-related information, which will support our workforce not only to stay updated but also to discharge roles & responsibilities effectively.



Hope, you will take maximum benefit out of this Sangrahitā. Happy Reading!!

Best wishes,

Yours Sincerely,

Girish Chandra Joshi
General Manager (HR)



Dear Unionites,

Training and development aim to enhance current or future employee performance by increasing an employee's ability to perform through learning. This is achieved by changing the employee's attitude or by enhancing their skills and knowledge.

As part of our Learning and Development framework, we are committed to providing our employees with a stable work environment that offers equal opportunities for learning and personal growth. We encourage creativity and innovation to improve the effectiveness of the organization.



The HR Manual, “मानव संसाधन संग्रहिता,” is an effort to consolidate all HR policies and procedures onto a single platform, making it easier and more convenient for all employees to access.

I am confident that this compilation of our organization's HR policies and procedures in the HR Manual will be beneficial for everyone, facilitating a quicker and easier process for learning and gaining knowledge.

“Learn today for perfect tomorrow”

Happy Reading.....



Yours Sincerely

Dr H T Vasappa

General Manager (L & D)

Team Union Leadership Academy



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HR Vision

“Be a trendsetter in providing the best employment experience to become the bank of 1st choice”

HR Mission

‘SASHAKTikaran of the Workforce’

S	Service - Prompt, Consistent and Uncompromising
A	Attract & accept diversity
S	Strengthen Performance Orientation Strive to improve the Quality of Life of Employees & their Families
H	Human Capital Development & Engagement -Both Professional & Personal
A	Adapt by being Innovative and Digitally Relevant
K	Keeping Work Fun, Inspiring and Challenging
T	Teamwork and Collaborative Thinking

HR Values

- ❖ Integrity
- ❖ Inclusion
- ❖ Fairness & Transparency
- ❖ Open Communications
- ❖ Professionalism
- ❖ Prudence



SECTION 1: OFFICER'S

Section: 1 **OFFICERS**

THINK TANK

Staff Circular :7889 dated 05 January 2022

Attention is drawn to Staff Circular Letter No.18822 dated 01.07.2022 regarding launch of Union Think Tank. Think Tank initiative intends to adopt an inclusive and collaborative approach towards generation of strategic ideas for growth under various segments of banking.

The ideas received from field functionaries via mail and Think Tank team are deliberated by the Think Tank Committee based on feasibility, best practices and return on investment. Subsequently these suggestions in the form of structured agendas are placed before CCM huddle for approval. On approval of the same, these agendas are sent to the concerned verticals for implementation. In order to further streamline the whole process and reduction of TAT in implementation of approved agendas suggestions, Think Tank portal is launched to automate various activities and to track the progress of the submitted suggestions on real time basis. Detailed SOP is attached for reference.

THINK TANK SOP FOR FIELD FUNCTIONARIES

1. Link for Think Tank portal is available in UBINET— FAST ACCESS
User ID for Think Tank LOGIN is Domain login (same login and password as your system login)



2. After login home screen will be as below:



There are two segments for employee login – New and Report.

3. New: Under new segment, an employee can submit his/her Self-Initiative agendas. Employee name, PF No, and mobile no will be displayed by default.
4. Fields to be filled up by employee are his/her designation, vertical to be selected from drop down for which suggestion is to be made, subject and Details of suggestion.

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5. After filling up all information, press save and submit button. After submission only, records will be sent to Think Tank committee and cannot be changed.

6. On submission, it will be sent to the Think Tank Committee for further deliberation. A notification mail for the same will be sent to the concerned Think Tank committee member for the same.

7. Think tank committee will check for the feasibility and modalities for implementation of the suggestion and accordingly place the proposal before CGM huddle for approval. On approval it will be sent to the concerned vertical for implementation. Accordingly, the status will be updated in the portal by Think Tank member.

4. Report: In this segment, field staff can anytime see the status of the suggestion under report menu on real time basis and track the progress of the his/her suggestion.

Suggestion ID	Suggestion Title	Status	Submitted Date	Submitted By	Submitted To	Submitted On
1	Suggestion of David State	Submitted	25/12/2022	David State	David State	25/12/2022
2	Suggestion of David State	Submitted	26/12/2022	David State	David State	26/12/2022

THINKTANK SOP FOR FIELD FUNCTIONARIES

Circular Letter:18822 dated 01.07.2022

Highlights

- ❖ The banking industry is continuously evolving with new banking trends and technological advancements every now and then. In order to keep up with the changes in the banking industry a new initiative, Union THINK TANK is launched.
- ❖ Union - THINK TANK is formally launched by our MD & CEO, MS. A Manimekhalai today i.e. on 1 July, 2022.
- ❖ The Union - THINK TANK is a group of creative and critical thinkers who will be sponsible for Idea generation and execution of feasible ideas in the Bank.

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- ❖ A dedicated mail id: unionthinktank@unionbankofindia.bank has been created wherein all staff members can give their suggestions with respect to Idea generation, new business strategies, latest banking technology, global practices etc.

The banking industry is beginning to grasp a faster pace of technological innovations, extensive use of data & analytics and digitization of multiple banking process. The importance of innovation and development of new banking solutions that take advantage of data, advanced analytics, digital technologies and new delivery platforms has never been more important.

As the banking trends continue to evolve, and to keep pace with them a new initiative called the Union THINK TANK was launched by our MD & CEO, Ms. A Manimekhalai today Le on 1 July, 2022 with the logo:

THINK TANK Building the Future



The Union THINK TANK is a group of members from the bank consisting of creative, highly inquisitive, critical thinkers, flexible & agile individuals responsible for generation of new ideas through brainstorming, watching out for upcoming market trends in banking space and analyse their impact; Identify, diagnose and resolve roadblocks on grass-root level that are obstructing Bank's growth. The group will not only be responsible for generation of ideas, but also check the feasibility of the ideas and detail the execution of the ideas.

The THINK TANK team will include members from Central Office, Zonal/Regional Offices, Field (Metro/Urban/Semi-Urban/Rural branches) and Specialized units and the members selected will be from diverse departments to ensure all-round expertise.

Idea generation is a creative process and is important because it helps in finding new solutions and approaches in problem solving and can be generated by anyone.

In order to have a more Inclusive approach towards reception of ideas from all the staff members a dedicated mail id unionthinktank@unionbankofindia.bank has been created. Any employee irrespective of their location, scale etc. can give their suggestions with respect to new ideas, new business strategies, latest banking technology trends, global practices etc. for the growth of the Bank on the said e-mail id.

The contents of this circular may kindly be brought to the notice of all employees. Let us all come together to building the future of our Bank.

"EMPOWERHIM" IS NOW "POWER HIM"

Staff Circular No.: 7928 Date: 15.03.2023

Bank had issued Circular letter no. 20722 dated 16.07.2022, vide which the background and structure of Empower Him Committee was circulated. Bank launched its ambitious Empower Him initiative in Q2 of 2022-23 aiming to provide career counselling, skilling & grooming as well as holistic support to male employees in the organization.

Accordingly, Empower Him committees were formed at both Central Office and Zonal Office level.

It has now been decided to rechristen the name of the Committee from "EmpowrHim" to a "Power Him" with the same Objectives and Commitments. The Standard Operating Procedure (SOP), Constitution, Composition and Governance Structure of the committee shall continue to remain same as mentioned in the aforementioned Circular letter.

The New logo & tagline for the Power Him Committee is depicted below:



COMMITTEE STRUCTURE FOR CAREER COUNSELLING A BUSINESS DEVELOPMENT OPPORTUNITY AT UNION BANK

Circular Letter No.:20722 Date: 16.07.2022 & SC No 8426 dated 30.09.2024

Background

Working environments in the modern day are by and large governed by more complex lifestyles and employees often struggle to maintain their work-life balance. In a quest to assist the employees to share their career aspirations and the undesired challenges faced by them that might be hampering their own performance and the overall business performance of the bank, it is decided to create a forum wherein employees can approach for their career counselling, skilling a grooming, as well as having meaningful discussions on their productivity and grievance redressal. Two Committees for Career Counselling & Business Development Opportunity will be formed at each Zonal Office and Central Office Levels, one for the male employees and other for the female employees. In order to create a comfortable platform for both the genders to express their concerns freely; two committees are being formed at each level:

The Empower HIM Committee:

A Committee consisting of male members for counselling and grievance redressal of male employees.

The EmpowerHER Committee:

A Committee consisting of female members for counselling and grievance redressal of female employees.



1. Objective of the Committee:

- 1.1. The interaction of the Committee members and target group of employees is aimed at promoting and driving the vision of the Management on ground with all employees, ensuring motivation and engagement of the employees at all levels.
- 1.2. The objective of forming these committees is to encourage employees to voice their concerns regarding their career trajectory, challenges & performance improvement; discuss ideas / share suggestions for business development; and seek valuable inputs from the committee members w.r.t. career counselling, skilling & grooming etc.
- 1.3. The purpose of having gender-sensitive committees is to understand the employees better, as men and women have differential needs, different career aspirations and different challenges at the workplace.

2. Composition and Governance Structure:

The Composition & Governance Structure of the Committees at Zonal Office & Central Office Level shall be as follows:

Particulars	Zonal Office Level		Central Office Level	
	For Men Power Him	For Women Empower Her	For Men Power Him	For Women EmpowerHer
No. of Committees	18	18	1	1
Number of Committee Members Scale of Committee Members	3 male members Scale IV/V	2 female members and 1 female coordinator Scale III / IV / V	6 male members Scale VI / V / IV (with Scale 1/1 executive being the Chairperson)	6 female members Scale VI / V / IV (with Scale VI executive being the Chairperson/ Co Chair)
Frequency of Meetings	Monthly	Monthly	Monthly	Monthly

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Monthly Committee Report	- For Zonal Committees: To Zonal Head and Central Office Committee. - For Central Office Committee: To CO Committee Chairperson

3. Selection of Zonal Committee Members:

3.1. Zonal Heads may nominate employees from a diversified mix of employees from branches across MUSR categorization of branches, back offices, central processing centres etc. as members of the Zonal Office Level Committee.

3.2. It may be noted that the employees nominated at Zonal Office Level Committee may preferably be employees who are well respected, influential individuals, having a good track record and strong rapport with other staff members as well as are good performers at work in general. APAR scores of such employees may also be considered during their selection.

3.3. The tenure of each committee shall be for a period of 12 months from April to March of the financial year.

3.4. The committees will be re-constituted every financial year taking into account out-of-zone transfers / VRS / retirement of existing members as well as other administrative exigencies.

4. Selection of Target Group of Employees:

4.1. Every month, a target group of 15-20 employees based on similar characteristics or demographics is to be selected for interaction by each committee. (Every month a new target group of employees is to be selected for the committees to address).

4.2. Examples for selection of the target group could be high performing employees. not opting for promotion, weak performers identified through Ekam scores, employees of a particular age group, employees of mid-size branches, probationary officers, employees having undergone disciplinary proceedings, etc.

4.3. The committee shall reach out to the targeted group of employees for the particular month and plan the meeting of the month depending on the availability of the committee members as well as the target group.

5. Process to be followed during Committee Meetings:

The committees shall undertake general counselling of the target group of employees during the meetings, followed by the process described below:

SN	Process	Details
1	Issue Identification	Employees to reach out on business performance/career related issues - Formal channels -- Mailers, Periodic Surveys, Grievance Portal. - Informal channels -1-on-1 connects at office / MS Teams / reaching out to employees
2	Issue Resolution	• All issues to be collated & discussed in the monthly meetings • Monthly progress report (pre-defined standard format) to be shared ahead
3	Issue escalation	- Zonal Committee to intervene on all open/critical issues raised across their regions - Central Office committee to intervene on all open/critical issues of Zones/CO
4	Resolution communication	• Required employees communication to relevant stakeholders/employees • Need-based/ issue-based communication decision
5	Monitoring & Reporting	• Centralized repository & tracking by Central Office Committee

6. Monitoring, Tracking & Governance at Central Office Level

6.1. Both the EmpowerHer Central Office Committee and the PowerHim Central Office Committee shall be headed by a Scale VI executive to oversee progress, debottleneck all key challenges and ensure proper monitoring & governance across the zones.

6.2. In the case of two Scale VI executives in the committee, both executives shall act as Co-Chair of the committee.

6.3. The competent authority for constitution of the Central Office committees shall be CGM HR.

6.4. Significance a Role of CO Committee

6.4.1. The EmpowerHer Central Office Committee and the PowerHim Central Office Committee will be the leadership committees for all EmpowerHer and PowerHim committees across the Bank respectively.

6.4.2. These committees shall play two key roles:

- a. Be instrumental in the implementation and execution of the committee structure
- b. Act as a leadership committee overseeing the development & progress of all other committees

9TH JOINT NOTE - SALARY REVISION FOR OFFICERS (SCALE-I TO SCALE-VII)

1. PAY COMPONENTS:

(i). Scales of Pay (in Rs.)

Scale I	48480	2000	62480	2340	67160	2680	85920
		7		2		7	
Scale II	64820	2340	67160	2680	93960		
		1		10			
Scale III	85920	2680	99320	2980	105280		
		5		2			
Scale IV	102300	2980	114220	3360	120940		
		4		2			
Scale V	120940	3360	127660	3680	135020		
		2		2			
Scale VI	140500	4000	156500				
		4					
Scale VII	156500	4340	173860				
		4					

Note:

- Fitment in the new scales of pay shall be on a stage-to-stage basis
- There shall be no change in the dates of annual increments because of the fitment.
- The fitment Chart is given in Annexure III & IV

(ii) Definition of 'Pay'

Pay shall be defined as under:

i) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, Professional Qualification Officiating Pay, and Increment component of Fixed Personal Pay	Superannuation benefits Provident Fund, Gratuity, Pension, and Defined contributory Pension Scheme (DCPS) / (NPS)

ii) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, PQP, Special Allowance, Learning Allowance, Officiating Pay	Dearness Allowance

iii) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, PQP, Officiating Pay	House Rent Allowance

(iii) Stagnation Increments:

- 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 are presently eligible for five stagnation increments. With effect from 1st November, 2022, these officers shall be eligible for seven stagnation increments with frequency of two years each, of which first two shall be Rs.2680/- each and next five shall be Rs. 2980/- each.
 - i. Provided further that Officers in JM Grade Scale-I who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the sixth stagnation increment of Rs. 2980/- two years after the release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in JM Grade Scale-I shall be eligible for the monetary benefit of the seventh stagnation increment four years after release of the fifth stagnation or w.e.f. 1st November, 2022, whichever is later.
- 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 are presently eligible for five stagnation increments. With effect from 1st November 2022 these officers shall be eligible for seven stagnation increments with frequency of two years each, of Rs.2980/- each.
 - i. Provided further that officers in MMG Scale-II who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the sixth stagnation increment of Rs. 2980/- two years after release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in MMG Scale-II who are already in receipt of five stagnation increments shall be eligible for the monetary benefit of the seventh stagnation increment four years after release of the fifth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
- c) Officers in substantive MMG Scale III i.e. those who are recruited in or promoted to MMG Scale III are presently eligible for six stagnation increments after reaching maximum of the scale. With effect from 1st November, 2022, these officers shall be eligible for eight stagnation increments, with frequency of two years each, of which first four shall be Rs. 2980/- each and next four shall be of Rs. 3360/- each.
 - i. Provided further that officers in MMG Scale-III who are already in receipt of six stagnation increments shall be eligible for the monetary benefit of the seventh stagnation increment of Rs. 3360/- two years after release of the sixth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in MMG Scale-III who are already in receipt of six stagnation increments shall be eligible for the monetary benefit of the eighth stagnation increment four years after receiving the sixth stagnation increment or w.e.f. 1st November, 2022, whichever is later.
- d) Officers in SMG Scale IV are presently eligible for two stagnation increments. With effect from 1st November, 2022, these officers shall be eligible for five stagnation increments after reaching maximum of the scale, with frequency of two years each, of which the first stagnation increment shall be Rs. 3360/- and next four shall be of Rs. 3680/- each.
 - i. Provided further that Officers in SMG Scale-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the third stagnation increment of Rs. 3680/- two years after the release of the second stagnation increment or w.e.f. 1st November, 2022, whichever is later.

- ii. Provided further that Officers in SMG Scale-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the fourth stagnation four years after the release of the second stagnation increment or w.e.f. 1st November, 2022 whichever is later.
 - iii. Provided further that those Officers in SMG Scale-IV who are already in receipt of the two stagnation increments shall be eligible for the monetary benefit of the fifth stagnation increment six years after receiving the second stagnation or w.e.f. 1st November, 2022, whichever is later.
- e) Officers in SMG Scale V are presently eligible for one stagnation increment. With effect from 1st November, 2022, these officers shall be eligible for four stagnation increments after reaching maximum of the scale, with frequency of two years each of Rs.4000/- each.
- i. Provided further that those officers in SMG Scale V who are already in receipt of first stagnation increment shall be eligible for the monetary benefit of the second stagnation increment of Rs. 4000/- four years after reaching the maximum of scale or w.e.f. 1st November 2022, whichever is later.
 - ii. Provided further that officers in SMG Scale V shall be eligible for the monetary benefit of the third stagnation increment six years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that officers in SMG Scale V shall be eligible for the monetary benefit of the fourth stagnation increment eight years after reaching the maximum of scale or w.e.f. 1st November, 2022, whichever is later.
- f) Officers in TEG Scale VI shall be eligible for three Stagnation Increments after reaching maximum of scale, with frequency of two years each, out of which first two shall be of Rs.4000/- each and the third stagnation shall be of Rs.4340/-.
- i. Provided further that those officers in TEG Scale VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the first stagnation increment of Rs. 4000/- two years after reaching the maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in TEG Scale VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that those officers in TEG Scale VI who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
- g) Officers in TEG Scale VII shall be eligible for three Stagnation Increments of Rs.4340/- each, with frequency of two years each after reaching maximum of scale.
- i. Provided further that those officers in TEG Scale VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the first stagnation increment of Rs. 4340/- two years after reaching the maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - ii. Provided further that those officers in TEG Scale VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the second stagnation increment four years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.
 - iii. Provided further that those officers in TEG Scale VII who are already at the maximum in the scale of pay, shall be eligible for the monetary benefit of the third stagnation increment six years after reaching maximum of Scale or w.e.f. 1st November, 2022, whichever is later.

Note: The illustration related to release of newly introduced Stagnation increment is provided in Annexure-VI

(iv) Increments for completion of JAIIB(CAIIB-I) and CAIIB(CAIIB-II)

Officers have been eligible for one increment for completing JAIIB and one increment for completing CAIIB in their scale of pay, as hitherto. With effect from 01.11.2022 apart from one increment for completing JAIIB, officers completing CAIIB will be eligible for two increments in their scale of pay.

- i Provided further that Officers who are completing JAIIB after reaching the top / maximum of scale shall be released with first instalment of PQP from the date of passing.
- ii Provided further that in case where an Officer as on the date of this Settlement, has already acquired or shall acquire hereinafter JAIIB (CAIIB I) or CAIIB (CAIIB II) after reaching top / maximum of the scale of Pay (in case of JAIIB/ CAIIB) or after reaching the stage which is 1 stage less than maximum of scale of Pay (in case of CAIIB/CAIIB II), and has not earned increment(s), otherwise entitled on account of acquiring such qualification, when there were no increments to provide in the scale of pay of those employees, the stagnation increment in such cases may be advanced by one year or two years as the case may be.
- iii Provided further that Officers who were in the services of the Bank as on 01.11.2022 have already completed CAIIB/CAIIB II shall be eligible for 2nd additional increment from 01.11.2022 or date of passing CAIIB/CAIIB II whichever is later.
- iv Provided further that Officers who were in the services of the Bank as on 01.11.2022 have already completed CAIIB/CAIIB II and drawing PQP-II shall be eligible for PQP-III one year after the release of PQP-II or 01.11.2022 whichever is later.

Note: Officers who have completed JAIIB (CAIIB-I) / CAIIB (CAIIB-II) and has reached the maximum in the scale of pay on or before 01.11.2022 and has not received the 1st stagnation increment on or before 01.11.2022, shall be eligible for PQP-I w.e.f. 01.11.2022 and release of subsequent instalment of PQP shall be with reference to the date of release of PQP I under this clause.

(v) Fixed Personal Pay

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 01.11.2022	Total F.P.P. payable where bank's accommodation is provided (Rs.)
(A)	(B)	(C)
2680	200	2880
2980	222	3202
3360	250	3610
3680	274	3954
4000	298	4298
4340	323	4663

Note:

- F.P.P. as indicated in "C" above shall be payable to those officer employees who are provided with bank's accommodation.
- 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.
- The increment component of F.P.P. shall rank for superannuation benefits.
- Only officers who were in the service of the bank on or before 01.11.93 will be eligible for F.P.P, one year after reaching the top / maximum scale of pay they are placed.

(vi) **Professional Qualification Pay (PQP)**

Officers shall be eligible for Professional Qualification Pay as under:

Those who have passed only JAIIB (CAIIB-I)	PQP-I - Rs.1370/- p.m., one year after reaching the top / maximum of the scale
Those who have passed CAIIB (CAIIB II)	PQP-I - Rs. 1370/- p.m., one year after reaching the top / maximum of the scale. PQP-II - Rs. 3425/- p.m., two years after reaching the top / maximum of the scale. PQP-III - Rs. 5480/- p.m., three years after reaching the top / maximum of the scale.

Note:

An Officer employee acquiring JAIIB (CAIIB-I)/ CAIIB (CAIIB-II) qualifications after reaching the top / maximum stage of the scale of pay, shall be granted from the date of acquiring such qualification the first instalment of PQP and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalment of PQP.

2. **Allowances:**

(i) **Dearness Allowance**

In substitution of Clause 3 of Joint Note dated 11th November, 2020, with effect from 1st November 2022, the Dearness Allowance shall be payable as per the following rates:-

1.00 % of 'pay' per percentage point of Index.

Note:

Dearness Allowance in the above manner shall be paid for every variation of rise or fall over 123.03 points in the quarterly average of the All-India Consumer Price Index for Industrial Workers Base 2016=100. 0.01% change in DA on 'pay' for change in every second decimal place of CPI 2016 over 123.03 points.

The change in the Dearness Allowance rate will be released on a quarterly basis on 1st May, 1st August, 1st November and 1st February based on the following:

D.A release date	Quarterly average of CPI oints of the months	Applicable for the month
1 st November	July, August and September	November, December and January
1 st February	October, November and December	February, March and April
1 st November	July, August and September	November, December and January
1 st February	October, November and December	February, March and April

- (a) It is clarified that there shall be no ceiling on Dearness Allowance.
- (b) All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.
- (c) While working out quarterly average up to first two decimals will be considered.

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(ii) House Rent Allowance

Existing provisions in this regard will continue with change in rates as under:

S. No	Area	Rate
1	Major "A" Class Cities and Project Area Centres in Group A	10% of Pay
2	Other places in Area I, and Project Area Centres in Group B and State of Goa	9 % of Pay
3	Other places	8 % 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 0.35 % 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 III above.

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

(iii) City Compensatory Allowance

S. No	Area	Rate
1	Places in Area 1 and above; and in the State of Goa	Rs.2300/-p.m
2	Places with population of five lakhs and over and state capitals and Chandigarh, Puducherry and Port Blair	Rs.1900/-p.m

(iv) Location Allowance (Non-CCA Centres)

Effective 01.11.2022 a fixed allowance of Rs.1200 /- p.m. is payable to all Officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including DCPS(NPS), PF and Gratuity.

(v) Learning Allowance:

Officers shall be paid Learning Allowance of Rs. 850/- together with applicable Dearness Allowance thereon.

Note: Learning allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, Pension including DCPS(NPS), PF and Gratuity.

(vi) Special Allowance

With effect from 01.11.2022, officers shall be paid Special Allowance as percentage of basic pay with applicable D.A thereon, as under:

Scale I	26.50%
Scale II & III	28.30%
Scale IV, V	30.50%

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Scale VI, VII	31.50%

Note: The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz, Pension including DCPS(NPS), PF and Gratuity.

(vii) Deputation Allowance

Deputation Allowance shall be at the following rates with effect from the date of this Settlement.

An Officer deputed to serve outside the bank to an organization in a different place other than the present place of posting	7.75% of Pay with a maximum of Rs. 7500/- per month
An Officer deputed to another organization at the same place or to the training establishment not owned by the Bank	4% of Pay with a maximum of per month Rs.3750/- per month.

Upon deputation of an Officer to another office / branch within the same municipal limits / urban agglomeration, in Metro / Major A' Class cities where the distance of such deputation is 20 km and more from the parent branch / office, halting allowance as provided under (xiii) below shall be payable.

(viii) Special Area Allowance

At places where special area allowance is payable in terms of Regulation 23(ii) of Officers' Service Regulations, 1979/1982, the said allowance shall be payable at rates as in **Annexure- V**. Further, if Hill and Fuel Allowance is payable in terms of this Joint Note, then at such places only higher of the two allowances shall be payable.

(ix) Hill and Fuel Allowance

	Place	Rate
(a)	Places with an altitude of 1000 meters and above but less than 1500 meters and of Mercara Town	2% of Pay subject to a maximum Rs. 1450 per month
(b)	Places with an altitude of 1500 meters and above but less than 3000 meters	2.5% of Pay subject to a maximum of Rs. 1900/- per month
(c)	Places with an altitude of 3000 meters and above	5% of Pay subject to a maximum of Rs. 3750/- per month

Note: All other existing provisions shall remain unchanged.

(x) Officiating Pay

On and from 1.04.2024 an Officer who required to officiate in a post in a higher scale for a continuous period of not less than 4 days at a time OR an aggregate of 4 days during a calendar month, shall receive an officiating pay equal to 15% of the Basic pay of the person officiating and the same shall be payable pro-rata for the period for which he officiates.

(xi) Mid Academic Year Transfer Allowance

Mid Academic Year Transfer Allowance shall be payable at Rs. 2500/- p.m. per child with a maximum up to 2 children, subject to other conditions.

(xii) Closing Allowance

On and from 01.04.2024, Closing Allowance shall be paid at a rate of Rs.1500 per quarter payable to officers.

(xiii) **Halting Allowance: Existing provisions to continue with change in rates as under:**

Grade / Scales of Officers	Metro (Rs.)	Major 'A' Class Cities	Area I	Other Places
Officers in Scale VI & above	4050	2925	2475	2150
Officers in Scale IV & V	3375	2925	2475	2150
Officers in Scale 1/11/111	2925	2475	2150	1800

(xiv) **Compensation on Transfer**

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

Officers	Amount (Rs.)
Up to scale 3	40000
4 and above	50000

Apart from the above, either (a) 15 days lodging & boarding charges or (b) 15 days Halting Allowance shall be paid from the date of joining at new place.

(xv) **Medical Aid**

On and from 1st November, 2022, reimbursement of medical expenses shall be as under:

Officers in JMG & MMG Scales -	Rs. 13000/- p.a.
Officers in SMG & TEG Scales -	Rs. 15400/- p.a.

Note:

- For the calendar year 2022, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2022.
- All the Banks to evolve and implement a scheme for periodical health checkup of all employees wherever it is not available.
- All employees shall be allowed reimbursement of Rs. 500 per year towards annual eye check-up

(xvi) **Recovery of House Rent / Furniture Rent**

House rent recovery shall be @ 0.35% 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 @ 0.075 % of the first stage of the scale of pay in which the officer is placed.

3. SUPERANNUATION BENEFITS:

(i) **Pension**

With effect from 1st November 2022, the Pay as defined under Clause 1 (ii) (i) of this Settlement and drawn by the employees who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note:

(1) Option not to claim incremental commutation on revised basic pension

Officers in service of the Banks as on 1st November 2022 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

(2) Calculation of Pension for Officers retired between 1-11-2022 and 30-8-2023.

As provided under Regulation 35 (1) of Bank Employees Pension Regulation, the pension payable to employees is based on the average of the emoluments drawn in the last ten months preceding the retirement of the employee in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the officers retiring on or after 1 st November, 2022 will be taken on the basis of the Pay as is provided under this Settlement. However, in the case of officers who have retired from the services of the Banks, on or after 1 st November, 2022 but on or before 30 th August, 2023, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 11 th November, 2020, in such cases, the following procedure will be adopted for determining Pension payable to them.

- i For the period of ten months falling on and from 1st November, 2022, the actual Pay drawn by the officer/payable under this Settlement; and
- ii For the period falling prior to 1st November, 2022, the actual Pay drawn by the officer plus Dearness Allowance at the rate of 30.38 percent thereon will be notionally reckoned as Pay for the purpose.

Dearness Relief on Pension (including State Bank of India)

With effect from 1 st November, 2022, in respect of employees who retired or died while in service on or after 1 st November, 2022, Dearness Relief shall be payable at 1.00 % per percentage point of Index on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every variation of rise or fall over 123.03 points in the quarterly average of the All India Consumer Price Index for Industrial Workers Base 2016=100.

(ii) Defined Contributory Pension Scheme (DCPS/NPS):

- (a) In partial modification of clause 11 of Joint Note dated 11th November, 2020, while the employees covered and governed under this Scheme, shall continue to pay/contribute to the Fund at 10 % of the plus Dearness Allowance thereon, the Banks (including SBI), shall make a contribution of 14% of the "Pay" and Dearness Allowance thereon.
- (b) The issue of exempting the additional 4% management contribution from income tax already recommended by IBA to the Government.
- (c) It is clarified that for superannuation benefit, shall be as per the provisions contained in clause 1 (ii) (i) of this settlement.

(iii) Provident Fund

It is reiterated that -

- a) The employees who are presently covered under the Pension Scheme shall continue to contribute 10% of the Pay towards Provident Fund, but there shall be no matching contribution.
- b) Employees of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- c) Employees who are presently covered under the Contributory Provident Fund Scheme and have not opted for the Pension Scheme under the Joint Note dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

4. Definition of Family:

In partial modification of clause Clause 16 (v) of the Joint Note dated 11th November, 2020 for the purpose of medical facilities and for the purpose of CFC, the expression

'Family' of an Officer employee shall mean:

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

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

The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.18,000/-.

If the monthly income of one of the parents exceeds Rs.18,000/- or the aggregate of monthly income of both the parents exceeds Rs.18,000/-, both the parents shall not be considered as wholly dependent on the officer.

Note:

- i For the purpose of medical expenses reimbursement scheme, and Leave Fare Concession, for all employees, any two of the dependent father, mother, father-in-law, mother-in-law shall be covered. The employee will have the choice to substitute either of the dependents or both once in a calendar year.
- ii For the calendar year 2024, for the purpose of medical insurance scheme / policy, the revised monthly income criteria of dependents shall be effective from 01.10.2024.

5. Mode of Travel and Expenses on Travel for official duties and LTC / LFC: Existing provisions to continue with following changes:

- An officer in Junior Management Grade will be entitled to travel by AC 1st class by any train including Premium Trains like Rajdhani/ Shatabdi/ Tejas/ Vande Bharat/ Amrit Bharat, etc. (except luxury trains). He/she may, however, travel by air (economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.
- An officer in Middle Management Grade is entitled to travel by AC 1st Class by any train including Premium Trains as mentioned above. He/she may, however, travel by air (economy class) if the distance to be travelled is more than 500 kms. He/she 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.
- An officer in Senior Management is entitled to travel by AC 1st Class by any train including Premium Trains as mentioned above or by air (Economy Class).
- An officer in Top Executive Grade (upto TEGS-VII) is entitled to travel by AC 1st Class by any train including Premium Trains as mentioned above or by air (Economy Class).
- 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, and only the rest of the distance should normally be covered by car.

- Any officer may be authorized by the Competent Authority, having regard to the exigencies of business or public interest, to travel by his/her own vehicle or by taxi or by the Bank's vehicle.
- Reimbursement of fare by premium trains as mentioned above (except luxury trains) shall be allowed to all officers.
- Where an officer has applied for LTC/Leave in advance and has also booked the tickets and the I-FC is declined or deferred by the management, the cancellation charges will be reimbursed by the Bank.
- Where an officer has applied for LFC/leave as per stipulated time and the same is sanctioned and when advance booking of train tickets is not possible, tickets purchased under Tatkal/Premium tatkal will be reimbursed.
- Note: GST Charges levied on Train Fare shall be over and above the entitlement. In view of prevailing dynamic fare system, the cost of train tickets charged on the date of booking will be reimbursed.

6. Leave Travel Concession facility:

A. Existing provisions to continue with following changes:

- 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 by train to which he is entitled up to a distance of 5500 kms (one way) for officers in JMG-Scale-I, MMG — Scale II & III. For scale IV and above the same will be for 6500 Km (one way)
- 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. Provided that 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 500 kms.
- LTC/HTC (Home Town Travel) can be availed independently where both husband and wife are working in the same Bank.
- For employees working in North-East States, I-FC will begin from Guwahati and the eligible train fare from their place of work to Guwahati will be additionally paid. Similarly, eligible fare for Andaman & Nicobar Islands to Chennai / Kolkata, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu & Kashmir or any other areas which are not directly connected by train shall be additionally reimbursed under I-FC in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.
- LTC facility shall be allowed for an escort who accompanies an Officer with benchmark disabilities on the journey subject to following conditions:
 - a) Prior Approval of the competent authority is obtained on each occasion.
 - b) The nature of Physical disability of the Officer is such as to necessitate an escort for the journey. In case of doubt, the decision of the head of the Department/Controller will be final.
 - c) The Officer with such benchmark disabilities does not have an adult family member as dependent to accompany him/her.
 - d) The Officer with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail/Bus fare as might be extended by Railways/State Roadways authorities in such cases.
 - e) Any other person who is entitled to LTC as dependent does not accompany the Officer with such benchmark disabilities on the journey.

B. LTC / LFC Monetisation

Following discussions in the working group and core group for officers regarding the demand for monetization of LTC, similar to the existing schemes in some Banks in the Industry, it will be discussed further with the Associations after taking into account the cost implications.

Note: LFC- in cases where both husband and wife are working: in the same bank

"Where both husband and wife are working in the same Bank both will be eligible for LFC facility as per their respective entitlement." (Sc. No.08159 dated 04.01.2024).

7. Fitment on Promotion:

Every Officer on promotion shall be fitted in a higher stage in the new scale of pay with a protection of a minimum differential of one increment in Pay drawn by him/her in the pre-promoted cadre or scale.

8. Hospitalisation (Except SBI)

- I. In reiteration of clause 10 of the Joint Note dated 25th May, 2015 the reimbursement of hospitalisation expenses under the Group Medical Insurance Scheme shall continue to be as same as provided therein. Further improvements in the Scheme would be discussed between the parties and finalised within 90 days.
- II. In respect of the Scheme applicable to the retired employees, the following modifications in the Scheme have been incorporated in terms of the minutes of Understandings signed between the parties/UFBU on 19th July, 2023 with effect from 1st November, 2023.
 - a) The scheme applicable to retired employees and officers will be a separate scheme.
 - b) Based on this, a separate scheme worked out by and between the parties, the benefits of which would accrue accordingly for retired employees and officers.
 - c) IBA would float tenders/RFP based on this separate revised scheme for the retired employees and officers.
 - d) The scheme and terms as applicable to in-service employees/officers will henceforth not be applicable to the retired employees and officers.
 - e) Under this Scheme, the sum insured under the uniform base policy would be Rs. 2 lacs.
 - f) Stand-alone ceilings will not affect claims payable in other procedures covered under the policy.
 - g) The bidder will also quote separate premium for those retirees, where the policy cover only one person
 - h) The above separate scheme/Base Policy for the retired employees and officers would be based on the following
 - i) Bed Charge/ room rent/ Boarding expenses per day

Metro/Urban centres	Rs. 3000
Other centres	Rs.2500

ICU Charges per day

Metro/urban centres	Rs.6000
Other centres	Rs.5000

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iii) Standalone Ceiling/ cap on treatments

Treatment	Max reimbursement
High fever, typhoid, jaundice, other ailments, etc requiring hospitalization	Rs. 40,000 max
Coronary Angiogram	Rs.16,000
Angioplasty	Rs.1,00,000
CABG — bypass surgery	Rs.2,00,000
Open heart surgery for valve replacement	Rs. 2,00,000
Cataract	Rs.30,000
Cost of intra-ocular lens	Rs.10,000
Knee Replacement	Rs.1,00,000
Lithotripsy — multi sitting ° - kidney stone removal	Rs.35,000
Hip replacement	Rs.1,00,000
Lasik surgery package per eye	Rs.15,000
Hernia	Rs.40,000
Hydrocele	Rs.20,000
Piles/hemorrhoidectomy	Rs.30,000
Appendicectomy	Rs.30,000
Cholecystectomy	Rs.40,000
Prostatectomy	Rs.40,000
FESS	Rs.30,000
Dialysis	Rs.2,000
Female Diseases/ Surgery	
Hysterectomy	Rs.40,000
Mastectomy	Rs.40,000
Cost of implants	Max.
Temporary Pacemaker implantation	Rs.30,000
Permanent Pacemaker Implantation	Rs.40,000
Cost of Stent	Rs.30,000

In case the patient is to be moved to a hospital / nursing home outside the urban agglomeration / municipal limits, then the expenses incurred on conveyance may be reimbursed at the following rates:

Ambulance Category	Ceiling
Non-Cardiac	Rs. 2,500/-
Cardiac	Rs. 5,000/-

Other Charges :

Ventilator or respiratory charges	Rs.5,000/- per day + oxygen charges
Oxygen charges	Rs.100/- per hour (Max.Rs.1,000/- per day)

Physician Consultation Charges per visit:

Registration charges	Rs.200/-
Consultation / routine visit -	Rs.400/-
Night visit / emergency visit	Rs.600/-

Specialist Consultation charges per visit :

Consultation / Routine day visit	-	Rs.500/-
Consultation with ECG / Night visit / Emergency visit	-	Rs.700/-
Physiotherapy charges	-	Rs.300/- per day

Charges for Operations (Maximum):

Type	Surgeons Fee	Anesthesia	Theatre Charges
Minor operation under LA	Rs.5,000/-		
Minor operation under GA	Rs. 5500/-	Rs. 2500/-	Rs. 3,000/(fixed)
Minor operations	Rs. 17,000/-	Rs. 7,000/-	Rs. 7,000/(fixed)
Supra Major Operations	Rs. 26,000/-	Rs. 9,000/-	Rs. 10,000/(per hour)

- Option for Insurance coverage of single person to be provided.
- All other terms and conditions of the Medical Insurance Scheme as mentioned in the 10th Bi-partite/7th Joint Note which are not explicitly mentioned in this amendment shall continue. Further, it is agreed that the coverages that have been added subsequently in the Scheme vide settlement dated 11th November, 2020 shall also continue, subject to the caps, if any, as mentioned herein.
- For additional insurance over and above the base policy to be offered, it shall be without above mentioned ceilings.

9. Leave Rules

- (i) A provision will be put in place to record the reason for refusal or postponement of leave by the leave sanctioning authority.
- (ii) a) In partial modification of clause 5(b) under Annexure VI (Leave Rules) of the Joint Note dated 11th November, 2020, a single male parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate.

(b) Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate.

- (iii) In partial modification of Leave Rules, Annexure VI clause 5(b) of Joint Note dated 11th November, 2020, women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.
- (iv) In partial modification of Leave Rules, Annexure VI clause 5(b) of Joint Note dated 11th November, 2020, in case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a centre other than the place of work and for a maximum period of 30 days in a calendar year.
- (v) In partial modification of Leave Rules, Annexure VI clause 5 of Joint Note dated 11th November, 2020, an employee shall be granted sick leave at the rate of one month for each year of service subject to a maximum of 720 days during the entire service.
- (vi) In partial modification of Leave Rules, Annexure VI clause 3 of Joint Note dated 11th November, 2020, the following shall be added as Note 3.

"In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted upto 12 months.

- (vii) Employees shall be granted Bereavement Leave on the demise of the family members (spouse, children, parents and parent-in-law) and number of days of such leave shall be decided by each Bank at their level. The intervening holidays will form part of the leave and bereavement leave should be availed within a maximum period of 15 days of the demise. This leave will not be considered as "Active Service" for the purpose of Privilege leave calculation.
- (viii) For calculating privilege leave, all types of leave availed except casual leave and mandatory leave will be excluded.
- (ix) Principal Office bearers of All India Officers' Unions/Associations shall be granted Special leave upto 25 days in a calendar year.
- (x) In partial modification of Leave Rules, Annexure VI clause 1 of Joint Note dated 11th November, 2020, advance notice of 10 days for availing privilege leave be waived for office bearers and Executive Committee members of a registered trade union.
- (xi) Officers who are Defence Representatives in departmental enquiry proceedings may be granted one day special leave for the purpose of preparing the defence submissions of an officer. Such special leave shall be granted for a maximum of ten occasions in a year.
- (xii) In partial modification of Leave Rules, Annexure VI clause 3(d) of Joint Note dated 11th November, 2020, Maternity Leave shall be granted once to a female employee for a maximum period of 9 months, for legally adopting a child who is below one year of age, all other conditions remaining the same.
- (xiii) In partial modification of Leave Rules, Annexure VI clause 3 of Joint Note dated 11th November, 2020, Maternity Leave may be granted for In vitro fertility (IVF) treatment subject to production of medical certificate, within the overall limit of 12 months.
- (xiv) A total of two days of Casual leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon.

Note:

- a. Casual Leave under this category can be availed after applying 24 hours in advance.
 - b. At the time of carrying over the balance in Casual Leave to Unavailed Casual Leave account, the fraction in the balance if any, shall be ignored.
- (xv) Special maternity leave up to 60 days shall be granted in case of still born or death of the infant within 28 days of birth.

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(xvi) Accumulated privilege leave may be encashed up to 255 days at the time of retirement/upon death of an employee while in service.

10. Leave Bank Scheme

Looking to the contingencies where some of the employees get affected with very major ailments like cancer, cerebral stroke, paralysis, major organ transplantation, end stage liver disease, kidney failure, etc., or on account of major accidents, where the hospitalization, treatment and convalescence is prolonged and where in such cases, employees are absent from office on medical grounds for prolonged periods and have exhausted all the leave to their credit and hence are under compulsion to seek grant of extraordinary leave without pay, it has been agreed in principle to evolve a staff welfare scheme under which provision would be made for voluntary encashment of Privilege Leave by the employees and the monetized value of such leave would be pooled under a Leave Bank system in each Bank out of which, special leave would be sanctioned to the employees affected by such contingencies, A proper Scheme would be discussed and formulated by the IBA for implementation by the Banks within 90 days.

11. Weekly off

In terms of understanding dated 7th December, 2023, reached between IBA and Officers' Associations for declaration of all Saturdays as holidays under Negotiable Instrument Act for Banking industry, IBA has accordingly recommended to the Government. The due changes in the working hours, will be effective after approval by the Government of India and necessary clearances from Government / Reserve Bank of India.

12. Dearness Relief for pre-November 2002 pensioners

In terms of clause 7 of bipartite settlement dated 9th June, 2005 and clause 16 of bipartite settlement dated 27th April, 2010, Dearness Allowance payable to pensioners/family pensioners of the period on and from 1st November, 2002 was modified w.e.f. 1st February, 2005 and revised to uniform 100% neutralization. In term of minutes of understanding signed between the parties dated 28th July, 2023, it was agreed to extend the benefit of 100% neutralization in the dearness allowance scheme to pre-November, 2002 pensioners and it was accordingly revised w.e.f. 1st October, 2023 as under:

For all pensioners and family pensioners relating to period from 01.01.1986 to 31.10.1992 30.06.1993	DA rates will be on uniform basis of 100% neutralization as in the case of employees/ officers/ pensioners/ family pensioners of period on and from 1 st November, 2002 as provided hereinbelow - For those pensioners/family pensioners of period 11-1986 to 31-10-1992 / 30.06.1993, DA shall be at the uniform rate of 0.67% per slab over 600 points. For those pensioners/family pensioners of period 11-1992 / 01.07.1993 to 31-03-1998, DA shall be at the uniform rate of 0.35% per slab over 1148 points. - For those pensioners/family pensioners of period 104-1998 to 31-10-2002, DA shall be at the uniform rate of 0.24% per slab over 1684 points.

For Pensioners/Family Pensioners of the period from 01.01.1986 to 31.10.1992 / 30.06.1993 - For Basic Pension/Family Pension upto Rs. 1250/- - For Basic Pension/Family Pension from Rs. 1251/and upto Rs. 2000/-	Ex gratia of Rs. 800/- per month Ex gratia of Rs. 450/- per month
Pensioners/Family Pensioners of the period from 01.11.1992 to 31.03.1998 - For Basic Pension/Family Pension upto Rs. 2400/- - For Basic Pension/Family Pension from Rs. 2401/and upto Rs. 3850/-	Ex gratia of Rs. 800/- per month Ex gratia of Rs. 450/- per month
For Pensioners/Family Pensioners of the period from 01.04.1998 to 31.10.2002 - For Basic Pension/Family Pension upto Rs. 3550/- For Basic Pension/Family Pension from Rs. 3551/and upto Rs. 5650/-	Ex gratia of Rs. 800/- per month Ex gratia of Rs. 450/- per month

13. Ex-gratia for Pensioners (including SBI):

The Unions / Associations have been demanding periodical updation of pension along with wage revision Settlements. The issue regarding updation of pension is already sub-judice before various courts including the Honourable Supreme Court. The Unions / Associations requested that without prejudice to the court cases, some ex-gratia may be extended to the pensioners/family pensioners and it has been agreed that some ex-gratia amount could be considered, for the current bi-partite period i.e., from 01.11.2022 to 31.10.2027.

The issue was discussed further and accordingly it has been agreed that as a onetime measure applicable for the current bipartite settlement / Joint Note period commencing from November, 2022 to October 2027, monthly ex-gratia amount shall be paid in addition to the pension/family pension paid by the public sector Banks including SBI, to pensioners and family pensioners, who became eligible to draw pension on or before 31st October, 2022 including those who retired on 31.10.2022. The said ex-gratia amount shall not attract any other allowance including dearness allowance/dearness relief. The next review of the ex-gratia amount shall be undertaken in April 2024 and thereafter shall be subject to review annually and as mutually agreed between the IBA and the Unions/Associations.

Without prejudice to the court cases in various litigations relating to pension scheme including the demand for updation of pension for past retirees, etc., the payment of ex-gratia should in no way / under any circumstances, be construed as revision of pension and a step against IBA's stand in the courts including supreme court.

The ex-gratia shall be paid as per the following matrix based on the Factor given hereunder for the different settlement periods. Such fixed monthly ex-gratia shall be payable for the month of November, 2022 and onwards during the period 01-11-2022 to 31-10-2027.

	Retired during the period						
	4/5 th BPS	6 th BPS	7 th BPS	8 th BPS	9 th BPS	10 th BPS	11 th BPS
For workmen	1 st Jan 1986 to 31 st Oct 1992	Nov.1992 to 31 st Mar.1998	1 st Apr 1998 to 31 st Oct 2002	1 st Nov 2002 to 31 st Oct 2007	1 st Nov 2007 to 31 st Oct 2012	1 st Nov 2012 to 31 st Oct 2017	1 st Nov 2017 to 31 st Oct 2022
For Officers	/ 2 nd Joint note	3 rd Joint note	4 th Joint note	5 th Joint note	6 th Joint note	7 th Joint note	8 th Joint note
	1 st Jan 1986 to 30 th Jun 1993	Jul 1993 to 31 st Mar 1998	1 st Apr 1998 to 31 st Oct 2002	1 st Nov 2002 to 31 st Oct 2007	1 st Nov 2007 to 31 st Oct 2012	1 st Nov 2012 to 31 st Oct 2017	1 st Nov 2017 to 31 st Oct 2022
	0.17	0.15	0.12	0.07	0.05	0.03	0.02

Note:

- Ex gratia amount payable shall be the Basic pension attracting DA/DR + DA/DR paid for October, 2022 multiplied by the Factor as provided in the above Table after round up/down. To round up / down to the nearest 100, (i.e. 49 and below shall be round down to lower hundred and 50 and above shall round up to higher hundred)
- Basic Pension would mean the full basic pension as on 31st October, 2022 (not the reduced basic pension after commutation)
- For part time employees, the ex-gratia shall be based on the Basic Pension drawn by them and DA / DR applicable on the Basic pension.

14. Option for resigned employees to join Pension Scheme

In terms of the Memorandum of Understanding arrived at between the parties vide MOU dated 7th November, 2023, it is agreed, subject to approval of the Government, that employees who were in service of the Banks on or after 1-11-1986 and had joined the Banks before 1-4-2010 and who have resigned from the service of the Bank on or before 26-04-2010 and who were otherwise eligible to join the pension scheme while in service will be given an option and opportunity to join the pension scheme on the following terms and conditions:

1. The following categories of former employees, who satisfy all the conditions stated in sub-clauses (a) to (c) herein below, would be eligible for exercising an option to join the Pension Scheme within ninety days of announcement of such option as one time measure only.
 - a. Employees and officers who were in service of the Banks on or after 1-1-1986 and had joined the Banks before 1-4-2010 and who have resigned from the service of the Bank on or before 26-04-2010 and who were otherwise eligible to join the pension scheme while in service and
 - b. Who agree to refund to the Bank the entire Bank's contribution to Provident Fund (along with accumulated interest thereon) received by them at the time of their resignation or later from the Bank, and
 - c. Who agree to execute an undertaking as per draft provided by the Bank
2. All such eligible former employees as mentioned above and their surviving spouse or eligible family member shall be entitled for pension / family pension, if they exercise the option, subject to the following conditions
 - a. That the pension will be paid prospectively from the month following the month in which the Bank receives the Bank's contribution towards PF (along with accrued interest thereon) received by the former employee/former officer at the time of resignation or later.
 - b. The commutation of pension will not be extended to them and they will not demand.
 - c. Pension shall be computed as per the applicable provisions of the Pension Regulations, as applicable to relevant Bi-partite settlement / Joint Note in which he / she resigned.
3. The Associations / Unions of employees or former employees / former officers who have initiated any pending legal proceedings for and on behalf of the former employees/officers wherein the right of the former employees or former officers, who have resigned from the service of the Bank, to opt for pension is directly or indirectly one of the issues for consideration by the concerned Court or Authority, having jurisdiction and powers to adjudicate or decide, unequivocally agree to unconditionally withdraw such proceedings or take necessary steps to ensure that the right of the former employees / former officers who have resigned from the services of the bank, to opt for pension is no longer Res Integra in such proceeding and also agree not to initiate any proceedings concerning such right in future.

15. Disciplinary & Appeal Regulations and procedure thereof

Comprehensive Guidelines on Discipline & Appeal Regulations will be brought out after mutual discussion within 3 months from the signing of this joint Note.

ANNEXURE-III

EXISTING & REVISED PAY SCALES (In Rupees) - OFFICERS (Scale- I, II, III)

Stages	JMGS I		MMGS II		MMGS III	
	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED
1	36000	48480	48170	64820	63840	85920
2	37490	50480	49910	67160	65830	88600
3	38980	52480	51900	69840	67820	91280
4	40470	54480	53890	72520	69810	93960
5	41960	56480	55880	75200	71800	96640
6	43450	58480	57870	77880	73790	99320
7	44940	60480	59860	80560	76010	102300
8	46430	62480	61850	83240	78230	105280
9	48170	64820	63840	85920		
10	49910	67160	65830	88600		
11	51900	69840	67820	91280		
12	53890	72520	69810	93960		
13	55880	75200	71800	96640		
14	57870	77880	73790	99320		
15	59860	80560	76010	102300		
16	61850	83240	78230	105280		
17	63840	85920				
18	65830	88600				
19	67820	91280				
20	69810	93960				
stag +1	71800	96640	80450	108260	80450	108260
stag +2	73790	99320	82670	111240	82670	111240
stag +3	76010	102300	84890	114220	84890	114220
stag +4	78230	105280	87110	117200	87110	117200
stag +5	80450	108260	89330	120180	89610	120560
stag +6	--	111240	--	123540	92110	123920
stag +7	--	114220	--	126900	--	127600
Stag +8					--	131280

EXISTING & REVISED PAY SCALES in Rupees -OFFICERS (Scale IV, V, VI, VII)

Stages	SMGS IV		SMGS V		TEGS VI		TEGS VII	
	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED	EXISTING	REVISED
1	76010	102300	89890	120940	104240	140500	116120	156500
2	78230	105280	92390	124300	107210		119340	160840
3	80450	108260	94890	127660	110180	148500	122560	165180
4	82670	111240	97620	131340	113150	152500	125780	169520
5	84890	114220	100350	135020	116120	156500	129000	173860
6	87390	117580						
7	89890	120940						
Stag +1	92390	124300	103320	139020		160840		178560
Stag +2	95120	127980		143020		165180		183260
stag +3		131980		147360		169520		187960
Stag +4		135980		151700				
stag +5		139980						

Fitment is on stage-to-stage basis

Annexure-V

Special Area Allowance

Sl No.	Place	Allowances (in Rs.)	
		Pay below Rs.48,481/-	Pay above Rs. 48,481/-
1	Mizoram		
	a) Chimgtuipui District and areas beyond 25 kms from Lunglei Town in Lunglei District.	4100	5300
	b) Entire Lunglei District excluding areas beyond 25 kms from Lunglei town	4100	5300
	c) Entire Aizawl District	2700	3400
2	Nagaland	4100	5300
3	Andaman & Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	4100	5300
	b) South Andaman (including Port Blair)	4100	5300
4	Sikkim	4100	5300
5	Lakshadweep Islands	4100	5300
6	Assam	1000	1200
7	Meghalaya	1000	1200
8	Tripura		
	a) Difficult areas of Tripura	4100	5300
	b) Throughout Tripura except Difficult areas	2700	3400
9	Manipur	2700	3400
10	Arunachal Pradesh		
	a) Difficult areas of Arunachal Pradesh	4100	5300
	b) Throughout Arunachal Pradesh except Difficult areas	4100	5300
11	Union Territory of Jammu & Kashmir		
	1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4100	5300
	2) Udhampur District:		

(a) Dudu Basantgarh, Lander Bhamag Illaqa, Thakrakote and Nagote	4100	5300
(b) All Areas in Mahore tehsil other than those included in (c) below	4100	5300
(c) Areas upto Goel from Kamban Side and Areas upto Arnas from Keasi side in Tehsil Mohre	4100	5300
3) Doda District: Illaques of Padder and Niabat Nowgam in Kashmir Tehsil	4100	5300
4) Baramulla District:		
(a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	4100	5300
(b) Matchill	4100	5300
5) 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	2700	3400
6) Areas not included in (1) to (5) above, but which are within the distance of 8 kms. from the Line of Actual Control (LOC) or at places which may be declared as qualifying for Border Allowance from time to time by the State Government for their own staff.	2700	3400
11 Union territory of Ladakh:	4100	5300
Leh District: Noyama and Nobre Zaskar All other places in the District		
12 Himachal Pradesh		
1) Chamba District		
a) Pangi Tehsil, Following Panchayats and Villages in Bharmour Tehsil: Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tunda Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4100	5300
b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above	4100	5300
c) Jhandru Panchayat in Bhartiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet Proper)	2700	3400
2) Kinnaur District		

a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rupi, Pooh Sub-Division, excluding the Panchayat Areas specified above	4100	5300
b) Entire District other than Areas included in (a) above	4100	5300
3) Kullu District		
a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4100	5300
b) Outer-Saraj (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 Burao of Tehsil Nirmand)	2700	3400
4) Lahaul and Spiti District: Entire area of Lahaul and Spiti	4100	5300
5) Shimla District		
a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chandi-Branda	4100	5300
Dodra-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan	4100	5300
(I) a) Chopal Tehsil b) (i)Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, (ii) Deothi Gram Panchayat of Taklesh Area, (iii) Pargana Barabis, (iv) Kasba Rampur and Ghori Nog of Pargana Rampur of Rampur Tehsil, (II) Shimla Town and its suburbs (Dhalli, Jatog, Kasumpti, Mashobra, Taradevi and Tutu)	2700	3400
(6) Kangra District:		
a) Areas of Bara Bhangal and Chhota Bhangal	4100	5300
(I) Dharamshala Town of Kangra District and the following offices located outside the Municipal limits but included in Dharamshala Town: a) Women's ITI, Dari, b) Mechanical Workshop, Ramnagar,	2700	3400

c) Child Welfare and Town and Country Planning Offices, Sakoh, d) CRSF Office at lower Sakoh, e) Kangra Milk Supply Scheme, Dugiari, f) HRTC Workshop, Sadher, g) Zonal Malaria Office, Dari, h) Forest Corporation Office, Shamnagar, i) Tea Factory, Dari, j) I.P.H. Sub- Division, Dari k) Settlement Office, Shamnagar, l) Binwa Project, Shamnagar, (II) Palampur Town, including HPKV Campus at Palampur and the following offices located outside its municipal limits but included in Palampur Town – a) H.P. Krishi Vishwavidyalaya Campus, b) Cattle Development Office/Jersey Farm, Banuri, c) Sericulture Office/Indo- German Agriculture Workshop/HPPWD Division, Bundla, d) Electrical Sub-Division, Lohna, e) D.P.O. Corporation, Bundla, f) Electrical HPSE Division, Ghuggar		
(7) Mandi District:		
Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil: Bagraa, Chatra, Chhotdhar, Garagushain, Gatoo, Garyas, Janjheli, Jaryar, Johar Kalhani, Kalwan, Kholanal, Loth, Silibagi, Somachan, Thachdhar, Tachi, Thana, Following Panchayats of Dharampur Block: Binga, Kamiah, Saklana, Tanyar and Tarakhola, 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	2700	3400
(8) Sirmaur District: a) Following Panchayats of i) Bani, Bakhali (Pachhad Tehsil), ii) Bharg Bheneri (Paonta Tehsil), iii) Birla (Nahan Tehsil), iv) Dibber (Pachhad Tehsil) and v) Thana Kasoga (Nahan Tehsil) b) Thangiri Tract	2700	3400
(9) Solan District: Mangal Panchayat.	2700	3400
(10) Remaining areas of Himachal Pradesh not included in (1) to (9) above	1000	1200
13 Uttarakhand: Areas under Chamoli, Pithoragarh, Uttarkashi, Rudrapur and Champawat Districts	4100	5300
14 West Bengal: South 24 Parganas District Sunderban Areas (south of Dampier Hodge's line), namely, Bhagatush Khali (Rampura), Kumirmari	1000	1200

(Bagna), Jhinga Khali, Sajnakhali, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgara, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalgaon, Basanti, Kuemari, Kultola, Ghushighata (Kulti)		

Annexure VI

Officer in JM Grade Scale I and MM Grade Scale II who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 5 th Stagnation increment from November 2018 & before	6 th & 7 th Stagnation increment from 01.11.2022
Who were in receipt of 5 th Stagnation increment between December 2018 and October 2020	6 th Stagnation increment from 01.11.2022 and 7 th Stagnation increment 4 years from the date of release of 5 th Stagnation increment
Who are in receipt of 5 th Stagnation increment from November 2020 & after	6 th Stagnation increment from 01.11.2022 or 2 years after receiving the 5 th Stagnation increment, whichever is later and the 7 th stagnation increment two years thereafter

Officer in MM Grade Scale III who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 6 th stagnation increment from November 2018 & before	7 th & 8 th Stagnation increment from 01.11.2022
Who were in receipt of 6 th Stagnation increment between December 2018 and October 2020	7 th Stagnation increment from 01.11.2022 and 8 th Stagnation increment 4 years from the date of release of 6 th Stagnation increment
Who are in receipt of 6 th Stagnation increment from November 2020 & after	7 th Stagnation increment from 01.11.2022 or 2 years after receiving the 6 th Stagnation increment, whichever is later and the 8 th stagnation increment two years thereafter

Officer in SM Grade Scale IV who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 2 nd Stagnation increment between November 2017 and October 2018	4 th Stagnation increment from 01.11.2022 and 5 th Stagnation increment 6 years from the date of release of 2 nd Stagnation increment
Who were in receipt of 2 nd Stagnation increment between December 2018 and October 2020	3 rd Stagnation increment from 01.11.2022 and 4 th Stagnation increment 4 years from the date of release of 2 nd Stagnation increment
Officer in SM Grade Scale V who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who reached maximum in Scale of pay in November 2014 & before	4 th Stagnation increment from 01.11.2022
Who reached maximum in Scale pay of between December 2014 October 2016	3 rd Stagnation increment from 01.11.2022 and 4 th Stagnation increment 2 years from the date of release of 3 rd Stagnation increment

Annexure VI

Officer in JM Grade Scale I and MM Grade Scale II who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 5 th Stagnation increment from November 2018 & before	6 th & 7 th Stagnation increment from 01.11.2022
Who were in receipt of 5 th Stagnation increment between December 2018 and October 2020	6 th Stagnation increment from 01.11.2022 and 7 th Stagnation increment 4 years from the date of release of 5 th Stagnation increment
Who are in receipt of 5 th Stagnation increment from November 2020 & after	6 th Stagnation increment from 01.11.2022 or 2 years after receiving the 5 th Stagnation increment, whichever is later and the 7 th stagnation increment two years thereafter

Officer in MM Grade Scale III who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 6 th Stagnation increment from November 2018 & before	7 th & 8 th Stagnation increment from 01.11.2022
Who were in receipt of 6 th Stagnation increment between December 2018 and October 2020	7 th Stagnation increment from 01.11.2022 and 8 th Stagnation increment 4 years from the date of release of 6 th Stagnation increment
Who are in receipt of 6 th Stagnation increment from November 2020 & after	7 th Stagnation increment from 01.11.2022 or 2 years after receiving the 6 th Stagnation increment, whichever is later and the 8 th stagnation increment two years thereafter

Officer in SM Grade Scale IV who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who were in receipt of 2 nd Stagnation increment between November 2017 and October 2018	4 th Stagnation increment from 01.11.2022 and 5 th Stagnation increment 6 years from the date of release of 2 nd Stagnation increment
Who were in receipt of 2 nd Stagnation increment between December 2018 and October 2020	3 rd Stagnation increment from 01.11.2022 and 4 th Stagnation increment 4 years from the date of release of 2 nd Stagnation increment

Who are in receipt of 2 nd Stagnation increment from November 2020 & after	3 rd Stagnation increment from 01.11.2022 or 2 years after receiving the 2 nd Stagnation increment, whichever is later and the subsequent stagnation increment with frequency of two years thereafter

Officer in SM Grade Scale V who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who reached maximum in Scale of pay in November 2014 & before	4 th Stagnation increment from 01.11.2022
Who reached maximum in Scale of pay between December 2014 & October 2016	3 rd Stagnation increment from 01.11.2022 and 4 th Stagnation increment 2 years from the date of release of 3 rd Stagnation increment
Who reached maximum in Scale of pay between December 2016 & October 2018	2 nd Stagnation increment from 01.11.2022 and 3 rd Stagnation increment 2 years from the date of release of 2 nd Stagnation increment
Who reached maximum in Scale of pay between December 2018 & after	2 nd Stagnation increment 2 years from the date of release of 1 st Stagnation or 01.11.2022, whichever is later and the subsequent stagnation increment with frequency of two years thereafter

Officer in TE Grade Scale VI and Scale VII who were in service as on 01.11.2022	Eligible for the Monetary benefit of Additional Stagnation Increment with effect from
Who reached maximum in Scale of pay in November 2016 & before	3 rd Stagnation increment from 01.11.2022
Who reached maximum in Scale of pay between December 2016 & October 2018	2 nd Stagnation increment from 01.11.2022 and 3 rd Stagnation increment 2 years from the date of release of 2 nd Stagnation increment
Who reached maximum in Scale of pay between December 2018 & October 2020	1 st Stagnation increment from 01.11.2022 and 2 nd Stagnation increment 2 years thereafter
Who reached maximum in Scale of pay between December 2020 & after	1 st Stagnation increment 2 years from the date of reaching of maximum or 01.11.2022, whichever is later and the subsequent stagnation increment with frequency of two years thereafter

INTRODUCTION OF EXECUTIVE POST-CHIEF GENERAL MANAGER IN SCALE-VIII IN THE BANK

In exercise of the powers conferred by section 19 of the Banking companies (Acquisition and Transfer of Undertakings) Act, 1970 and section 19 of the Banking Companies (Acquisition and transfer of undertakings) act 1980 the board of Directors of Union Bank of India after consultation with the Reserve Bank of India and with the previous sanction of the Central Government, Amended the Union bank of India (officers) Service Regulations 1979 and introduction the post of Chief General Manager in Top Executive Grade Scale-VIII, which shall come into force with effect from the date of Publication of this notification in the official Gazette, i.e. 31.03.2020 as under:

As per Regulation-4 sub Regulation (9) of Union Bank of India (Officers) service Regulations 1979:
The Scale of Pay and special allowance for the post of Chief General Manager in top Executive Grade -VIII shall be as under:-

Scale of Pay: Rs 1,03,000-2700/3-1,11,100-2800/1-113900

special Allowance: 11% of Basic Pay plus applicable Dearness Allowance thereon

As per regulation-5, Sub-Regulation(3) (g), other things being equal, the fixed personal pay together with house rent allowance, if any for the post of Chief General Manager in Top Executive Grade Scale-VIII shall be at the rates given in the table below and shall remain frozen for the entire period of service:

Table

Increment Component (Rs)	Dearness Allowance on the Increment Components (Rs)	Total fixed Personal Pay payable where bank's accommodation is provided (Rs.)
(1)	(2)	(3)
2800	305	3105

All other Clauses and Regulations of Union Bank of India (officers) service Regulations, 1979 remain same to the post of Chief General Manager also, Wherever applicable.

REVISION IN PAY AND OTHER ALLOWANCES FOR CHIEF GENERAL MANAGER

Staff circular 7429 dated 29 April 2021

Revision in Pay and other Allowances for Chief General Manager (Scale VIII) level posts in the Bank

Attention is drawn to Staff Circular no. 7325 dated 24.12.2020 vide which the implementation of Joint Note dated 11.11.2020 signed between Indian Banks' Association and various Officers' Associations, was circulated. After approval of the Board, pending amendment to Union Bank of India Officers' Service Regulations, 1979, pay scales & allowances and other terms and conditions of officers from Scale-I to Scale-VII as agreed upon vide Joint Note dated 11.11.2020 were implemented.

Now, we are in receipt of communication no. F.Ho/4/2/2/2015-IR dated 1st April, 2021 from Department of Financial Services (DFS), Ministry of Finance, Government of India directing the Banks for revision of pay scales, allowances and other terms and conditions in the Banks wherever Chief General Manager (Scale VIII) post was introduced.

Board has approved revision of pay scales of Chief General Managers (Scale-VIII) to Rs. 1,66,350/- - 4,400/4 - 1,83,950/-, pending amendment to Union Bank of India Officers' Service Regulations, 1979, with effective from the date of assumption of charge by officers posted thereto and other terms and conditions on the lines

mentioned in the Joint Note dated 11.11.2020, as finalized by the Indian Banks' Association (insofar as they may be applicable to such posts, mutatis mutandis), with effective from the dates mentioned therein.

STAFF CIRCULAR NO. 7450 Date: 07th June, 2021

STAFF CIRCULAR NO.8552 Date: 25.02.2025

PERFORMANCE LINKED INCENTIVE (PLI)

Performance Linked Incentive [PLI] scheme has been introduced for the employees of the Public Sector Banks in terms of 11th Bipartite Settlement/8th Joint Note dated 11.11.2020.

The PLI Scheme will be based on operating profit/net profit of the Bank. The PLI shall be payable to all employees annually over and above the normal salary payable. The PLI matrix shall decide the amount payable to the employees (number of days of pay = Basic + DA) depending on the annual performance of the Bank. All the employees shall get the minimum number of days of pay as incentive depending on where in the matrix the Banks performance fits in, broadly as per matrix as under:

SI No.	YoY Growth in Operating profit	No. of days for which Salary (Basic+DA) shall be paid
1.	<5%	Nil
2.	5% - 10%	5 Days
3.	>10% - 15%	10 Days*
4.	>15%	15 Days*
*3rd and 4th Slabs are payable only if the Bank has net profit. If the bank has growth in operating profit of 5% and more but there is no net profit then minimum 2nd slab of 5 days will be payable.		

Accordingly for financial year 2020-21, based on the financial results, Bank has declared Performance Linked Incentive for 5 days. As such, all the employees who are on the rolls of the Bank as on 31.03.2021 are covered for payment of 5 days salary (Basic + DA) as Performance Linked Incentive for financial year 2020-21. The employees who have exited from the services of the Bank on superannuation/Voluntary retirement/Resignation/death during 01.04.2020 to 31.03.2021 are eligible for incentive on pro-rata basis, for the duration they have worked in the Bank.

The contents of this Circular should be brought to the notice of all concerned.

PERFORMANCE LINKED INCENTIVE (PLI) FOR SENIOR EXECUTIVES

1. Introduction

1.1. Performance Linked Incentive (PLI) scheme has been introduced for the employees of the Public Sector Banks in terms of 11th Bipartite Settlement/8th Joint Note dated 11.11.2020.

1.2. In order to make incentive schemes broad based and to offer an enhanced Performance Linked Incentive (PLI) Scheme to suitably reward and motivate employees for significant value creation for various stakeholders, Department of Financial Services, Ministry of Finance, Government of India vide letter e.F.No. 15/6/2024-BO.I dated November 19, 2024 directed revised scheme for Performance Linked Incentive to Whole Time Directors and Senior Executives of Public Sector Banks.

2. Eligibility

All permanent employees, including lateral hires and officers on deputation, in Scale IV and above shall be eligible.

2.2. The scheme shall come into force from FY 2023-24. However, if the PLI payment for FY 2023-24 is already done, the revised PLI scheme shall be applicable from FY 2024-25.

3. Bank Performance Thresholds 3.1. For any bank to be eligible to operate the PLI Scheme, at least 3 out of the following 4 criteria# have to be met:

(i) RoA positive.

(ii) Net NPA at not more than 1.5% or in case if Net NPA is more than 1.5% then reduction of 25bps or more in opening Net NPA of the financial year.

(iii) Cost to Income Ratio at not more than 50% or in case if the CIR is more than 50% then at least y-o-y improvement in CIR

(iv) CRAR at Min. Regulatory Requirements* +200bps or more.

*excl. any additional requirement due to being D-SIB or G-SIB

(# - Assessment shall be based on the performance of the bank as per its audited figures as on 31st March of the immediately preceding financial year)

4. Performance Evaluation Matrix 4.1. Bank performance shall be evaluated based on an Evaluation Matrix comprising of four equally weighted Evaluation Parameters - Efficiency (25%), Business (25%), Asset Quality (25%) and Financial Inclusion (incl. EASE reforms) (25%).

4.2. The first three parameters are further divided into 12 sub parameters viz., Operating profit to total assets, Return on Risk Weighted Assets (RoRWA), Net Interest Margin (NIM), Cost to Income Ratio (CIR), Current Account and Savings Account Deposit (CASA), Deposit Growth, RAM Advances Growth, Standard Advances Growth, Net NPA to Net Worth, Total SMA to Standard Advances, Recovery and Upgradation ratio and Slippage Ratio thereby capturing important financial indicators.

4.3. The performance evaluation on these sub-parameters shall be made using four different Evaluation Methodologies, defined as under:

(i) **M1:** Captures variance in performance along with impact of base effect (for efficiency related parameters and some other parameters i.e., Operating profit to assets, RoRWA, NIM, CIR, CASA and Net NPA to Net-Worth).

(ii) **M2:** Scoring vis-a-vis SCBs' average performance (for business growth parameters primarily, i.e. Standard Advances, RAM Advances and Deposits growth).

(iii) **M3:** Scoring vis-a-vis PSBs' average performance (for asset quality parameters primarily, i.e. SMA to Standard Advances, Recovery and Upgradation Ratio and Slippage Ratio).

(iv) **M4:** Performance in respect to allocated targets (for financial inclusion and Government sponsored schemes-based parameters, i.e. PMSVANidhi, PMMY, Housing, Education, Stand-up India, Agri Infra Fund, PM Surya Char Bijli Yojana, KCC, etc.) 4.4. The details of Evaluation Matrix, Evaluation Parameters and Evaluation Methodology are given at **Annexures I, II and III** respectively.

5. Ceiling & Incentive Structure 5.1. The PLI Ceiling for each category shall be as follows:

5.2. PLI shall be paid to the eligible officers as per the 'Maximum Permissible PLI Chart' (mentioned below). Maximum permissible PLI shall be calculated as a function of Bank's overall performance score, Individual's performance and the maximum permissible ceiling in the scale of the executive.

5.3. Maximum Permissible PLI Chart is mentioned below:

Grade	PLI ceiling as % of annual basic pay
Scale VII and Scale VIII	90%
Scale V and Scale VI	80%
Scale IV	70%

UNION BANK OF INDIA OFFICER EMPLOYEES' (CONDUCT) REGULATIONS, 1976

In exercise of the powers conferred by section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Union Bank of India in consultation with the Reserve Bank and with the previous sanction of the Central Government hereby makes the following Regulations, namely:-

1. SHORT TITLE, COMMENCEMENT AND APPLICATION

- (1) These Regulations may be called Union Bank of India Officer Employees' (Conduct) Regulations, 1976.
- (2) They shall come into force on 1st October, 1976.
- (3) They shall apply to all Officer Employees of the Bank, recruited in India whether working in India or outside India but shall not apply to :-
 - (i) The Chairman of the Bank;
 - (ii) The Managing Director of the Bank;
 - (iii) Any whole time Director, if any;
 - (iv) Those who are in casual employment or paid from the contingencies;
 - (v) Award Staff.

2. DEFINITIONS

In these Regulations unless the context otherwise requires:-

- (a) "Act" means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970);
- (b) "Award Staff" means the persons covered by the "award" as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955);
- (c) "Bank" means Union Bank of India;
- (d) "Board" means the Board of Directors of the Bank;
- (e) "Competent Authority" means the authority appointed by the Board for the purposes of these Regulations;
- (f) "Family" means -
 - (i) In the case of male Officer-Employee his wife, whether residing with him or not, but does not include a legally separated wife and in the case of a woman Officer Employee her husband, whether residing with her or not, but does not include a legally separated husband.
 - (ii) Children or step-children of the Officer Employee, whether residing with the Officer Employee or not, and wholly dependent on such 2 Officer Employee but does not include children or step-children of whose custody the Officer Employee has been deprived of by or under any law; and
 - (iii) Any other person related to, by blood or marriage, to the Officer employee or to his spouse and wholly dependent upon such Officer Employee;
- (g) "Government" means the Central Government;
- (h) "Managing Director" means the Managing Director of the Bank;
- (i) "Officer Employee" means a person who holds a supervisory, administrative or managerial post in the Bank or any other person who has been appointed and is functioning as an Officer of the Bank, by whatever designation called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government undertaking or any other Public Sector Bank or the Reserve Bank of India or any other Organization but shall not include casual, work charged or contingent staff or the Award Staff;
- (j) "Public Sector Bank" means -
 - (i) a corresponding new Bank specified in the First Schedule to the Act;

Classification: Confidential

- (ii) a corresponding new Bank specified in First Schedule to the Banking Companies (A&T of Undertakings) Act, 1980;
- (iii) the State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955);
- (iv) a subsidiary Bank constituted under the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959), and
- (v) any other Bank which the Central Government may determine to be a Public Sector Bank for the purpose of these Regulations, having regard to its manner of incorporation.

3. GENERAL

- (1) Every Officer Employee shall, at all times take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee.
- (2) Every Officer Employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations.
- (3) No Officer Employee shall, in the performance of his official duties or in the exercise of powers conferred on him, act otherwise than in his best judgment except when he is acting under the direction of his official superior.

Provided wherever such directions are oral in nature and same shall be confirmed in writing by his superior official.

- (4) Every Officer Employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

4. OBSERVANCE OF SECRECY

Every Officer Employee shall maintain the strictest secrecy regarding the Bank's affairs and the affairs of its constituents and shall not divulge directly or indirectly any information of a confidential nature either to a member of the public or to an outside agency or to any other employee of the Bank not entitled to such information unless –

- (i) divulging of such information is in accordance with the law or in accordance with the practices and usages customary amongst Banks;
- (ii) he is compelled to divulge such information by judicial or other authority;
- (iii) instructed to do so by a superior Officer in the discharge of his duties.

5. EMPLOYMENT OF MEMBER OF FAMILY OF BANK OFFICERS IN FIRMS ENJOYING THE BANK'S CLIENTAGE AND GRANT OF FACILITIES TO SUCH CONCERNS

- 1) No Officer Employee shall use his position or influence directly or indirectly to secure employment for any person related, whether by blood or marriage to the employee or to the employees' wife or husband, whether such a person is dependent on the employee or not.
- 2) No Officer Employee shall, except with the prior permission of the Competent Authority permit his son, daughter or any other member of his family to accept employment in any private undertaking with which he has official dealings of in any other undertaking having to his knowledge official dealings with the Bank:

Provided that where the acceptance of the employment cannot await prior permission of the Competent Authority or is otherwise considered urgent the matter shall be reported to the Competent Authority within three months from the date of receipt of offer of employment and the employment may be accepted provisionally subject to the permission of the Competent Authority.

- 3) No Officer Employee shall, in the discharge of his official duties, knowingly grant or authorize the grant of any advance or Banking facilities to or enter into or authorize entering into by or on behalf of the Bank any contract, agreement, arrangement or proposal in any matter or give or sanction any contract or loan to any undertaking or under that person or if he or any member of his family is employed in that undertaking or under that person or if he or any member of his family has interests in such matters or contracts in any other manner and the Officer Employee shall refer every such matter or contract or loan to his superior Officer and the matter or contract or loan shall thereafter be disposed of accordingly to the instructions of the authority to whom such reference is made.

EXPLANATION: A person is not deemed to have any interest in an undertaking for the purpose of the Sub-Regulation, if he is only a shareholder having not more than 2 per cent of the paid up capital of the undertaking in his name.

6. TAKING UP OUTSIDE EMPLOYMENT

- (1) No Officer Employee shall, except with the previous sanction of the Bank, engage directly or indirectly in any trade or business or undertake any other employment:

Provided that an Officer Employee may, without such sanction, undertake honorary work of a social or charitable nature or occasional work of a literary, artistic, scientific, professional, cultural, educational, religious or social character, subject to the condition that his official duties do not thereby suffer; but he shall not undertake, or shall discontinue such work if so directed by the Competent Authority after recording reasons for the same.

EXPLANATION: Canvassing by an Officer Employee in support of the business of insurance agency or commission agency, owned or managed by a member of his family shall be deemed to be a breach of this Sub-Regulation.

- (2) Every Officer Employee shall report to the Bank if any member of his family is engaged in a trade or business or owns or manages an insurance agency or commission agency.
- (3) No Officer Employee shall, without the previous sanction of the Bank, except in the discharge of his official duties, take part in the registration, promotion or management of any bank or other company which is required to be registered under the Companies Act, 1956 (1 of 1956) or any other law for the time being in force or any Cooperative Society for commercial purposes :
Provided that an Officer Employee may take part in registration, promotion or management of a Co-operative Society registered under the Co-operative Societies Act, 1912 (2 of 1912) or any other law for the time being in force, or of a literary, scientific or charitable society registered under the Societies Registration Act, 1860 (21 of 1860) or any corresponding law in force.
- (4) Officer Employee shall accept any payment in the form of fee, remuneration, honorarium and the like in cash or kind for any work done by him for any public body or any private person without the sanction of the Competent Authority.
- (5) No Officer Employee shall act as an agent of, or canvass business in favor of, an Insurance Company or Corporations in his individual capacity.

7. CONTRIBUTION TO NEWSPAPERS, RADIO ETC.

- (1) No Officer Employee shall, except with the previous sanction of the Competent Authority, own wholly or in part or conduct or participate in the editing or management of any newspaper or any other periodical publication.
- (2) No Officer Employee shall except with the previous sanction of the Competent Authority or except in the bonafide discharge of his duties participate in radio broadcast or contribute any article or write any

letter either in his own name or anonymously or in the name of any other person to any newspaper or periodical or make public, or publish or cause to be published or pass on to others any documents, papers or information which may come into his possession in his official capacity.

- (3) No Officer Employee shall except with the previous sanction of the Competent Authority publish or cause to be published any book or any similar printed matter of which he is the author or not or deliver talk or lecture in public meetings or otherwise:
 - a. Provided that no such sanction is, however, required if such broadcast or contribution or publication is of a purely literary, artistic, scientific, professional, cultural, educational, religious or social character.

8. DEMONSTRATIONS :

No Officer Employee shall engage himself or participate in any demonstration which is prejudicial to the interest of the sovereignty and integrity of India, the security of the State, friendly relations with foreign States, public order, decency or morality, or which involves contempt of court, defamation or Incitement to an offence.

9. JOINING OF ASSOCIATION PREJUDICIAL TO INTERESTS OF THE COUNTRY

No Officer Employee shall join, or continue to be a member of an association, the objects or activities of which are prejudicial to the interests of the sovereignty and integrity of India or public order or morality.

10. GIVING EVIDENCE:

- (1) Save as provided in Sub-Regulation(3) no Officer Employee shall, except with the previous approval of the Competent Authority, give evidence in connection with any enquiry conducted by any person, committee or authority.
- (2) Where any approval has been accorded under Sub-Regulation (1), no Officer Employee giving such evidence shall criticize the policy or any action of the Government or of a State Government or of the Bank.
- (3) Nothing in this Regulation shall apply to any evidence given:-
 - a) at an enquiry before an authority appointed by the Government, State Government, Parliament or a State Legislature; or
 - b) in any judicial enquiry; or
 - c) at any departmental enquiry ordered by the Competent Authority.

11. PUBLIC DEMONSTRATIONS IN HONOUR OF BANK OFFICERS :

- (1) No Officer Employee shall, except with the previous sanction of the Competent Authority, receive any complimentary or valedictory address or accept any testimonial or attend any meeting or entertainment held in his honour, or in the honour of any other employee of the Bank:
Provided that nothing in this Sub-Regulation shall apply to –
 - a) a farewell entertainment of a substantially private and informal character held in honour of the officer employee or any other employee of the Bank on the occasion of his retirement or transfer or any person who has recently quit the service of the Bank; and
 - b) the acceptance of simple and inexpensive entertainment arranged by association or employees of the Bank.
- (2) (a) No Officer employee shall either directly or indirectly exercise pressure or influence on any employee of the bank to induce or compel him to subscribe towards any farewell entertainment.

(b) No Officer employee shall collect subscription for farewell entertainment from any intermediate or lower grade employee for the entertainment of any employee belonging to any higher grade.

12. SEEKING TO INFLUENCE

No Officer Employee shall bring or attempt to bring any political or other outside influence to bear upon any superior authority to further his interests in respect of matters pertaining to his service under the Bank.

13. ABSENCE FROM DUTY

- (1) No Officer Employee shall absent himself from his duty or be late in attending office or leave the station without having first obtained the permission of the Competent Authority:

Provided that in the case of unavoidable circumstances where availing of prior permission is not possible or is difficult, such permission may be obtained later subject to the satisfaction of the Competent Authority that such a permission could not have been obtained.

- (2) No Officer Employee shall ordinarily absent himself in case of sickness or accident without submitting a proper medical certificate:

Provided that in the case of temporary indisposition or sickness of a casual nature, the production of a medical certificate may, at the absolute discretion of the Competent Authority, be dispensed with.

14. ACCEPTANCE OF GIFTS

- (1) Save as otherwise provided in these Regulations, no Officer Employee shall accept or permit any member of his family or any person acting on his behalf to accept any gift.

EXPLANATION: The expression "gift" shall include free transport, boarding, lodging or other service or any other pecuniary advantage when provided by any person other than a near relative or a personal friend having no official dealings with the Officer Employee.

Note: A casual meal, lift or other social hospitality shall not be deemed to be a gift.

- (2) On occasions such as marriages, anniversaries, funerals or religious functions when the making of gifts is in conformity with the prevailing religious or social practice, an Officer Employee may accept gifts from his near relatives but he shall make a report to the Competent Authority if the value of the gifts exceeds Rs.500/-.
- (3) On such occasions as specified in Sub-Regulation (2) an Officer Employee may also accept gifts from his personal friends having no official dealings with him but he shall make a report to the Competent Authority if the value of such gifts exceeds Rs.200/-.
- (4) In any other case, the Officer Employee shall not accept any gifts without the sanction of the Competent Authority if the value of the gifts exceeds Rs.75/-.

Provided that when more than one gift has been received from the same person or concern within a period of 12 months, the matter shall be reported to the Competent Authority if the aggregate value thereof exceeds Rs.500/-

Note: As a normal practice an Officer Employee shall not accept any gift from any person or institution having official dealings with the Officer Employee.

(5) No Officer Employee shall

- A. Give or take or abet the giving or taking of dowry; or
- B. demand, directly or indirectly, from the parents or guardians of the bride or bridegroom as the case may be, any dowry.

Explanation: For the purposes of this Regulation, 'Dowry' has the same meaning as in the Dowry prohibition Act, 1961, (28 of 1961).

15. LENDINGS AND BORROWINGS

No Officer Employee shall, in his individual capacity –

- i. borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the Bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the Bank;
- ii. buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase of scrips or delivery in the case of a sale;
- iii. incur debts at a race meeting;
- iv. lend money in private capacity to a constituent of the Bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and
- v. guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify in such capacity another person from loss except with the previous permission of the Competent Authority.

Provided that an Officer Employee may, give to or accept from a relative or personal friend a purely temporary loan of a small amount free of interest, or operate a credit account with a bonafide tradesman or make an advance of pay to his private employee.

Provided further that an Officer Employee may obtain a loan from a Co-operative Credit Society of which he is a member or stands as a surety in respect of loan taken by another member from a Cooperative Credit Society of which he is a member.

16. ADVANCE DRAWAL OF SALARY:

No Officer Employee shall draw his salary in advance or overdraw his account with the Bank against security or otherwise, without the previous sanction of the Competent Authority.

17. SUBSCRIPTIONS

No Officer Employee shall, except with the previous sanction of the Competent Authority, ask for or accept contribution to or otherwise associate himself with the raising of any funds or other collections in cash or in kind in pursuance of any objective whatsoever.

18. SPECULATION IN STOCKS AND SHARES AND INVESTMENTS

No Officer Employee shall speculate in any stock, share or securities or commodities or valuables of any descriptions or shall make investments which are likely to embarrass or influence him in the discharge of his duties: Provided that nothing in this Regulation shall be deemed to prohibit an Officer Employee from making a bonafide investment of his own funds in such securities as he may wish to buy.

Note: Frequent purchase or sale or both of shares or securities or other investments shall be deemed to be speculation for the purpose of this Regulation.

19. INDEBTEDNESS

19. An Officer Employee shall so manage his private affairs as to avoid habitual indebtedness or insolvency. An Officer Employee against whom any legal proceedings are instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank.

20. MOVABLE, IMMOVABLE AND VALUABLE PROPERTY

20. 1) Every Officer Employee, on his first appointment, and every other employee of the Bank, on promotion to a post of an Officer Employee in the Bank, shall submit a return of his assets and liabilities giving full particulars regarding –

- a) the immovable property inherited by him or owned or acquired by him or held by him on lease or mortgage, either in his name or in the name of any member of his family or in the name of any other person;
- b) shares, debentures and cash including Bank deposits inherited by him or similarly owned or acquired or held by him;
- c) other movable property inherited by him or similarly owned or acquired or held by him; and
- d) debts and other liabilities incurred by him directly or indirectly; Provided that in the case of an Officer Employee who is already in service in the Bank on the date these Regulations come into force, shall submit a return in terms of this Regulation within three months of coming into force of these Regulations, the return being with reference to the assets and liabilities as enumerated above of the Officer Employee on the date these Regulations come into force.

2) Every Officer employee shall, every year submit a return of his movable, immovable and valuable property including liquid assets like shares, debentures as on 31st March of that year to the bank, before the 30th day of June of that year.

3) No Officer Employee shall except with the previous knowledge of the Competent Authority acquire or dispose of any immovable property by lease, mortgage, purchase, sale, gift or otherwise either in his own name or in the name of any member of his family;

Provided that the previous sanction of the Competent Authority shall be obtained by the Officer Employee if any such transaction is:-

- (a) with a person having official dealings with the Officer Employee;
- (b) otherwise than through a regular or reputed dealer.

4) Every Officer Employee shall report to the Competent Authority every transaction concerning movable property owned or held by him either in his name or in the name of a member of his family if the value of such a property exceeds Rs.25,000/-.

Provided that the previous sanction of the Competent Authority shall be obtained if any such transaction is –

- (a) with a person having official dealings with the Officer Employee, or
- (b) otherwise than through a regular or reputed dealer.

5) The Bank may at any time, by general or special order, require an Officer Employee to furnish within a period to be specified in the order a full and complete statement of such movable or immovable property held or acquired by him or on his behalf or by any member of his family as may be specified in the order.

Such a statement shall, if so required by the Bank, include the details of the means by which the sources from which such property was acquired.

21. VINDICATION OF ACTS AND CHARACTER OF AN OFFICER EMPLOYEE

No Officer Employee shall, except with the previous sanction of the Bank, have recourse to any court or to the press for the vindication of any official act which has been the subject matter of adverse criticism or an attack of a defamatory character;

Provided that nothing in this Regulation shall be deemed to prohibit an employee from vindicating his private character or any act done by him in his private capacity and where any action for vindicating his private character or any act done by him in private capacity is taken, the Officer Employee shall submit a report to his immediate superior within a period of 3 months from the day such action is taken by him.

22. RESTRICTIONS REGARDING MARRIAGE

- (i) i No Officer Employee shall enter into, or contract, a marriage with a person having a spouse living and
- ii. no Officer Employee, having a spouse living, shall enter into, or contract, a marriage with any person:

Provided that the Bank may permit an Officer Employee to enter into, or contract, any such marriage as is referred to in clause i. Or clause ii. If it is satisfied that –

- (a) such marriage is permissible under the personal law applicable to such Officer Employee and the other party to the marriage; and
 - (b) there are other grounds for so doing.
- (2) An Officer Employee who has married or marries a person other than of Indian Nationality shall forthwith intimate the fact to the Bank.

23. CONSUMPTION OF INTOXICATING DRINKS AND DRUGS

An Officer Employee shall:

- a) strictly abide by any law relating to intoxicating drinks or drug in force in any area in which he may happen to be for the time being;
- b) not be under the influence of any intoxicating drink or drug during the course of his duty and shall also take due care that the performance of his duties at any time is not affected in any way by the influence of such drink or drug;
- c) refrain from consuming any intoxicating drink or drug in a public place;
- d) not appear in a public place in a State of intoxication;
- e) not use any intoxicating drink or drug to excess;

EXPLANATION : For the purpose of this rule “Public Place” means any place or premises (including clubs, even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, conveyance) to which the public have or are permitted to have access, whether on payment or otherwise.

24. ACTS OF MISCONDUCT :

A breach of any of the provisions of these Regulations shall be deemed to constitute a misconduct punishable under the Union Bank of India Officer Employees’ (Discipline & Appeal) Regulations, 1976.

24A. PROHIBITION OF SEXUAL HARASSMENT OF WORKING WOMEN:

- (1) No Officer employee shall indulge in any act of sexual harassment of any woman at her work place.
- (2) Every Officer Employee who is in-charge of a workplace shall take appropriate steps to prevent sexual harassment to any woman at such workplace.

Explanation: For the purpose of this regulation, "Sexual harassment" includes such unwelcome sexually determined behaviour (whether directly or otherwise) as –

- a) physical contact and advances;
- b) a demand or request for sexual favours;
- c) sexually coloured remarks;
- d) showing pornography; or
- e) any other unwelcome physical, verbal or non-verbal; conduct of a sexual nature.

25. INTERPRETATION

If any question arises as to the application or interpretation of any of these Regulations, it shall be referred to the Board for its decision.

26. REPEAL AND SAVING

- (1) Every rule, Regulation, bye-law or every provision in any agreement or resolution corresponding to any of the Regulations herein contained and in force immediately before the commencement of these Regulations and applicable to the Officer Employees to whom these Regulations are applicable is hereby repealed;
- (2) Notwithstanding such repeal any order made or action taken under the provisions so repealed shall be deemed to be made or taken under the corresponding provisions of these Regulations.

UNION BANK OF INDIA OFFICER EMPLOYEES' (DISCIPLINE AND APPEAL) REGULATIONS, 1976

In exercise of the powers conferred by section 19 of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970), the Board of Directors of Union Bank of India in consultation with the Reserve Bank and with the previous sanction of the Central Government hereby makes the following Regulations, namely:-

1. SHORT TITLE AND COMMENCEMENT:

- (1) These Regulations may be called Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976.
- (2) They shall come into force on 1st October, 1976.

2. APPLICATION:

These Regulations shall apply to all Officer Employees of the Bank, but shall not apply to:-

- (i) the Chairman of the Bank;
- (ii) the Managing Director;
- (iii) any whole time Director, if any;
- (iv) those who are in casual employment or paid from the contingencies;
- (v) the Award Staff; and
- (vi) the Officers on contract.

3. DEFINITIONS:

In these Regulations, unless the context otherwise requires:-

- (a) "Act" means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970);
- (b) "Appellate Authority" means the authority specified in the Schedule to dispose of appeals;
- (c) "Award Staff" means the persons covered by the "Award" as defined in the Industrial Disputes (Banking Companies) Decision Act, 1955 (41 of 1955);
- (d) "Bank" means Union Bank of India;
- (e) "Board" means the Board of Directors of the Bank;
- (f) "Competent Authority" means the authority appointed by the Board for the purpose of these Regulations;
- (g) "Disciplinary Authority" means the authority specified in the Schedule which is competent to impose on an Officer Employee any of the penalties specified in Regulation 4.
- (h) "Government" means the Central Government;
- (i) "Managing Director" means the Managing Director of the Bank;
- (j) "Officer Employee" means a person who holds a supervisory, administrative or managerial post in the Bank or any other person who has been appointed and is functioning as an Officer of the Bank, by whatever designation called and includes a person whose services are temporarily placed at the disposal of the Central Government or a State Government or any other Government Undertaking or any other Public Sector Bank or the Reserve Bank of India or any other organisation, but shall not include casual, work charged or contingent staff or the Award Staff;
- (k) "Public Financial Institutions" means –
 - (i) the Industrial Credit and Investment Corporation of India Limited; a Company owned and registered under the Companies Act, 1956 (1 of 1956);
 - (ii) the Industrial Finance Corporation of India established under Section 3 of the Industrial Finance Corporation Act, 1948 (15 of 1948);
 - (iii) the Industrial Development Bank of India established under Section 30 of the Industrial Development Bank of India Act, 1964 (18 of 1964);

- (iv) the Life Insurance Corporation of India established under Section 3 of the Life Insurance Corporation Act, 1956 (31 of 1956);
 - (v) the Unit Trust of India established under Section of the Unit Trust of India Act, 1963 (52 of 1963);
 - (vi) any other Financial Institution which is declared by the Central Government by notification to be a Public Financial Institution;
- (l) "Public Sector Bank" means –
- (i) a corresponding new Bank specified in the First Schedule to the Act;
 - (ii) a corresponding new Bank specified in First Schedule to the Banking Companies (A&T Undertakings) Act, 1980.
 - (iii) the State Bank of India constituted under the State Bank of India Act, 1955 (23 of 1955);
 - (iv) a Subsidiary Bank constituted under the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959); and
 - (v) any other Bank which the Central Government may determine to be a Public Sector Bank for the purpose of these Regulations having regard to its manner of incorporation;
- (m) "Public Servant" means a person as defined as public servant in Section 21 of the India Penal Code (45 of 1860);
- (n) "Reviewing Authority" means the authority specified in the Schedule;
- (o) "Schedule" means the Schedule appended to these Regulations.

4. PENALTIES:

The following are the penalties which may be imposed on an Officer Employee, for acts of misconduct or for any other good and sufficient reasons:

Minor penalties

- (a) Censure;
- (b) Withholding of increments of pay with or without cumulative effect;
- (c) Withholding of promotion;
- (d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence or breach of orders;
- (e) Reduction to a lower stage in the time scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the Officer's pension;

Major Penalties

- (f) Save as provided for in (e) above reduction to a lower stage in the time scale of pay for a specified period, with further directions as to whether or not the Officer will earn increments of pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;
- (g) Reduction to a lower grade or post, or to a lower stage in a time scale;
- (h) Compulsory retirement;
- (i) Removal from service which shall not be a disqualification for future employment;
- (j) Dismissal which shall ordinarily be a disqualification for future employment.

Explanation:-

The following shall not amount to a penalty within the meaning of this Regulation namely:-

- (i) withholding of one or more increments of any Officer Employee on account of his failure to pass a prescribed departmental test or examination in accordance with the terms of appointment to the post which he holds;
- (ii) stoppage of pay of an Officer Employee at the efficiency bar in a time scale, on the ground of his unfitness to cross the bar;

- (iii) non-promotion, whether in an officiating capacity or otherwise, of an Officer Employee, to a higher grade or post for which he may be eligible for consideration but for which he is found unsuitable after consideration of his case;
- (iv) reversion to a lower grade or post, of an Officer Employee officiating in a higher grade or post, on the ground that he is considered, after trial, to be unsuitable for such higher grade or post, or on administrative grounds unconnected with his conduct;
- (v) reversion to his previous grade or post, of an Officer Employee appointed on probation to another grade or post, during or at the end of the period of probation, in accordance with the terms of his appointment or rules or orders governing such probation,
- (vi) reversion of an Officer Employee to his parent organisation in case he had come on deputation;
- (vii) termination of the service –
 - (a) of an Officer Employee appointed on probation, during or at the end of the period of probation, in accordance with the terms of his appointment, or the rules or orders governing such probation.
 - (b) of an Officer Employee appointed in a temporary capacity otherwise than under a contract or agreement, on the expiration of the period for which he was appointed, or earlier in accordance with the terms of his appointment;
 - (c) of an Officer Employee appointed under a contract or agreement, in accordance with the terms of such contract or agreement; and
 - (d) of an Officer Employee on abolition of post;
- (viii) retirement of an Officer Employee on his attaining the age of superannuation in accordance with the rules and orders governing such superannuation;
- (ix) termination of employment of a permanent Officer Employee by giving 3 months' notice or on payment of 3 months' pay and allowances in lieu of notice;
- (x) termination of employment of an Officer Employee on medical grounds, if he is declared unfit to continue in Bank's service by the Bank's Medical Officer.

5. AUTHORITY TO INSTITUTE DISCIPLINARY PROCEEDINGS AND IMPOSE PENALTIES:

- (1) The Managing Director or any other authority **empowered by him by general or special order** may institute or direct the Disciplinary Authority to institute disciplinary proceedings against an Officer Employee of the Bank.
- (2) The Disciplinary Authority may himself institutes disciplinary proceedings.
- (3) The Disciplinary Authority or any Authority higher than it, may impose any of the penalties specified in Regulation 4 on any Officer Employee.

6. PROCEDURE FOR IMPOSING MAJOR PENALTIES:

- (1) No order imposing any of the major penalties specified in clauses (f), (g), (h), (i) and (j) of Regulation 4 shall be made except after an inquiry is held in accordance with this Regulation.
- (2) Whenever the Disciplinary Authority is of the opinion that there are grounds for inquiring into the truth of any imputation of misconduct or misbehaviour against an Officer Employee, it may itself inquire into, or appoint any other person who is, or has been public servant (hereinafter referred to as Inquiring Authority) to inquire into the truth thereof.

Explanation: When the Disciplinary Authority itself hold the inquiry any reference in sub-regulation (8) to Sub-Regulation (21) to the Inquiring Authority shall be construed as a reference to Disciplinary Authority.

- (3) Where it is proposed to hold an inquiry, the Disciplinary Authority shall frame definite and distinct charges on the basis of the allegations against the Officer Employee and the Articles of Charge, together with a Statement of the allegations, list of documents and list of witnesses along with copy of statement of witnesses, if any, on which they are based, shall be communicated in writing to the Officer Employee, who shall be required to submit, within such time as may be specified by the Disciplinary Authority (not

exceeding 15 days) or within such extended time as may be granted by the said Authority, a written statement of his defence.

“Provided that wherever it is not possible to furnish the copies of documents, Disciplinary Authority shall allow the officer employee inspection of such documents within a time specified in this behalf;

- (4) On receipt of the written statement of the Officer Employee, or if no such statement is received within the time specified, an inquiry may be held by the Disciplinary Authority itself, or if it considers it necessary to do so appoint under Sub-Regulation (2), an Inquiring Authority for the purpose;

Provided that it may not be necessary to hold an inquiry in respect of the Articles of Charge admitted by the Officer Employee in his written statement but shall be necessary to record its findings on each such charge.

- (5) The Disciplinary Authority shall, where it is not the Inquiring Authority, forward to the Inquiring Authority:-

- (i) a copy of the Articles of Charge and Statements of Imputations of misconduct or misbehaviour;
- (ii) a copy of the written statement of defence, if any, submitted by the Officer Employee;
- (iii) a list of documents by which and list of witnesses by whom the Articles of Charge are proposed to be substantiated;
- (iv) a copy of statements of the witnesses, if any;
- (v) evidence proving the delivery of Articles of Charge under Sub-Regulation (3);
- (vi) a copy of the order appointing the “Presenting Officer” in terms of Sub-Regulation (6).

- (6) Where the Disciplinary Authority itself inquires or appoints an Inquiring Authority for holding an inquiry, it may, by an order, appoint a public servant to be known as the “Presenting Officer” to present on its behalf the case in support of the Articles of Charge.
- (7) The Officer Employee may take the assistance of any other Officer Employee but may not engage a Legal Practitioner for the purpose unless the Presenting Officer; appointed by the Disciplinary Authority is a Legal Practitioner or the Disciplinary Authority, having regard to the circumstances of the case so permits.

NOTE: The Officer Employee shall not take the assistance of any other Officer Employee who has two pending disciplinary cases on hand in which he has to give assistance.

- (8) (a) The Inquiring Authority shall by notice in writing specify the day on which the Officer Employee shall appear in person before the Inquiring Authority.
- (b) On the date fixed by the Inquiring Authority, the Officer Employee shall appear before the Inquiring Authority at the time, place and date specified in the notice.
- (c) The Inquiring Authority shall ask the Officer Employee whether he pleads guilty or has any defence to make and if he pleads guilty to any of the Articles of Charge, the Inquiring Authority shall record the plea, sign the record and obtain the Signature of the Officer Employee concerned thereon.
- (d) The Inquiring Authority shall return a finding of guilt in respect of those Articles of Charge to which the Officer Employee concerned pleads guilty.
- (9) If the Officer Employee does not plead guilty, the Inquiring Authority shall adjourn the case to a later date not exceeding 30 days or within such extended time as may be granted by the Inquiring Authority.
- (10) The Inquiring Authority while adjourning the case as in sub-regulation (9), shall also record by an order that the officer employee may for the purpose of preparing defence.

- (i) complete inspection of the documents as in the list furnished to him immediately and in any case not exceeding 5 days from the date of such order if he had not done so earlier as provided for in the provision to sub-regulation(3);
- (ii) submit a list of documents and witnesses that he wants for the inquiry;
- (iii) give notice within ten days of the order or within such further time not exceeding ten days as the Inquiring Authority may allow for the discovery or production of the documents referred to in item (ii).

Note: The relevancy of the documents and the examination of the witnesses referred to in item (ii) shall be given by the officer employee concerned.

- (11) The Inquiring Authority shall, on receipt of the notice for the discovery or production of the documents, forward the same or copies thereof to the authority in whose custody or possession the documents are kept with a requisition for the production of the documents on such date as may be specified.
- (12) On the receipt of the requisition under Sub-regulation (11), the authority having the custody or possession of the requisitioned documents, shall arrange to produce the same before the Inquiring Authority on the date, place and time specified in the requisition:
Provided that the authority having the custody or possession of the requisitioned documents may claim privilege the production of such documents will be against the public interest or the interest of the Bank. In that event, it shall inform the Inquiring Authority accordingly.
- (13) On the date fixed for the inquiry, the oral and documentary evidence by which the Articles of Charge are proposed to be proved shall be produced by or on behalf of the Disciplinary Authority. The witnesses produced by the Presenting Officer shall be examined by the Presenting Officer and may be cross-examined by or on behalf of the Officer Employee. The Presenting Officer shall be entitled to re-examine his witnesses on any points on which they have been cross-examined, but not on a new matter, without the leave of the Inquiring Authority. The Inquiring Authority may also put such questions to the witnesses as it thinks fit.
- (14) Before the close of the case, in support of the charges, the Inquiring Authority may, in its discretion, allow the Presenting Officer to produce evidence not included in the charge sheet or may itself call for new evidence or recall or re-examine any witness. In such the Officer Employee shall be given opportunity to inspect the documentary evidence before it is taken on record, or to cross-examine a witness, who has been so summoned. The Inquiring Authority may also allow the Officer Employee to produce new evidence if it is of the opinion that the production of such evidence is necessary in the interest of justice.
- (15) When the case in support of the charges is closed, the Officer Employee may be required to state his defence, orally or in writing, as he may prefer. If the defence is made orally, it shall be recorded, and the Officer Employee shall be required to sign the record. In either case, a copy of the statement of defence shall be given to the Presenting Officer, if any, appointed.
- (16) The evidence on behalf of the Officer Employee shall then be produced. The Officer Employee may examine himself in his own behalf, if he so prefers. The witness produced by the Officer Employee shall then be examined by the Officer Employee and may be cross-examined by the Presenting Officer. The Officer Employee shall be entitled to re-examine any of his witnesses on any points on which they have been cross-examined, but not on any new matter without he leaves of the Inquiring Authority.
- (17) The Inquiring Authority may, after the Officer Employee closes his evidence, and shall, if the Officer Employee has not got himself examined, generally question him on the circumstances appearing against him in the evidence for the purpose of enabling the Officer Employee to explain any circumstances appearing in the evidence against him.
- (18) The Inquiring Authority may after the completion of the production of evidence, hear the Presenting Officer, if any; appointed and the Officer Employee, or permit them to file written briefs of their respective case within 15 days of the date of completion of the production of evidence if they so desire.

(19) If the Officer Employee does not submit the written statement of defence referred in Sub-Regulation (3) on or before the date specified for the purpose or does not appear in person, or through the Assisting Officer or otherwise fails or refuses to comply with any of the provisions of these Regulation, the Inquiring Authority may hold the inquiry ex-parte.

(20) Whenever any Inquiring Authority, after having heard and recorded the whole or any part of the evidence in any inquiry ceases to exercise jurisdiction therein, and is succeeded by another Inquiring Authority which has, and which exercises, such jurisdiction, the Inquiring Authority so succeeding may act on the evidence so recorded by its predecessor, or partly recorded by its predecessor and partly recorded by itself.

Provided that if the succeeding Inquiring Authority is of the opinion that further examination of any of the witnesses whose evidence has already been recorded is necessary in the interest of justice, it may recall, examine, cross-examine and re-examine any such witnesses as herein before provided.

(21) (i) On the conclusion of the inquiry the Inquiring Authority shall prepare a report which shall contain the following:

- (a) a gist of the Articles of Charge and Statement of the Imputations of misconduct or misbehaviour;
- (b) a gist of the defence of the Officer Employee in respect of each Articles of Charge;
- (c) an assessment of the evidence in respect of each Articles of Charge;
- (d) the findings on each Articles of Charge and the reasons therefor.

Explanation – If, in the opinion of the Inquiring Authority, the proceedings of the inquiry establish any Articles of Charge different from the original Articles of Charge, it may record its finding on such article of charge:

Provided that the findings on such Articles of Charge shall not be recorded unless the Officer Employee has either admitted the facts on which such Articles of Charge is based or has had a reasonable opportunity of defending himself against such Article of Charge.

(ii) The Inquiring Authority, where it is not itself the Disciplinary Authority, shall forward to the Disciplinary Authority the records of inquiry which shall include –

- (a) the report of the inquiry prepared it under clause (i);
- (b) the written statement of defence, if any, submitted by the Officer Employee referred to in Sub-regulation (15);
- (c) the oral and documentary evidence produced in the course of the inquiry;
- (d) written briefs referred to in Sub-Regulation (18), if any; and
- (e) the orders, if any, made by the Disciplinary Authority and the Inquiring Authority in regard to the inquiry.

7. ACTION ON THE INQUIRY REPORT:

- (1) The Disciplinary Authority, if it is not itself the Inquiring Authority, may, for reasons to be recorded by it in writing, remit the case to the Inquiring Authority for fresh or further inquiry and report and the Inquiring Authority shall thereupon proceed to hold the further inquiry according to the provisions of Regulation 6 as far as may be.
- (2) The Disciplinary Authority shall, if it is disagrees with the findings of the Inquiring Authority on any article of charge, record its reasons for such disagreement and record its own findings on such charge, if the evidence on record is sufficient for the purpose.
- (3) If the Disciplinary Authority, having regard to its findings on all or any of the Articles of Charge, is of the opinion that any of the penalties specified in Regulation 4 should be imposed on the Officer Employee it shall, notwithstanding anything contained in Regulation 8, make an order imposing such penalty.
- (4) If the Disciplinary Authority having regard to its findings on all or any of the Articles of Charge, is of the opinion that no penalty is called for it may pass an order exonerating the Officer Employee concerned.

8. PROCEDURE FOR IMPOSING MINOR PENALTIES:

- (1) Where it is proposed to impose any of the minor penalties specified in clauses (a) to (e) of Regulation 4, the Officer Employee concerned shall be informed in writing of the imputations of lapses against him and given an opportunity to submit his written statement of defence within a specified period not exceeding 15 days or such extended period as may be granted by the Disciplinary Authority and the defence statement, if any, submitted by the Officer Employee shall be taken into consideration by the Disciplinary Authority before passing orders.
- (2) Where, however, the Disciplinary Authority is satisfied that an enquiry is necessary, it shall follow the procedure for imposing a major penalty as laid down in Regulation 6.
- (3) The record of the Proceedings in such cases shall include –
 - (i) a copy of the Statement of Imputations of lapses furnished to the Officer Employee;
 - (ii) the defence Statement, if any, of the Officer Employee; and
 - (iii) the orders of the Disciplinary Authority together with the reasons therefor.

9. COMMUNICATION OF ORDERS :

Orders made by the Disciplinary Authority under Regulation 7 or Regulation 8 shall be communicated to the Officer Employee concerned, who shall also be supplied with a copy of the report of inquiry, if any.

10. COMMON PROCEEDINGS:

Where two or more Officer Employees are concerned in a case, the authority competent to impose a major penalty on all such Officer Employees may make an order directing that disciplinary proceedings against all of them may be taken in a common proceeding.

11. SPECIAL PROCEDURE IN CERTAIN CASES:

Notwithstanding anything contained in Regulation 6 or Regulation 7 or Regulation 8, the Disciplinary Authority may impose any of the penalties specified in Regulation 4, if the Officer Employee has been convicted on a criminal charge, or on the strength of facts or conclusions arrived at by a judicial trial, provided that the Officer Employee may be given an opportunity of making representation on the penalty proposed to be imposed before any order is made.

12. SUSPENSION:

- 1) An Officer Employee may be placed under suspension by the Competent Authority;
 - (a) Where disciplinary proceedings against him is contemplated or is pending; or
 - (b) Where a case against him in respect of any criminal offence is under investigation, inquiry or trial.
- 2) An Officer Employee shall be deemed to have been placed under suspension by an Order of the Competent Authority –
 - (a) with effect from the date of his detention, if he is detained in custody, whether on a criminal or otherwise, for a period exceeding forty-eight hours;
 - (b) with effect from the date of conviction, if in the event of a conviction for an offence, he is sentenced to terms of imprisonment exceeding forty-eight hours and is not forthwith dismissed or removed or compulsorily retired consequent to such conviction.

Explanation: The period of forty-eight hours referred in clause (b) of this sub-regulation shall be computed from the commencement of the imprisonment after the conviction and for this purpose, intermittent periods of imprisonment, if any, shall be taken into account.

- 3) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an Officer Employee under suspension is set aside in appeal or on review under these Regulations and the case is remitted for further inquiry or action or with any directions, the order of his suspension shall be deemed to have continued in force on and from the date of the original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

- 4) Where a penalty of dismissal, removal or compulsory retirement from service imposed upon an Officer Employee under suspension is set aside or declared or rendered void in consequence of or by a decision of a Court of Law, and the Disciplinary Authority, on consideration of the circumstances of the case, to hold further inquiry against him on the allegations on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the Officer Employee shall be deemed to have been placed under suspension by the Competent Authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.
- 5) (a) An order of suspension made or deemed to have been made under this Regulation shall continue to remain in force until it is modified or revoked by the authority competent to do so.
(c) An order of suspension made or deemed to have been made under this Regulation may at any time be modified or revoked by the authority which made or is deemed to have made the order.

13. LEAVE DURING SUSPENSION:

No leave shall be granted to an Officer Employee under suspension.

14. SUBSISTENCE ALLOWANCE DURING SUSPENSION:

- 1) An Officer Employee who is placed under suspension shall, during the period of such suspension and subject to Sub-regulation (2) to (4) be entitled to receive payment from the Bank by way of Subsistence Allowance on the following Scale, namely:-

(a) Basic Pay

- (i) For the first three months of suspension $\frac{1}{3}$ of the Basic Pay which the Officer Employee was receiving on the date prior to the date of suspension irrespective of the nature of enquiry.
- (ii) For the subsequent period after 3 months from the date of suspension –
 - (1) where the enquiry is held departmentally by the Bank $\frac{1}{2}$ of the Basic Pay, the Officer Employee was drawing on the date prior to the date of suspension; and
 - (2) Where the enquiry is held by an outside agency $\frac{1}{3}$ of the Basic Pay which the officer employee was drawing on the date prior to the date of suspension for the next three months and $\frac{1}{2}$ of the Basic Pay which the officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

(b) Allowances

For the entire period of suspension, Dearness Allowance and other allowances excepting Conveyance Allowance, Entertainment Allowance and Special Allowance will be calculated on the reduced pay as specified in items (i) & (ii) of clause (a) and at the prevailing rates or at rates applicable to similar category of Officers.

- 2) During the period of suspension, an Officer Employee shall not be entitled to occupation of a rent-free house or free use of the Bank's car or receipt of Conveyance or Entertainment Allowance or Special Allowance.
- 3) No Officer Employee of the Bank shall be entitled to receive payment of Subsistence Allowance unless he furnishes a Certificate that he is not engaged in any other employment, business, profession or vocation.
- 4) If, during the period of suspension an Officer Employee retires by reason of his attaining the age of superannuation, no Subsistence Allowance shall be paid to him from the date of his retirement.

15. PAY, ALLOWANCES AND TREATMENT OF SERVICE ON TERMINATION OF SUSPENSION:

- 1) Where the Competent Authority holds that the Officer Employee has been fully exonerated or that the suspension was unjustifiable the Officer Employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all Officer Employees.

- 2) In all cases other than those referred in Sub-regulation (1), the Officer Employee shall be granted such proportion of pay and allowances as the Competent Authority may direct;

Provided that the payment of allowances under this Sub-regulation shall be subject to all other conditions to which such allowances are admissible;

Provided further that the payment and allowances granted under this Sub-regulation shall not be less than the Subsistence and Other Allowances admissible under Regulation 14.

- 3) (a) In a case falling under Sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty.
(b) In a case falling under Sub-regulation (2), the period of absence from duty shall not be treated as a period spent on duty unless the Competent Authority specifically directs, for reasons to be recorded in writing, that it shall be so treated for any specific purpose.

16. EMPLOYEES ON DEPUTATION FROM THE CENTRAL GOVERNMENT, STATEMENT GOVERNMENT ETC.:

- 1) Where an order of suspension is made or disciplinary proceeding is taken against an Officer Employee, who is on deputation to the Bank from the Central Government or the Statement Government or Reserve Bank of India or another Public Sector Bank or Banking Company or a Public Financial Institution or an Institution wholly or substantially owned by the Reserve Bank of India or a Public Financial Institution or Public Undertaking, or a local authority, the authority lending his services (hereinafter referred to as the "Lending Authority") shall forthwith be informed of the circumstances leading to the order of his suspension, or the commencement of the disciplinary proceedings, as the case may be.
- 2) In the light of the findings in the disciplinary proceedings taken against the Officer Employee –
- a) if the Disciplinary Authority is of the opinion that any of the minor penalties should be imposed on him, it may pass such orders on the case as it deems necessary after consultation with the Lending Authority;
Provided that in the event of difference of opinion between the Disciplinary Authority and the Lending Authority the services of the employee shall be placed at the disposal of the Lending Authority.
- b) If the Disciplinary Authority is of the opinion that any of the major penalties should be imposed on him, it should replace his services at the disposal to the Lending Authority and transmit to it the proceedings of the enquiry for such action as it deems necessary.
- 3) If the Officer Employee submits an appeal against an order imposing a minor penalty on him under Clause (a) of Sub-Regulation (2), it will be disposed of after consultation with the Lending Authority;

Provided that if there is a difference of opinion between the Appellate Authority and the Lending Authority, the services of the Officer Employee shall be placed at the disposal of the Lending Authority, and the proceedings of the case shall be transmitted to that authority for such action as it deems necessary.

17. APPEALS:

1. An officer employee may prefer an appeal to the Appellate Authority within forty-five days from the date of receipt of the order imposing upon him any of the penalties specified in Regulation 4 or against the order of suspension referred to in Regulation 12:
Provided that the Appellate Authority may entertain the appeal after the expiry of the said period, if it is satisfied that the appellant had sufficient cause for not preferring the appeal in time.
2. The appeal shall be presented to the Appellate Authority with a copy being forwarded by the appellant to the authority which made the order appealed against. It shall contain all material statements and arguments

on which the appellant relies but shall not contain any disrespectful or improper language, and shall be complete in itself.

3. The authority which made the order appealed against shall, on receipt of a copy of the appeal from the appellant, forward the same with its comments thereon together with the relevant records to the Appellate authority within a period not exceeding forty-five days from the date of the receipt of the appeal.
4. The Appellate Authority shall on receipt of the comments and records of the case from the authority whose order is appealed against, consider whether the order of suspension / findings are justified or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty / suspension or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it may deem fit in the circumstances of the case.

Provided that:

- (i) If the enhanced penalty, which the Appellate Authority proposed to impose is a major penalty specified in clauses (f), (g), (h), (i) and (j) of Regulation 4 and an inquiry as provided in Regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper ;
 - (ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in Regulation 6, the Appellate authority shall give a show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.
5. The Appellate Authority shall dispose of the appeal within a period of ninety days from the date of its receipt from the appellant:
Provided that the time limit specified in this regulation shall not apply to cases having a vigilance angle and where major / minor penalty proceedings against the officer employee have commenced on recommendations of the Police or Central Bureau of Investigation or Central Vigilance Commission, as the case may be, investigating the matter.
 6. The cases lying pending over ninety days shall be reviewed periodically by the Appellate authority and reasons for non-disposal of the cases shall be **recorded in writing**.

18. REVIEW:

- (a) Notwithstanding anything contained in these Regulations, the Reviewing Authority may at any time within 6 months from the date of the final order, either on his own motion or otherwise review the said order, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit:
Provided that –
 - (i) if the enhanced penalty, which the Reviewing Authority proposes to impose is a major penalty specified in clauses (f), (g), (h), (i) or (j) of Regulation 4 and an inquiry as provided under Regulation 6 has not already been held in the case, the Reviewing Authority shall direct that such an enquiry be held in accordance with the provisions of Regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;

- (ii) if the Reviewing Authority decides to enhance the punishment but an enquiry has already been held in accordance with the provisions of Regulation 6, the Reviewing Authority shall give a show cause notice to the Officer Employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the Officer Employee.

(b) For the existing Schedule, the following schedule shall be substituted namely:-

Name /category of post	Disciplinary authority	Appellate Authority	Reviewing Authority
Scale I & II	Chief Manager or authority above him at NRO/ZO/FGMO In Case of officers in Scale I and II coming under jurisdiction of Central Office, chief manager(P/IR) or authority above him at CO.	Asst General Manager or authority above him at NRO/ZO/FGMO for cases short of dismissal/removal/ compulsory retirement In Case of officers in Scale I and II coming under jurisdiction of Central Office, chief manager (P/IR) or authority above him at CO. For cases of dismissal/removal/compulsory retirement irrespective of place of posting Asst General Manager (P/IR) or authority above him at Central Office.	General Manager (P) or Authority above him.
Note: Disciplinary Authority/ Appellate authority (DA/AA) posted at Central office as stipulated above shall act as DA/AA even in respect of Officers in Scale I & II posted in field in case such officers in Scale I & II are involved in composite cases which involve other officers in higher scales also			
Scale III	General Manager (P) or Authority above him.	Asst General Manager or authority above him	General Manager (P) or Authority above him.
Scale IV & V	General Manager	Executive Director or in his absence Chairman & Managing Director.	Chairman & Managing Director or in his absence or in case he is functioning as appellate authority the committee of the Board.
Scale VI	Executive Director or in his absence Chairman & Managing Director.	Chairman & Managing Director or in his absence or in case he is functioning as appellate authority the committee of the Board.	Board
Scale VII	Chairman & Managing Director or in his absence Executive Director	Committee of the Board.	Board

19. CONSULTATION WITH CENTRAL VIGILANCE COMMISSION:

The Bank shall consult the Central Vigilance Commission wherever necessary, in respect of all disciplinary cases having a vigilance angle.

20. SERVICE OF ORDERS, NOTICES, ETC.:

Every Order, Notice and other process made or issued under these Regulations shall be served in person on the Officer Employee concerned or communicated to him by Registered Post at his last known address.

21. POWER TO RELAX TIME-LIMIT AND TO CONDONE DELAY:

Save as otherwise expressly provided in these Regulations, the authority competent under these Regulations to make any order may, for good and sufficient reasons or if sufficient cause is shown, extend the time specified in these Regulations for anything required to be done under these Regulations or condone any delay.

22. REPEAL AND SAVING:

- 1) Every rule, Regulations, bye-law or every provision in any agreement or a resolution corresponding to any of the Regulations herein contained and in force immediately before the commencement of these Regulations and applicable to the Officer Employees is hereby repealed.
- 2) Notwithstanding such repeal –
 - (a) any order made or action taken under the provisions so repealed shall be deemed to have been made or taken under the corresponding provisions of these Regulations;
 - (b) nothing in these Regulations shall be construed as depriving any person to whom these Regulations apply, of any right of appeal which had accrued to him under any of the provisions so repealed;
 - (c) an appeal pending at the commencement of these Regulations against an order made before the commencement of these Regulations shall be considered and orders thereon shall be made, in accordance with these Regulations;
 - (d) any proceedings which have already been initiated but not yet been completed at the commencement of these Regulations shall be continued and disposed as far as may be, in accordance with the provisions of these Regulations, as if such proceedings were proceedings under these Regulations.

Amendments to Union Bank Of India Officer Employees' (Discipline And Appeal) Regulations, 1976

- ❖ Staff Circular 4723 dated 14.03.2001
- ❖ Staff Circular 4825 dated 08.03.2002

UNION BANK (OFFICERS') SERVICE REGULATIONS, 1979

PRELIMINARY

In exercise of the powers conferred by section 19 read with sub-section (2) of section 12 of the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970 (5 of 1970), the Board of Directors of Union Bank of India in consultation with the Reserve Bank of India and with the previous sanction of the Central Government hereby makes the following regulations, namely:-

CHAPTER I

Subject

Short title and commencement:

- (1) These regulations may be called Union Bank of India (Officers') Service Regulations, 1979.
- (2) These regulations shall come into force on the 1st day of July, 1979 (in respect of amendments, effective from their date of adoption).

Officers to whom the regulations apply:

- (1) These regulations shall apply to all Officers of the Bank 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.

Definitions:

In these regulations, unless there is anything repugnant to the subject or context:

- (a) "Appointed Date" means the 1st day of July 1979;
- (b) "Bank" means Union Bank of India;
- (c) "Board" means the Board of Directors of the Bank;
- (d) "Competent Authority" means the authority designated for the purpose by the Board;
- (e) "Emoluments" means the aggregate of salary and allowances, if any;
- (f) "Family" means the spouse of the Officer, wholly dependent unmarried children (including step children and legally adopted children), physically challenged brother or sister with forty per cent or more disability and parents ordinarily residing with and wholly dependent on the officer.

Explanation: - For the purpose of this clause a child or parent or physically challenged brother or sister shall be deemed to be dependent on the officer if the monthly income of such child, parent, brother or sister does not exceed `3500 per month.

Provided that if the income of one of the parents exceed Rs.3500 per month or the aggregate income of both the parents exceed Rs.3500 per month, both the parents shall not be considered as wholly dependent on the officer.

- (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 alternations thereof as may, from time to time, have been or be made by the Government:
- (i) "Managing Director" means the Managing Director of the Bank:
- (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 Allowances:
- (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.

CHAPTER II

4	Grades and Categorization of posts
	Grades and Scales of Pay: (1) On and from 1-11-1987, the scales of pay specified against each grade shall be as under:- (a) Top Executive Grade; Scale VII Rs. 6400 - 150 - 7000 Scale VI Rs. 5950 - 150 - 6550 (b) Senior Management Grade: Scale V Rs. 5350 - 150 - 5950 Scale IV Rs. 4520 - 130 - 4910 - 140 - 5050 - 150 - 5350 (c) Middle Management Grade: Scale III Rs. 4020 - 120 - 4260 - 130 - 4910 Scale II Rs. 3060 - 120 - 4260 - 130 - 4390 (d) Junior Management Grade : Scale I Rs. 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; Scale VII Rs. 12650 - 300 - 13250 - 350 - 13600 - 400 - 14000 Scale VI Rs. 11450 - 300 - 12650

(b) Senior Management Grade;

Scale V Rs. 10450 - 250 - 11450

Scale IV Rs. 8970 - 230 - 9200 - 250 - 10450

(c) Middle Management Grade;

Scale III Rs. 8050 - 230 - 9200 - 250 - 9700

Scale II Rs. 6210 - 230 - 8740

(d) Junior Management Grade;

Scale I Rs. 4250 - 230 - 4940 - 350 - 5290 - 230 - 8050

(3) **With effect from 1st April, 1998**, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs. 19340-420/2-20180-520/1-20700-600/1-21300

Scale VI Rs. 17660-420/4-19340

(b) Senior Management Grade :

Scale V Rs. 16140-380/4-17660

Scale IV Rs. 13900-340/1-14240-380/5-16140

(c) Middle Management Grade :

Scale III Rs. 12540-340/5-14240-380/2-15000

Scale II Rs. 9820-340/11-13560

(d) Junior Management Grade :

Scale I Rs. 7100-340/16-12540

(4) **With effect from 1st November 2002**, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs. 29340 -680/2-30700-900/1-31600-1000/1- 32600

Scale VI Rs. 26620 - 680/4 - 29340

(b) Senior Management Grade :

Scale V Rs. 24140 - 620/4 - 26620

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

(c) Middle Management Grade :

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

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 31.3.1998 shall be fitted in the scale of pay set out as in this sub regulation as on 01.04.1998 on stage to stage basis, i.e. on corresponding stages from first stage onwards in the respective scales and the increments shall fall on the anniversary date as usual except where provided otherwise.

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

(5) **With effect from 1st November 2007**, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs. 46800 – 1300/4 – 52000

Scale VI Rs. 42000 – 1200/4 – 46800

(b) Senior Management Grade :

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

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

(c) Middle Management Grade :

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

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

Explanation: - Every officer who is governed by the scales of pay as in force as on 31.10.2007 shall be fitted in the scale of pay set out as in this sub regulation as on 01.11.2007 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.

(6) Nothing in sub-regulations (1), (2), (3) (4) and (5) shall be construed as requiring the Bank to have at all times, officers serving in all these grades.

(7) **With effect from 1st November 2012**, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs. 76520 – 2120/4 – 85000

Scale VI Rs. 68680 – 1990/4 – 76520

(b) Senior Management Grade :

Scale V Rs. 59170 – 1650/2 – 62470 – 1800/2 – 66070

Scale IV Rs. 50030 – 1650/4 – 55870 – 1650/2 – 59170

(c) Middle Management Grade :

Scale III Rs. 42020 – 1310/5 – 48570 – 1460/2 – 51490

Scale II Rs. 31705 – 1145/1 – 32850 – 1310/10 – 45950

(d) Junior Management Grade :

Scale I Rs. 23700–980/7–30560–1145/2–32850–1310/7–42020

(8) **With effect from 1st November 2017**, the scales of pay specified against each grade shall be as under:-

(a) Top Executive Grade :

Scale VII Rs.116120 – 3220/4 – 129000

Scale VI Rs. 104240 – 2970/4 – 116120

(b) Senior Management Grade :

	Scale V Rs. 89890 – 2500/2 – 94890 – 2730/2 -100350 Scale IV Rs. 76010 – 2220/4 –84890 – 2500/2 - 89890 (c) Middle Management Grade : Scale III Rs. 63840 – 1990/5 – 73790 – 2220/2 - 78230 Scale II Rs. 48170 – 1740/1 – 49910 – 1990/10 –69810 (d) Junior Management Grade : Scale I Rs. 36000–1490/7–46430–1740/2–49910–1990/7–63840 Fitment: fitment shall be stage to stage i.e. on corresponding stages from 1st stage onwards and the increment shall fall on the anniversary date as usual.
5.	<u>Increments:</u> 1) Subject to the provisions of sub-regulation (3) of Regulation 4, on and from 1.4.1998, the increments shall be granted subject to the following sub clauses :- (a) The increments specified in the scales of pay set out in 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. Stagnation Increment Regulations 5 (b) (b) Officers in Scale I and Scale 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 (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.340/- each for officers in the last stage of Scale II and one such increment of Rs.380/- for officers in the last stage of Scale III. Provided that on and from 1.11.1994 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. 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. (d) Subject to the provisions of sub-regulation (5) of Regulation 4, on and from 1.11.2007, the increments shall be granted subject to the following, namely:- (a) The increments specified in the scales of pay set out in sub regulation (5) 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 Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II 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 01.11.2007 will get third stagnation increment on 01.11.2007 and another stagnation increment on or after 01.11.2008 on their completion of six years after receipt of second stagnation increment.

c) Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale III in terms of regulation (5) after reaching maximum of the higher scale shall be eligible for three stagnation increments of Rs.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 01.11.2007 shall get the next stagnation increment with effect from 01.11.2007 and a subsequent stagnation increment on or after 01.11.2008 on their completion of six years after receipt of the first stagnation increment.

Provided further the officers appointed to or promoted in substantive Middle Management Grade Scale III shall be eligible for four stagnation increments of Rs900/- each for every three completed years of service or;

Provided also that the officers who have already received two stagnation increments and completed more than three years of service after receipt of second stagnation increment as on 01.11.2007 will get the third stagnation increment on 01.11.2007 and the fourth stagnation increment, on or after the 01.11.2008 on completion of six years after receipt of second stagnation increment.

Explanation: - Grant of such increments in the next higher scale under this sub-regulation shall not amount to promotion and the privileges, perquisites, duties and responsibilities of the officers shall continue as of their substantive posts.

on and from 01.11.2012, Stagnation increments will be released to:-

Officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade 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.

c) Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale III in terms of regulation (5) after reaching maximum of the 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 year after receipt of third stagnation increment.

Provided that officer who have completed two years or more after receipt of third stagnation increment will get the fourth stagnation increment with effect from 01.05.2015.

Officers in substantive MMGS III i.e. those who are recruited in or promoted to MMGS III shall be eligible for four stagnation increments of Rs 1460/-each for every three years of completed service and a fifth stagnation increment of Rs 1460/-two year after receipt of fourth stagnation increment.

Provided that officer who have completed two years or more after receipt of fourth stagnation increment will get the fifth stagnation increment with effect from 01.05.2015.

on and from 01.11.2017, Stagnation increments will be released to:-

(a) Officers in Junior Management Grade Scale I who have moved to scale of pay for Middle Management Grade Scale II in terms of regulation 5 (b) after reaching maximum of the higher scale shall be eligible for four stagnation increments. With effect 1st November 2017, these officers will be eligible for five stagnation increments. The first four stagnation increments will be released after every two completed years of service of which first two shall be Rs.1990/- each and next two Rs.2220/- each. The fifth stagnation increment of Rs 2220/-will be released two years after receipt of the fourth stagnation increment or w.e.f. 1st November 2017. Whichever is later.

(b) Officers in Middle Management Scale II who have moved to scale of pay for Middle Management Scale III in terms of regulation (5) after reaching maximum of the higher scale are presently eligible for four stagnation increments. With effect from 1st November 2017 these officer will be eligible of five stagnation increments. The first four stagnation increments of Rs 2220/- will be released after every two completed years of service after reaching the maximum of higher scale. The fifth stagnation increment of Rs 2220/-will be released two years after receipt of the fourth stagnation increment or w.e.f. 1st November 2017. Whichever is later.

(c) Officers in substantive MMGS III i.e. those who are recruited in or promoted to MMGS III are presently eligible of five stagnation increments. These officer shall now be eligible for total six stagnation increments. The first four stagnation increments of Rs 2220/- will be released after every two completed years and next two increments of Rs 2500/-each, two year after receipt of fourth stagnation increment. The sixth stagnation increment of Rs 2500/-will be released two years after receipt of the fifth stagnation increment or w.e.f. 1st November 2017. Whichever is later.

(d) Officers in SMG Scale IV are presently eligible of one stagnation increment of Rs 2500/-two years after reaching maximum of scale. These officers now be eligible for one additional stagnation increment of Rs 2730/-after two years of receipt of first stagnation increment of w.e.f. 1st November 2017 Whichever is later.

(e) Provided further that the stagnation increment/s received by the officers from scale I to IV who are/were in service of the banks as on 1st November, 2017 as per periodicity herein before would be readjusted from three year periodicity to two year periodicity from the date of reaching their maximum and officer shall be notionally eligible for stagnation increments w.e.f 01.11.2017 in terms of this joint note as per the revised periodicity which will qualify for superannuation benefits. However, monetary benefit on account of such revised and readjusted periodicity of stagnation increment/s shall be payable from 1st November 2020, or the actual date of entitlement whichever is later.

(f) Officers in SMGS-V shall be eligible for one stagnation increment or Rs 2970/- two years after reaching the maximum of scale or w.e.f. 01.11.2020, whichever is later.

(2) An additional increment each shall be granted in the scale of pay for passing Part I of CAIIB/Junior Associate of Indian Institute of Bankers and Part II/ 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 1.11.1987, 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 in consideration of passing CAIIB Examination as under:-

Those who have passed only Part I of CAIIB	(i) Rs. 100/- p.m. after one year of which Rs. 75/- shall rank for superannuation benefits.
Those who have passed both Parts of CAIIB	(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 1.11.1994, other things being equal, the quantum of Professional Qualification Allowance shall stand revised as under :-	
Those who have passed only Part I of CAIIB	(i) (i) Rs. 120/- p.m. after one year on reaching top of the scale.
Those who have passed both Parts of CAIIB	(i) Rs. 120/- p.m. after one year on reaching top of the scale
	(ii) Rs. 300/- p.m. after two years on reaching top of the scale.
Provided that officers who are eligible to draw Fixed Personal allowance in terms of Regulation 5(3) (b) 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. (d) On and from 1.11.1999, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-	
Those who have passed only Part I of CAIIB	(i)Rs. 150/- p.m. after one year on reaching max. Of the scale.
Those who have passed both Parts of CAIIB	(i) Rs. 150/- p.m. after one year on reaching max. of the scale.
	(ii) Rs. 360/-p.m. after two years on reaching max. 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 sub-regulation (1)(b) shall draw Professional Qualification Pay after one/two years, as the case may be, on reaching the maximum in such higher scales. (e) On and from 1.11.2002, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-	
Those who have passed only Part I of CAIIB	(i) Rs. 300/- p.m. one year after reaching top of the scale.
Those who have passed both Parts of CAIIB	(i) Rs. 300/- p.m. one year after reaching top of the scale.
	(ii) Rs. 750/-p.m. two year after reaching top of the scale.
An officer employee acquiring Junior Associate of Indian Institute of Bankers / 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 for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay. Provided further that in a case where an officer, has already acquired any of the above qualifications and has not earned any increment or Professional Qualification Pay on account of acquiring such	

qualification/s, he may be granted the Professional Qualification Pay with effect from 1st November 2002 or the date of acquiring such qualification/s whichever is later, released PQP as provided herein above.

(f) On and from 1.11.2007, other things being equal, the quantum of **Professional Qualification Pay** shall stand revised as under :-

Those who have passed only Part I of CAIIB	(i) Rs.410/- p.m. one year after reaching top of the scale.
Those who have passed both Parts of CAIIB	(i) Rs. 410/- p.m. one year after reaching top of the scale.
	(ii) Rs. 1030/-p.m. two year after reaching top of the scale.

Provided that an officer employee acquiring Junior Associate of Indian Institute of Bankers / 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 for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay.

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

(g) On and from 1.11.2012, other things being equal, the quantum of Professional Qualification Pay shall stand revised as under :-

Those who have passed only Part I of CAIIB	(i) Rs.670/- p.m. one year after reaching top of the scale.
Those who have passed both Parts of CAIIB	(i) Rs. 670/- p.m. one year after reaching top of the scale.
	(ii) Rs. 1680/-p.m. two year after reaching top of the scale.

an officer employee acquiring Junior Associate of Indian Institute of Bankers / 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 for the first instalment of Professional Qualification Pay and the release of subsequent instalments of Professional Qualification Pay shall be with reference to the date of release of first instalments of Professional Qualification Pay.

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 1.11.1994 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) 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 for the first instalment of Professional Qualification Pay and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalments of Professional Qualification Pay.
- (v) If an Officer as on the date of 27th April, 2010 has already acquired any of the above said qualifications referred to in clause (iv) and has not earned any increment or Professional Qualification Pay on account of acquiring such qualification, he shall be granted the Professional Qualification Pay, with effect from 1st November 2007 or the date of acquiring such qualification whichever is later.

Professional Qualification Pay (PQP) (w.e.f.01.11.2017):-

(A) Officer shall be eligible for professional Qualification pay as under:-

Those who have passed only Part I of CAIIB	Rs.1020/- p.m. one year after reaching top of the scale.
Those who have passed both Parts of CAIIB	(a) Rs. 1020/- p.m. one year after reaching top of the scale.
	(b) Rs. 2550/-p.m. two year after reaching top of the scale.

(B) 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 for the first instalment of Professional Qualification Pay and the release of subsequent instalments of PQP shall be with reference to the date of release of first instalments of Professional Qualification Pay.

3 (a) All officers who are in the bank's permanent service as on 1st November, 1993 will get one advance increment in the scale of pay. Officers who are on probation on 1st November, 1993 will get one advance increment one year after confirmation.

Note: There shall be no change in the date of annual increment because of advance increment.

(b) An officer who is at the maximum of the scale or who is in receipt of stagnation increment(s) as on 1st November, 1993, will draw a Fixed Personal Allowance from 1st November, 1993 which shall be equivalent to an amount of last increment drawn plus dearness allowance payable thereon as on 1st November, 1993, plus house rent allowance, at such rates as applicable in terms of Regulation 22. The Fixed Personal Allowance given hereunder together with House Rent Allowance, if any, shall remain frozen for the entire period of service:

Increment Component	DA as on 1.11.1993	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
230	5.79	236
250	6.30	257
300	7.56	308
400	10.08	411

(c) On and from 1st November, 1999 other things being equal, the Fixed Personal Pay with House Rent Allowance, if any, shall be as given hereunder :-

Increment Component	DA as on 1.11.1997	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
340	4.28	345
380	4.78	385
420	5.29	426
600	7.56	608

Note:

- (i) Fixed Personal Allowance/Fixed Personal Pay as indicated under Column (c) in clause (b) and (c) shall be payable to those officer employees 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 drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulation (2) and (3) of Regulation 4 is earned.
- (iii) On and from 1st November, 1999 there shall be no change in the schedule of release of Professional Qualification Pay as in Explanation (c) under sub regulation (2) on account of release of Fixed Personal Pay:

Provided that where any instalment of Professional Qualification Pay which on account of the earlier provisions has been shifted by a year and is scheduled for release on or after to 1st 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 November, 2000.

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

(d) On and from 1st November, 2004, other things being equal, 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	DA as on 1.11.2004	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
560	23	583
620	25	645
680	28	708
1000	41	1041

Note:

- (i) Fixed Personal Pay / Fixed Personal Allowance as indicated in Column "C" of the table in clause (b), (c), (d) of sub-regulation(3) of Regulation 5 shall be payable to those officer employees who are provided with bank's accommodation.
- (ii) Fixed Personal Pay / Fixed Personal Allowance 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 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 to 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 F.P.P. shall rank for superannuation benefits. An officer who has earned the advance increment as in (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b), (c) and (d) above, one year after reaching the maximum of the scale.

(e) On and from 1st November, 2007, 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	DA as on 1.11.2007	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
800	58	858
900	65	965
1000	72	1072
1100	79	1179
1200	86	1286
1300	94	1394

Note:

- (i) Fixed Personal Allowance or Fixed Personal Pay as indicated under column (C) of the Table under clauses (b),(c),(d) or (e) shall be payable to those officers who are provided with bank's accommodation.
- (ii) Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (A) and (B) of the Table under clause (e) and House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in sub-regulation (2), (3), (4) or (5) 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 to 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 F.P.P. shall rank for superannuation benefits.
- (v) An officer who has earned the advance increment as in clause (a) above shall draw the quantum of Fixed Personal Allowance/Fixed Personal Pay as mentioned in (b), (c), (d) or (e) above, one year after reaching the maximum of the scale

(f) On and from 1st November, 2012, Fixed Personal Pay together with House Rent Allowance shall be at the following rates and shall remain frozen for the entire period of service.

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

Note:

- Fixed Personal Allowance or Fixed Personal Pay as indicated under column (C) shall be payable to those officers who are provided with bank's accommodation.
- Fixed Personal Allowance or Fixed Personal Pay for officers eligible for House Rent Allowance shall be the aggregate amount specified under columns (A) and (B) of the Table under clause (e) and House Rent Allowance drawn by the concerned officer employees when the last increment of the relevant scale of pay as specified in regulation 4 is earned.
- The increment component of F.P.P. shall rank for superannuation benefits.
- Only officers who were in service of the on or before 01.11.1993 will be eligible of FPP one year after reaching the maximum scale of pay they are placed.

Fixed Personal Pay (w.e.f. 01.11.2017)

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	DA as on 1.11.2017	Total F.P.A. payable where bank's accommodation is provided
(A) Rs.	(B) Rs.	(C) Rs.
1990	53	2043
2220	59	2279
2500	66	2566
2730	73	2803
2970	79	3049
3220	86	3306

Note:

- Fixed Personal Allowance or Fixed Personal Pay as indicated under column (C) shall be payable to those officers who are provided with bank's accommodation.

	(ii) Fixed Personal Allowance or Fixed Personal Pay 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 service of the on or before 01.11.1993 will be eligible of FPP one year after reaching the maximum scale of pay they are placed.
6	<u>Categorization:</u> (1) Having regard to the responsibilities and functions exercisable, every post of an officer in the Bank shall be categorized 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 categorization may be reviewed by the Board or such Authority. Provided that the categorization of the posts in existence on the appointed date shall be done before the expiry of two 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 categorization 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.

CHAPTER III

FITMENT OF EXISTING OFFICERS AND PROMOTEES IN THE NEW GRADES AND SCALES OF PAY

7	Subject																
	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 :																
	T A B L E																
	<table> <tr> <th>Posts</th><th>Grade in which placed</th></tr> <tr> <td>General Manager/ Additional General Manager</td><td>Top Executive Grade Scale VII</td></tr> <tr> <td>Joint General Manager / Deputy General Manager</td><td>Top Executive Grade Scale VI</td></tr> <tr> <td>Asst. General Manager</td><td>Senior Mgmt. Gr. / Scale V</td></tr> <tr> <td>Chief Managers / Regional Managers / Managers in Central Office / Zonal Offices / Senior Instructors / Managers of Large Metropolitan Branches</td><td>Senior Management Grade Scale IV</td></tr> <tr> <td>Grade I Senior i.e. Development Managers / Superintendents in Central & Zonal Offices / Branch Managers of Large Branches and Senior Chartered Accountants</td><td>Middle Management Grade Scale III</td></tr> <tr> <td>Grade I Assistant Superintendents / Superintendents in Regional Offices / Assistant Branch Managers at Large Branches / Branch managers of medium sized Branches.</td><td>Middle Management Grade Scale II</td></tr> <tr> <td>Grade II</td><td>Junior Management Grade Scale I</td></tr> </table>	Posts	Grade in which placed	General Manager/ Additional General Manager	Top Executive Grade Scale VII	Joint General Manager / Deputy General Manager	Top Executive Grade Scale VI	Asst. General Manager	Senior Mgmt. Gr. / Scale V	Chief Managers / Regional Managers / Managers in Central Office / Zonal Offices / Senior Instructors / Managers of Large Metropolitan Branches	Senior Management Grade Scale IV	Grade I Senior i.e. Development Managers / Superintendents in Central & Zonal Offices / Branch Managers of Large Branches and Senior Chartered Accountants	Middle Management Grade Scale III	Grade I Assistant Superintendents / Superintendents in Regional Offices / Assistant Branch Managers at Large Branches / Branch managers of medium sized Branches.	Middle Management Grade Scale II	Grade II	Junior Management Grade Scale I
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	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.																
8	<u>Fitment in the Scales of pay:</u>																

	(1) Every Officer of the bank who immediately before the appointed date holds a post specified in column 1 of the Table below Regulation 7 and whose post has been categorized in the grade specified in the column 2 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 the guidelines of the Government. (2) Subject to 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. (3) 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. (4) Where in 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 or 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. Explanation to Sub-Regulation (1) : Where in any Bank the maximum pay ranking for Dearness Allowance under the existing rule of service is less than Rs.641/- for the purposes of fitment in the new Scale of Pay the same shall be assumed to be Rs.641/-.
9	<u>Adjustment Allowance:</u> 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 33 1/3% of the increase in salary as a consequence of such increment, whichever is lower.
10	<u>Personal Allowance:</u> (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% of each such increment or of 33 1/3% 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 : (i) House Rent Allowance, wherever payable (ii) (ii) Ledger Checking Allowance (iii)(iii) Fixed Special Allowance to Senior Management (iv) (iv) Personal Pay

	Note : The House Rent Allowance wherever payable shall mean: (a) Where a House Rent Allowance was payable to the Officer immediately before such fitment, the amount of such allowance: O R (b) 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 allowances 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.
11	Absorption against future increments and increases: For the purpose of absorbing the allowances mentioned in Regulation 9 and 10, the 33 1/3% referred to therein shall be applied firstly for absorbing the Adjustment Allowance, if so necessary, and then the Personal Allowance.
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 regulations. (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 regulations 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 up to 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. (4) Any Officer, - (a) who had exercised option referred to in sub-regulation (1) and (b) who continued even after the first day of February, 1984 to draw pay and allowances applicable to him immediately before the appointed date; and (c) who continues in regular service of 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) along with the Dearness Allowance payable thereon as on 01-04-1997 is nearest to his existing salary (i.e. pay plus dearness allowance) being drawn in terms of sub-regulation (2) on 31-03-1997.
13	<u>Appeal against fitment:</u> (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.

CHAPTER IV

APPOINTMENT, PROBOATION, CONFIRMATION, PROMOTION, SENIORITY AND TERMINATION

14	<u>Appointments:</u> 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.
15	<u>Probation:</u> (1) An Officer directly appointed to the Junior Management Grade shall be on probation for a period of two years. (2) An employee of the Bank promoted as an Officer in the Junior Management Grade shall be on probation for one year. (3) 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.
16	<u>Confirmation:</u>

	(1) 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. (2) 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 further period not exceeding one year. (3) 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: (a) 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 (b) 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.
17	Promotions: (1) 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. (2) 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.
18	<u>Seniority:</u> (1) 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 Bank may determine. A copy of such list shall be kept at every branch or office of the Bank. (2) 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 the 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. (3) Subject to the provision of Sub Regulation (2). (a) 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. (b) If however two Officers recruited under the General Category and Reserve 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. (c) If, however, two or more categories of Officers such as Technical 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. (4) 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. (5) Nothing in this regulation shall affect the seniority among themselves of the Officers as existing immediately prior to the appointed date.
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 of the opinion that it is 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 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 preceding month on attaining the age of retirement. (2) The Bank shall constitute a Special Committee/Special Committees consisting of not less than three members, to review, whether an Officer employee should be retired in accordance with 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.
20	<u>TERMINATION OF SERVICE:</u> (1) (a) Subject to sub regulation 3 of Regulation 16 where the Bank is satisfied that the performance of an officer is unsatisfactory or inadequate or there is a bonafide suspicion about his integrity or his retention in the Bank's service would be prejudicial to the interest of the Bank, and where it is not possible or expedient to proceed against him as per the disciplinary procedure, the bank may terminate his services on giving him three months' notice or emoluments in lieu thereof in accordance with the guidelines issued by the Government from time to time. (b) Order of termination under this sub regulation shall not be made unless such officer has been given a reasonable opportunity of making a representation to the Bank against the proposed order. (c) The decision to terminate the services of an officer employee under sub-regulation (a) above will be taken only by the Chairman & Managing Director. (d) The officer employee shall be entitled to appeal against any order passed under sub-regulation (a) above by preferring an appeal within 15 days to the Board of Directors of the Bank. If the appeal is allowed, the order under sub-regulation (a) shall stand cancelled.

- (e) Where an officer employee whose services have been terminated and who has been paid an amount of three months' emoluments in lieu of notice and on appeal his termination is cancelled, the amount paid to him in lieu of notice shall be adjusted against the salary that he would have earned, had his services not been terminated and he shall continue in the Bank's employment on same terms and conditions as if the order of termination had not been passed at all.
 - (f) An officer employee whose services are terminated under sub regulation (a) above shall be paid Gratuity, Provident Fund including employer's contribution and all other dues that may be admissible to him as per rules notwithstanding the years of service rendered.
 - (g) Nothing contained hereinabove will affect the Bank's right to retire an officer employee under Regulation 19(1).
- (2) 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 three months or remit the requirement of notice.

Staff Circular:7892 dated 10.01.2023 Modified

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 notice period of three months or remit the requirement of notice. Provided further that whenever the Competent Authority decides to reduce or remit the period of notice, the concerned Officer shall have to compensate the Bank by payment of an amount equivalent to his/her last entitled Gross Pay plus Taxes, applicable if any, in lieu of the reduced or remitted period of subject to clearances from departments, as applicable. notice, various Provided further that the waiver of compensation in lieu of unserved notice period shall be allowed only for medical cases by mentioning the valid reasons for waiver by the resignation accepting Competent Authority as a special case only."

- (3) (i) 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.
- (ii) 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.
- (iii) 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 contribution to CPF.

Avoidance of delay in initiation of Disciplinary Action against Erring Official/s
STAFF CIRCULAR NO.: 06385:2023 dated 27.07.2023

It is our endeavor to ensure that any disciplinary action against an erring official, if initiated, the proceedings need to be concluded within the prescribed timelines. More so, in case of officials who are due for superannuation, the disciplinary proceedings should conclude well before the date of superannuation to enable the officials to retire peacefully without any stress or mental agony. However, this aspiration is getting defeated on account of delay in initiation of action against erring official/s.

We are coming across instances of delays in initiating action against erring officials who are due for superannuation in a month or so and it is becoming much more difficult for the Disciplinary Authority to conclude such cases as principles of natural justice need to be followed. Despite of our commitment to conclude all the disciplinary cases of the officials superannuating shortly, still 1-2 fresh cases pertaining to such official/s are cropping up in isolation due to which we are forced to invoke Regulation 20(3)(iii) of the Union Bank of India (Officers') Service Regulations, 1979, which inter alia provides that "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".

There are instances, wherein inordinate delay is noticed in examination and finalization of Staff Accountability, be it Credit/Non-Credit areas within the stipulated timelines as envisaged in the Policy on Staff Accountability issued by CCMD, CO/ERD, CO from time to time.

It is also observed that, at times, there is delay in initiation of action by the Controlling Office against official/s, though the lapses/irregularities have come to the notice of the concerned authority through any of the following sources:

1. Audit Report (Internal & External)
2. Staff Accountability Report
3. Investigation Report
4. ASM, LPA, CPA, Control Returns etc.
5. Special Report
6. Complaint etc.

This delay in initiation of action includes:

1. Non-issuance of Show Cause Memorandum to erring official/s
2. Lack of follow up in getting the reply from the erring official/s within the stipulated time
3. Non-preparation of Tabular Sheet with RH/ZH/VH comments that is to be presented to Internal Advisory Committee, Central Office, for determination of Vigilance/Non-Vigilance angle.

In view of the above, we advise all the functionaries to scrutinize the pending reports/complaints, if any, and initiate necessary action wherever necessary as deemed fit without any loss of time. Also ensure examination & finalization of Staff Accountability in necessary accounts/areas within the laid down timelines so as to avoid invocation of Regulation 20(3)(iii) of the Union Bank of India (Officers') Service Regulations, 1979, as referred above, even in isolated cases. Please ensure that this activity is carried out on an ongoing basis in true letter and spirit and avoid any unpleasant action against the concerned for not adhering to these guidelines.

CHAPTER V

ALLOWANCES

Dearness Allowance:

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(1) On and from 1-11-1987, Dearness Allowance Scheme 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 :

- (i) 0.67% of 'Pay' up to Rs.2500/- plus
- (ii) 0.55% of 'Pay' above Rs.2500/- to Rs.4000/- plus
- (iii) 0.33% of 'Pay' above Rs.4000/- to Rs.4260/- plus
- (iv) 0.17% of 'Pay' above Rs.4260/-

(2) On and from 1-7-1993, Dearness Allowance Scheme 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' up to 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: (i) 'Pay' for the purpose of Dearness Allowance shall mean basic pay including Stagnation Increments

(ii) Professional Qualification Allowance shall rank for dearness allowance with effect from 1-11-1994.

(3) On and from 1.4.1998, Dearness Allowance Scheme shall be as under:-

(a) 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.

(b) Dearness Allowance shall be payable as per the following rates:-

- (i) 0.24% of 'pay' up to Rs.7100/- plus,
- (ii) 0.20% of 'pay' above Rs.7100/- to Rs.11300/- plus,
- (iii) 0.12% of 'pay' above Rs.11300/- to Rs.12025/- plus,
- (iv) 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) a) For the period from 1st November 2002 to 31st January 2005, Dearness Allowance Scheme 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 at the following rates.

- (i) 0.18% of 'pay' up to Rs.9650/- plus,
- (ii) 0.15% of 'pay' above Rs.9650/- and up to Rs.15350/- plus,
- (iii) 0.09% of 'pay' above Rs.15350/- and up to Rs.16350/- plus,
- (iv) 0.04% of 'pay' above Rs.16350/-.

b) On and from 1st February 2005, 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 at 0.18% of Pay.

(5) On and from 01.11.2007, 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.

Explanation:-

(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), (d), (e) and (f) to sub-regulation (2) of Regulation 5 shall rank for dearness allowance.

(6) On and from 01.11.2012, 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 0.10% of pay.

(7) On and from 01.11.2017, Dearness Allowance shall be payable for every rise or fall of four points over 6352 points in the quarterly average of the All India Average Working class Consumer Price Index (General) Base 1960 = 100 at 0.07% of pay.

House Rent Allowance:

Sc. No.8086 dated 18.09.2023

Sc No.8537 dated 14.02.2025 (digitize the processing/sanctioning of higher HRA applications, a new module of higher HRA has been introduced in HRMS i.e. Union Parivar.)

In terms of Regulation 22 of Union Bank of India (Officers') Service Regulation 1979, where an officer is not provided any residential accommodation by the Bank he/she is entitled to get House Rent Allowance as per the rates specified. Further, officers can also claim House Rent Allowance on higher rates which will be restricted to 150% of the House Rent Allowance.

Bank had issued various guidelines/ circulars on payment of Higher HRA vide Staff Circular nos. 2180 dated 29.07.1980, 2485 dated 03.09.1982, 3149 dated 04.07.1987, 3313 dated 05.06.1981, 4261 dated 02.02.1996 and 6370 dated 25.05.2016.

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We are in receipt of various queries from the field functionaries regarding payment of Higher House Rent Allowance. Therefore, the guidelines pertaining to Higher House Rent Allowance are reiterated as under along with further clarifications. The enclosures along with the Circular are as under:

Particulars	Annexure
Reiteration of Guidelines regarding Payment of Higher HRA	Annexure-I
Clarifications in FAQ Format	Annexure -II
Application formats to be submitted for Higher HRA	Annexure-III
Sanction Advise Format	Annexure-IV

All concerned are advised to be guided accordingly and take a careful note of the same.

S.N.	Particulars	Details

	1	Provision regarding Higher HRA under Regulation 22 of OSR	· Where an Officer is not provided with the residential accommodation by the Bank, he/she shall be eligible for House Rent Allowance as per the rates mentioned below:	
			Area Type	% of HRA
			Major 'A' Class Cities & Project Area Centres in Group A	9%
			Other places in Area I and Project Area Centres in Group B and State of Goa	8%
			Other places	7%
			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 0.50% of pay in the first stage of the scale of pay in which he/she is placed with a maximum of 150% of House Rent Allowance payable as per aforesaid rates. 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. · Where an officer resides in his own accommodation he/she shall be eligible for a House Rent Allowance on the same basis as mentioned in proviso to sub regulation as if he/she was paying by way of monthly rent a sum equal to one twelfth of the higher of A or B below:	
	2	Basis of Claiming Higher HRA	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.
			The Higher HRA can be claimed by the Officers if otherwise eligible either at Capital Cost or Rent Receipt basis.	

3	Higher HRA on Capital Cost	Higher HRA can be claimed by the Officers on Capital Cost in below mentioned circumstances: · In case Officer resides in owned house/ flat in single name or jointly with spouse. · In case Officer resides in an accommodation at his/her place of posting and the accommodation is in the name of Hindu Undivided Family.										
4	Higher HRA on Rent Receipt basis	Higher HRA can be claimed by the Officers on Rent Receipt basis in below mentioned circumstances: · An Officer, who resides on rent at his/her place of posting. · An Officer staying in hotel/lodging houses at his/her place of posting. · When an Officer resides on rent in a house belonging to his/her spouse/father/mother/children at his/her place of posting.										
5	How to apply for Higher HRA	An Officer, if otherwise eligible for Higher HRA has to apply in the prescribed format attached as (Annexure-III) for claiming the higher HRA along with requisite documents. Staff circular:7891 dated 06.01.2023 Now ,with an objective to digitize the processing/sanctioning of higher HRA applications, a new module of higher HRA has been introduced in HRMS i.e. Union Parivar. The said module can be assessed through Employee self service --- Furniture, Leave, Resi Qtr --- higher HRA. For more details refer to Sc No.8537 dated 14.02.2025										
6	Sanctioning Authority	The sanctioning authorities for approving applications for Higher HRA are as under:										
		<table><tr><th>Posting</th><th>Competent Authority</th></tr><tr><td>Employees working under various Branches/ Offices under Regional Offices</td><td>Dy. Regional Head</td></tr><tr><td>Dy. Regional Head</td><td>Regional Head</td></tr><tr><td>Regional Head/ Audit Head/ Officers posted under Zonal Offices including Zonal Vigilance Cell/ULAs etc.</td><td>Dy. Zonal Head</td></tr><tr><td>Dy. Zonal Head</td><td>Zonal Head</td></tr></table>	Posting	Competent Authority	Employees working under various Branches/ Offices under Regional Offices	Dy. Regional Head	Dy. Regional Head	Regional Head	Regional Head/ Audit Head/ Officers posted under Zonal Offices including Zonal Vigilance Cell/ULAs etc.	Dy. Zonal Head	Dy. Zonal Head	Zonal Head
		Posting	Competent Authority									
		Employees working under various Branches/ Offices under Regional Offices	Dy. Regional Head									
		Dy. Regional Head	Regional Head									
Regional Head/ Audit Head/ Officers posted under Zonal Offices including Zonal Vigilance Cell/ULAs etc.	Dy. Zonal Head											
Dy. Zonal Head	Zonal Head											

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			Employees upto Scale III working at Central Office/CO Annexes.	Chief Manager (HR)
			Chief Manager/ Asst. General Managers and Dy. General Managers posted under Central Office/CO Annexes	Asst. General Manager (HR)
			General Manager/ General Manager- Zonal Head	Dy. General Manager (HR)
			Chief General Manager/ Zonal Head-CGM	General Manager (HR)
7	General Instructions	· An Officer will be eligible for drawal of House Rent Allowance depending on the place of posting. · Whenever there is any change in residence, it shall be the responsibility of the Officer concerned to inform the HR Department about the change immediately. · Higher House Rent Allowance will be considered from the date of submission of the application of employee to the Bank along with requisite documents/ details etc., upto the satisfaction of the Competent Authority. · In respect of taxes paid by an Officer, Municipal/ Local Authority bills for taxes or Certificate from the Society about the share of Municipal taxes in respect of flat/apartment occupied by the Officer in the Society may be taken as proof in support of the payment of taxes. · If husband & wife are employees of the Bank and posted at the same location, any one of them can claim Higher House Rent Allowance and the another one will be entitled for normal House Rent Allowance. · If house is in joint name, a declaration by the employee for not claiming HRA on higher rate by the joint holder is required to be submitted alongwith the application. · Verification of rent receipt/ purchase agreement/ deed/ certificate from the society in respect of ownership and purchase price of the flat/ apartment, Municipal/ Local Authority bills for taxes and certificate from the society about the share of municipal taxes, as the case may be, should be done every half year i.e. on 1st April and 1st September by the HR Department. However, if there is no change in residence, a declaration regarding no change in residence to be submitted by the Officer.		

<u>CASES/DOCUMENTATION REQUIRED & VALUES TO BE CONSIDERED</u> <u>FOR PAYMENT OF HIGHER HRA</u>		
Cases	Documents	Values to be considered for calculating Higher HRA
If Officer resides in owned house/ property	Verified copy of purchase agreement/ sale deed clearly stating the purchase value of the property along with latest utility bill. In such cases, where officers own flat/apartment in Co-operative society, a verified copy of purchase agreement/ certificate from the society about the ownership and its purchase price paid by the member Officer along with latest utility bill. Latest utility bill means bills not more than 6 months old. <u>Important note:</u> In case of repair of owned house, the proof of payment for the structured repair like loan availed, from own sources etc. to be submitted.	The capital cost in respect of accommodation owned by the Officer includes: a) Cost of House b) Legal Charges c) Expenses on transfer of property (such as Stamp Duty) d) Interest on loan, if any, accrued prior to completion of construction. e) Cost of structural repairs carried out during occupancy. f) lease charges, if any, payable in respect of the accommodation, should be added to the municipal taxes payable in respect thereof. <u>Note:</u> Certificate from the Architect/ Engineer should not be accepted for determining the actual Capital Cost of the house/ property. It must be noted that the market value 'cannot be accepted as the capital cost'.

If the Officer resides in Hindu Undivided Family	Verified copy of purchase agreement/ sale deed (in the name of HUF) clearly stating the purchase value of the property along with latest utility bill. Latest utility bill means bills not more than 6 months old.	In case Officer belongs to Hindu Undivided Family and resides at the property owned by 'HUF'. In such case, the proportionate cost of the portion of the house occupied by the Officer is to be taken as the capital cost to determine the quantum of House Rent Allowance payable under the Regulation.
If Officer is residing in Hotel/Lodging houses	☐ Verified copy of bill/rent receipt paid by the employee in his/her name alongwith the payment proof. ☐ The payment to be routed through the account of employee (digital mode) and the proof of the same to be submitted.	The charges paid by the Officer for lodging (excluding boarding) will be taken as actual rent paid by him/her for the purpose of house rent. Rent Receipt should be properly stamped as per state laws.
If the officer is residing in house/ premises taken on rent (agreement in employees name)	☐ Verified copy of rent receipt & rent agreement in his/ her name along with utility bill not older than 6 months. ☐ The payment of rent to be routed through the account of employee (digital mode).	The rent paid by an officer will be considered while calculating the rental value and the Higher HRA shall be payable on rent receipt basis. Municipal taxes and/or educational cess etc. paid by an Officer is to be considered as part of rent paid.
If the Officer is Residing in relatives place on rent. (Relatives means spouse/ father/mother/children/In laws).	☐ Verified copy of rent receipt along with rent agreement. ☐ The payment of rent to be routed through the account of employee (digital mode).	Rent Receipt should be properly stamped as per state laws.

EXAMPLES OF HIGHER HRA

CASE NO. 1: HOUSE RENT ALLOWANCE ON RENT RECEIPT

Suppose Mr 'Y' a Chief Manager, joined the service of the bank on 15.12.2003 in Mumbai. He is residing on rent in his place of posting. He submitted his higher HRA application on 12.07.2022 on rent receipt basis. The basic pay of Mr. 'Y' is Rs.95,120/- and PQP is Rs.2550/. The monthly rent paid by Mr. 'X' is Rs.16,500/-.

PARTICULARS	CALCULATION
Name	Mr. 'Y'
Scale	SMGS IV
P.F. No.	999999
Designation	Chief Manager
Working at	XYZ Branch/Office
Date of Joining	15.12.2003
a) Monthly rent	Rs.16,500.00
b) Less: 0.5% of First stage of Basic pay of Rs. 76,010 /-	Rs.380.05
c) Net Rent paid by him (a-b)	Rs.16119.95
d) Maximum HRA payable 150% of 9% of Rs.97670/- (Present Basic + PQP, if any)	Rs.13,185.45
e) HRA payable per month {Lower of (c) or (d)}	Rs. 13,185.45
Higher HRA as above payable w.e.f.	12.07.2022 (Date of application)

CASE NO. 2: HOUSE RENT ALLOWANCE ON CAPITAL COST

Suppose Mr 'X' is a Senior Manager, joined the service of the bank on 04.04.2014, and owns a house in his name at his place of posting i.e. Chennai. He submitted his higher HRA application on 01.05.2022 on capital cost basis. The basic pay of Mr. 'X' is Rs.69,810/. The purchase price of the accommodation owned by him is Rs.83 lacs. The stamp duty paid by him for the house is Rs.4.98 lacs and the registration charges are Rs.30,000/-.

PARTICULARS	CALCULATION
Name	Mr. 'X'
Scale	MMGS III
P.F.No.	999999
Designation	Senior Manager
Working at	XYZ Branch/ Office
Date of Joining	04.04.2014
a) Capital Cost	Rs. 83,00,000.00
b) Stamp Duty	Rs.4,98,000.00
C)Registration fees	Rs.30,000.00
d) Legal Charges	Nil
e) Total Capital Cost	Rs. 88,28,000.00
f) 12% of Capital Cost	Rs.10,59,360.00
g) Add: Municipal tax if any.	Nil
h) Total: (f+g)	Rs. 10,59,360.00
i) The annual rental value taken for Municipal assessment	Nil

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j) Higher of (h) or (i)	Rs. 10,59,360.00
k) Monthly rent or 1/12 th of (j)	Rs. 88,280.00
l) Less: 0.5% of First stage of Basic pay of Rs.63,840/-	Rs. 319.20
m) Excess rent paid by him (k-l)	Rs. 87,960.80
n) Maximum HRA payable 150% of 9% of Rs. 69,810/- (Present Basic + PQP, if any)	Rs. 9,424.35
o) HRA payable per month (Lower of (m) or (n).	Rs. 9,424.35
Higher HRA as above payable w.e.f.	01.05.2022 (Date of Application)

CASE NO. 3: HOUSE RENT ALLOWANCE ON CAPITAL COST (INCLUDING MUNICIPAL TAXES)

Suppose Mr 'A' is a Senior Manager, joined the service of the bank on 04.04.2014. He owned a inherited property at Chennai. He submitted his higher HRA application on 01.08.2021 on capital cost basis. The basic pay of Mr. 'X' is Rs.69,810/-. The stamp duty paid by him for the house is Rs.2.00 lacs, the registration charges are Rs.30,000/-, municipal taxes is Rs.50,000/- and annual rental value taken for municipal assessment is Rs.20000/-.

PARTICULARS	CALCULATION
Name	Mr. 'A'
Scale	MMGS III
Emp. No.	999999
Designation	Senior Manager
Working at	XYZ Branch/Office
Date of Joining	04.04.2014
a) Capital Cost	Nil
b) Stamp Duty	Rs.2,00,000.00
c) Registration fees	Rs.30,000.00
d) Legal Charges	Nil
e) Total Capital Cost	Rs. 2,30,000.00
f) 12% of Capital Cost	Rs.27,600.00
g) Add: Municipal tax if any.	Rs.50,000.00
h) Total: (f+g)	Rs. 77,600.00
i) The annual rental value taken for municipal assessment (20,000/- p.m. rental value)	Rs.2,40,000.00
j) Higher of (h) or (i)	Rs. 2,40,000.00
k) Monthly rent or 1/12 th of (j)	Rs. 20,000.00
l) Less: 0.5% of First stage of Basic pay of Rs.63,840/-	Rs. 319.20
m) Excess rent paid by him (k-l)	Rs. 19,680.80

n) Maximum HRA payable 150% of 9% of Rs. 69,810/- (Present Basic + PQP, if any)	Rs. 9,424.35
o) HRA payable per month (Lower of (m) or (n)).	Rs. 9,424.35
Higher HRA as above payable w.e.f.	01.08.2021 (Date of Application)

ANNEXURE II

CLARIFICATIONS REGARDING HIGHER HRA

S.N.	Details
Q-1	If an Officer is residing at place other than his/her place of posting, will he/she be eligible for Higher HRA?
Ans.	No, he/she will not be eligible for Higher HRA.
Q-2	If the Officer residing at his/her place of posting since long and forget to apply for higher HRA, will he /she be eligible to get the benefit of Higher HRA from backdate since he/she was posted at that place?
Ans.	No, the higher HRA shall be payable from the date of application only.
Q-3	If husband & wife both are working in the Bank and posted at same location, and having place of residence in their names jointly, will both of them be eligible for Higher HRA?
Ans.	No, in such case either of them can claim higher HRA on capital cost by submitting requisite documents and the other will get normal HRA. While claiming the higher HRA a declaration from the another is to be submitted for not claiming the Higher HRA.
Q-4	If husband & wife both are working in the Bank and both are posted at different locations, out of them who will be eligible for Higher HRA?
Ans.	In this case, husband or wife whoever is posted at the location where they owned house will be eligible for higher HRA.
Q-5	If the rent agreement is in the name of family member, will an Officer be eligible for claiming Higher HRA on rent receipt basis?
Ans.	No, for claiming higher HRA on rent receipt basis the rent agreement should be in the name of the Officer.
Q-6	An Officer was earlier posted at his place where he/she owns a house. He/she get transferred to another location and repatriated to same place after some time. In such case, he/she will be eligible for Higher HRA as per his earlier requests or new request is needed to be submitted?
Ans.	In such case, new application along with requisite documents are required to be submitted a fresh.
Q-7	An Officer is having a house/ flat in his name at the place of posting but residing on rent at his/her place of posting due to personal reasons, will he/she be eligible for Higher HRA?
Ans.	In such case, Officer will be eligible for Higher HRA on rent receipt basis for accommodation taken on rent by him/her subject to justification for not residing in the owned accommodation.
Q-8	If property is in the name of spouse and the employee availed loan on the property for construction of house, will he/she be eligible for claiming Higher HRA on Capital Cost.
Ans.	Yes

Other Allowances:

An officer shall be eligible for following other allowances namely:

23(i) City Compensatory Allowance

(i) **On and from 1.11.1999**, if he is serving in a place mentioned in column 1 of the Table below, a City Compensatory Allowance at the rate mentioned in column 2 thereof against that place shall be payable :-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 375/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair not covered by (a) above.	3% of basic pay subject to a maximum of Rs. 250/- per month.

With effect from 1st November 2002, City Compensatory Allowance is payable as under:-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 540/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs. 375/- per month.

With effect from 1st November 2007, City Compensatory Allowance is payable as under:-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 540/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs. 375/- per month.

With effect from 1st November 2012, City Compensatory Allowance is payable as under:-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	4% of basic pay subject to a maximum of Rs. 870/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	3% of basic pay subject to a maximum of Rs. 600/- per month.

With effect from 1st November 2017, City Compensatory Allowance is payable as under:-

Places 1	Rates 2
(a) Places in Area I and in the State of Goa	Rs. 1400/- per month.
(b) Places with population of 5 lakhs and over and State Capitals & Chandigarh, Pondicherry and Port Blair.	Rs.1150/- per month.

Location Allowance

Effective from 01.11.2017, a fixed allowance of Rs 700/-p.m. is payable to all officers posted in areas other than the areas that are eligible for CCA. This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

Learning Allowance

Effective from 01.11.2017, officers shall be paid learning Allowance of Rs 600/-together with applicable Dearness Allowance thereon.

23(ii) Special Area Allowance

On and from 01-11-2012, a Special Area Allowance may be paid to the Officer Employees at places indicated in Column 1 below and the amounts as set out 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 1 below, Hill and Fuel allowance as provided under Reg. 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 Allowances and Hill and Fuel Allowance drawn by the Officer on 31-12-1989 then such difference shall be protected as personal allowance till such time the Officer remains at that place.

W.e.f. 01.11.2017

At Place where special area allowance is payable in terms of regulation 23 (ii) of Officers service regulations 1979/1982, the said allowance shall be payable at rates as in annexure V.

Sr no	Area	Allowances (Rs)	
		Pay below Rs. 36001/-	Pay above Rs. 36001/-
(1)	(2)	(3)	(4)
1.	Mizoram		
	(a) Chimgtuipui District of Mizoram and areas beyond 25 kms. From Lunglei Town in Lunglei District of Mizoram.	4000	5200
	(b) entire Lunglei District excluding areas beyond 25 kms. From Lunglei town.	3200	4200
	(c) entire Aizawl District of Mizoram	2400	3000
2	Nagaland	3200	4200
3	Andaman and Nicobar Islands		
	(a) North Andaman, Middle Andamans, Little Andaman, Nicobar and Narcondum Islands	4000	5200
	(b) South Andaman(including Port Blair)	3200	4200
4	Sikkim	4000	5200
5	Lakshadweep Islands	4000	5200
6	Assam	640	800
7	Meghalaya	640	800
8	Tripura	3200	4200

	(a) Difficult areas of Tripura		
	(b) Throughout Tripura except difficult areas.	2400	3000
9	Manipur	2400	3000
10	Arunachal Pradesh		
	(a) Difficult areas of Arunachal Pradesh	4000	5200
	(b) Throughout Arunachal Pradesh other than difficult areas	3200	4200
11	Jammu and Kashmir		
	a) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4000	5200
	b) Udhampur District: (i) Dudu Basantgarh, Lander Bhamag Illaqa, other than those included in Part 2(b).	4000	5200
	(ii) Areas up to Goel from Kamban Side and areas up to Arnas from Keasi side in Tehsil Mohre.	3200	4200
	c) Doda District: Illaquas of Padder and Niabat Nowgam in Kishtwar Tehsil	4000	5200
	d) Leh District: All places in the District	4000	5200
	e) Barmulla District (i) Entire Gurez- Nirabat , Tangdar Sub-Division and Keran Illaqua	4000	5200
	(ii) Matchill	3200	4200
	f) 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	2400	3000
	g) Areas not included in items (a) to (f) 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	2400	3000
12	Himachal Pradesh		
	(a) Chamba District		
	(i) Pangi Tehsil, Bharmour Tehsil ,Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tundah, Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4000	5200
	(ii) Bharmour Tehsil, excluding Panchayats and Villages included in item (i) above.	3200	4200
	(iii) Jhandru Panchayat in Bhatiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet proper).	2400	3000
	(b) Kinnaur District:		
	(i) Asrang, Chitkul and Hango Kuno/Charang Panchayats, 15/20 Area comprising the Gram Panchayats of Chhota Khamba, Nathpa and Rup, i,	4000	5200

	Pooh Sub-Division, excluding the Panchayat Areas specified above.		
	(ii) Entire District other than Areas included in (a) above.	3200	4200
	(c) Kullu District:		
	(i) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4000	5200
	(ii) Outer-Saraj(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).	2400	3000
	(d) Lahaul and Spiti District Entire area of Lahaul and Spiti	4000	5200
	(e) Shimla District		
	(i) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana- Sadana, Sarpara and Chadi- Branda.	4000	5200
	(ii) Dora-Kawar Tehsil, Gram Panchayat of Darkali in Rampur, Kashapath Tehsil and Munish, Ghori Chaibis of Pargana Sarahan.	3200	4200
	(iii) 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).	2400	3000
	(f) Kangra District		
	(i) Areas of Bara Bhangal and Chhota Bhangal	3200	4200
	(ii) 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, Dugiur, 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 HPKV 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 HESEE Division, Ghuggar	2400	3000
	(g) Mandi District:	2400	3000

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	Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil of Bagraa, Chatri, Chhotdhar, aragushain, Gattoo, 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		
	(h) Sirmaur District: Panchayats of Bani, Bakhali, (Pachhad Tehsil), Bharog Bheneri (Paonta Tehsil), Birla (Nahan Tehsil), Dibber (Pachhad Tehsil) and Thana Kasoga (Nahan Tehsil) and Thansgiri Tract	2400	3000
	(i) Solan District: Mangal Panchayat	2400	3000
	(j) Remaining areas of Himachal Pradesh not included in items (a) to (i) above	640	800
13	Uttar Pradesh		
	Areas under Chamoli, Pithoragarh, Uttarkashi	4000	5200
14	Uttarakhand Areas under Chamoli, Pithoragarh, Uttarkashi, Rudrapur and Champavat Districts.	4000	5200
15	West Bengal South 24 Pargana district Sundarban areas (south of Dampier hodge's line) namely, Bhagatush Khali (Rampura) Kumirmari, (Banga), Jhinga Khali, Sajnakhal, Gosaba, Amlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mausini, Kali Nagar, Haroa, Hingaljan, Basanti, Kuemari, Kultola, Ghushighata (Kulti)	1000	1000

Project Area Allowance

23(iii) If he is serving in an area to be specified as Project Area falling in Group A or Group B a Project Area Compensatory Allowance at the rate of Rs.40/- p.m. or Rs.25/- p.m. according as the area has been classified as Group A or Group B.

Provided that on and from the first day of April 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words "Rs.40/- p.m. or Rs.25/- p.m.", the letters, figures and words "Rs.125/- per month or Rs.100/- per month" had been respectively substituted.'

On and from 1st November 2002, Project Area Compensatory Allowance shall be payable at following rates: -

Project Areas falling in Group A - Rs.210/- p.m.
Project Areas falling in Group B - Rs.185/- p.m.

On and from 1st November 2007, Project Area Compensatory Allowance shall be payable at following rates: -

Project Areas falling in Group A - Rs.290/- p.m.
Project Areas falling in Group B - Rs.255/- p.m.

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

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

On and from 1st November 2017, Project Area Compensatory Allowance shall be payable at following rates: -

Project Areas falling in Group A - Rs.600/- p.m.
Project Areas falling in Group B - Rs.525/- p.m.

Mid academic year transfer allowance

23(iv) **On and from 1-1-1987**, 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.150/- p.m. from the date he reports to the latter place up to 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. Provided that on and from the first day of April 1997, the provisions of this sub-regulation shall have effect as if for the letters, figures and words "Rs.150/- p.m.", the letters, figures and words "Rs.300/- per month" had been substituted.

On and from 1st January 2004, mid-academic transfer allowance shall be payable at ` 500/- p.m. subject to other conditions.

On and from 1st day of November 2007, 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, he shall be eligible for a mid-academic year transfer allowance of Rs.700/- per month from the date he reports to the latter place up to 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.

On and from 1st day of November 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, he shall be eligible for a mid-academic year transfer allowance of Rs.1100/- per month from the date he reports to the latter place up to 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.

On and from 1st day of November 2020, Mid-academic year transfer allowance shall be payable Rs.1650/- per month subject to other conditions.

Deputation Allowance

23(v) On and from 01.11.1999, 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 in addition to his pay draw a deputation allowance of 7.75% of pay subject to a maximum Rs.1000/- per month and such other allowances he would have drawn had he been posted in the bank's service at that place.

Provided that where he is deputed to an organization 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 Rs.500/- per month.

Provided further that an Officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at 4% of his pay subject to a maximum of Rs.500/- p.m.

On and from 01.06.2005, 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 in addition to his pay draw a deputation allowance of 7.75% of Pay subject to a maximum of Rs. 1500/- per month and such other allowances he would have drawn had he been posted in the Bank's service at that place.

Provided that where he is deputed to an organization 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 maximum Rs. 750/- p.m.

Provided further that an Officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at 4% of his pay subject to a maximum of Rs.750/- p.m.

On and from the 01.06.2010, 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, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.2300 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organization 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 per cent of his pay subject to a maximum Rs. 1200 per month:

Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum Rs.1200 per month.

On and from the 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, or he may in addition to his pay, draw a deputation allowance at the rate of 7.75% of pay subject to a maximum Rs.4000 per month and such other allowances he would have drawn had he been posted in the Bank's service at that place:

Provided that where he is deputed to an organization 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 per cent of his pay subject to a maximum Rs. 2000 per month:

Provided further that an officer on deputation to the Training Establishment of the Bank as a faculty member shall be eligible for deputation allowance at the rate of 4 per cent of his pay subject to a maximum Rs.2000 per month.

Deputation Allowance (w.e.f.01.11.2020)

Deputation Allowance shall be at the following rates: -

An officer is deputed to serve outside the Bank	7.75% of pay subject to a maximum Rs.6000/-
An officer deputed to an organization at the same place or to the Training Establishment of the Bank.	4% of pay subject to a maximum Rs.3000/-

Officiating Allowance

23(vi) On and from 1.11.1999 if he is required to officiate in a post in a higher scale for a 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 categorization of posts under Regulation 6, he shall not be eligible for the officiating allowance for a period of one year from the date on which the review of the categorization takes effect.

(CO: IRD: 3860:07 DT.26.06.07)

The amount of Officiating Allowance to Officers working in Higher Grade/Scale Posts is 6% of Basic Pay without any ceiling, payable pro-rata for the period the officer officiates. Officiating Allowance will rank as 'Pay' for the purpose of PF/Pension and not for other purposes.

(SC.NO.2332 Dt.17.07.81, SC.NO. 3225 DT.01.12.1987 & CO: IRD: 3511:07 DT.26.06.07)

Officers working in place of BM during his leave / absence for a continuous period of not less than 7 days at a time or aggregate of 7 days during a calendar month are eligible for payment of Officiating Allowance. The amount payable is a maximum of 6% of the Basic Pay or Rs.250/- per month, whichever is less.

Under Reg. 23 (iv) of OSR. (SC 3665 DT.14/11/1990)

This regulation provided for Officers to officiate in a higher scale, based on review of categorization of branch. BM with whose efforts the Branch gets upgraded will be paid allowance equivalent to the amount under Reg.23 (iv) for a period of one year from the date of up gradation of the branch or till such time he is required to work at the concerned upgraded branch whichever is earlier. The BM should have worked at least for a period of 1 ½ years at the branch before the date of up gradation.

Closing allowance

23(vii) On and from financial year 1989/90 if he is posted at a branch where books are closed on 31st March and 30th September a closing allowance of Rs.150/- for each of the two closings.

Provided that on and from the financial year 1997-98, the provisions of the sub-regulation shall have effect as if for the letters and figures "Rs.150/-" the letters and figures "Rs.250/-" had been substituted.

Split Duty Allowance

23(viii) **On and from 01-01-1990**, if his working hours during a day are split within minimum interval of 2 hours, a Split Duty Allowance of Rs.35/- p.m. is payable.

Provided that on and from the first day of April 1997, the provisions of this sub-regulation shall have effect as if for the letters and figures "Rs.35/- p.m. ", the letters, words and figures "Rs.70/- per month" had been substituted.

On and from 1st November 2002, Split Duty Allowance shall be payable at Rs.125/- p.m.

On and from 1st November 2007, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.165/- p.m.

On and from 1st November 2012, if the working hours during a day are split with minimum interval of two hours, an officer shall be eligible for a Split Duty Allowance at the rate of Rs.200/- p.m.

On and from 1st November 2017, Split Duty Allowance shall be payable at Rs.300/- p.m.

(ix) 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 is payable.

Hill and fuel allowance

(x) **On and from 01.11.1999**, if the officer is serving in a place mentioned in column 1 of the table below, he shall receive a hill and fuel allowance at the rate mentioned in column 2 thereof:-

Place 1	Rate 2
(i) Place with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of pay subject to a maximum of Rs.220/-
(ii) Place with an altitude of 1500 metres and above but less than 3000 metres	2½% of pay subject to a maximum of Rs.260/-
(iii) Place with an altitude of 3000 metres and above	5% of pay subject to a maximum of Rs.750/-

On & from 01.11.2002, Hill and Fuel Allowance shall be paid as under: -

	Place 1	Rate 2
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.400/- p.m.
b)	Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.500/- p.m.
c)	Places with an altitude of	5% of Pay subject to a maximum

	3000 metres and above	of Rs.1150/- p.m.

On & from 01.11.2007, Hill and Fuel Allowance shall be paid as under: -

	Place 1	Rate 2
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.550/- p.m.
b)	Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.680/- p.m.
c)	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.1570/- p.m.

On & from 01.11.2012, Hill and Fuel Allowance shall be paid as under:-

	Place 1	Rate 2
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.750/- p.m.
b)	Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.1000/- p.m.
c)	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.2000/- p.m.

Note:

(a) Officers posted at places with an altitude of not less than 750 metres and which are surrounded by hills with higher altitude which cannot be reached without crossing an altitude of 1000 metres or more, will be paid hill and fuel allowance at the same rate as is payable at centres with an altitude of 1000 metres 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 a centre prior to 1st May, 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.

w.e.f. 01.11.2017, Hill and Fuel Allowance:-

	Place	Rate
a)	Places with an altitude of 1000 metres and above but less than 1500 metres and Mercara Town	2% of Pay subject to a maximum of Rs.1125/- p.m.
b)	Places with an altitude of 1500 metres and above but less than 3000 metres	2.5% of Pay subject to a maximum of Rs.1500/- p.m.

c)	Places with an altitude of 3000 metres and above	5% of Pay subject to a maximum of Rs.3000/- p.m.

Special Allowance
23 (xi)
With effect from 01.11.2012, officer shall be paid Special allowance as under:-

Scale I to III	7.75% of Basic Pay+ Applicable Dearness allowance there on
Scale IV to V	10% of Basic Pay+ Applicable Dearness allowance there on
Scale VI to VII	11% of Basic Pay+ Applicable Dearness allowance there on

Note: The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz pension including NPS, PF and Gratuity

With effect from 01.11.2017, officer shall be paid Special allowance as under:-

Scale I to III	16.40% of Basic Pay+ Applicable Dearness allowance there on
Scale IV to V	19% of Basic Pay+ Applicable Dearness allowance there on
Scale VI to VII	20% of Basic Pay+ Applicable Dearness allowance there on

Note: The special allowance with applicable DA thereon shall not be reckoned for superannuation benefits, viz pension including NPS, PF and Gratuity

CHAPTER VI PERQUISITES

24.

Medical Aid

(1) An Officer shall be eligible for reimbursement of medical expenses actually incurred by him in respect of himself and his family on the following basis, namely:

(a) Medical Expenses:

On and from 1.11.1999 reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof :-

Table	
Grade 1	Reimbursement limit p.a. (2)
Junior Management & Middle Management Grade	Rs.2225/-
Senior Management and Top Executive Grade	Rs.3000/-

Note:-

Note: (i) An Officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above.

(ii) For the year 1999, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e. November 1999 to December 1999.

Explanation :

'Family' of an Officer for the purpose of this regulation shall consist of spouse, wholly dependent children and wholly dependent parents only.

On and from 01.02.2004 reimbursement of medical expenses to an officer in the grade specified in column 1 of the Table below and his family may be made on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed subject to the limit specified in column 2 thereof :-

Table	
Grade 1	Reimbursement limit p.a. (2)
Junior Management & Middle Management Grade	Rs.3750/- or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs.5000/- or the amount incurred whichever is less

Note:-

Note: (i) An Officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above.

(ii) For the year 2004, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for eleven months, i.e. February 2004 to December 2004.

Explanation :

'Family' of an Officer for the purpose of this regulation shall mean the family as defined in clause (g) of regulation 3.

On and from 1st November 2007, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:-

Table	
Grade 1	Maximum limit of reimbursement p.a. (2)
Junior Management & Middle Management Grade	Rs. 5100 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs. 6320 or the amount incurred whichever is less

Note:- (i) an officer may be allowed to accumulate unavailed medical aid so as not to exceed at any time three times the maximum amount provided above or:

(ii) For the year 2007, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months, i.e. November 2007 and December 2007.

On and from 1st November 2012, an officer shall be eligible for reimbursement of medical expenses for self and family on the strength of the officer's own certificate of having incurred such expenditure supported by a statement of accounts for the amounts claimed as specified in the table below, namely:-

Table	
Grade 1	Maximum limit of reimbursement p.a. (2)
Junior Management & Middle Management Grade	Rs. 8000 or the amount incurred whichever is less
Senior Management and Top Executive Grade	Rs. 9050 or the amount incurred whichever is less

On and from 1st November 2017, reimbursement of medical expenses Shall be as under:-

Table	
Grade	Maximum limit of reimbursement p.a.
Junior Management & Middle Management Grade	Rs 10300/- P.A.
Senior Management and Top Executive Grade	Rs 12300/- P.A.

(b) Hospitalization Expenses:

(i) On and from 1-11-1994, hospitalization charges will be reimbursed to the extent of 100% in the case of an Officer and 75% in the case of his family members in respect of all cases which require hospitalization. Reimbursement on the basis of bills, vouchers, etc. of expenses incurred shall be subject to ceilings determined from time to time in accordance with guidelines of the Government.

(ii) The officers or members of their families (as the case may be) are expected to secure admission in a Government or Municipal Hospital or any Private Hospital, i.e. hospital under the management of a Trust, Charitable Institution or a religious mission. But in unavoidable circumstances the Officers or their family members or both may avail themselves of the services of one of the approved private nursing homes or private hospitals approved by the Bank. Reimbursement in such cases should, however, be restricted to the amount which would have been reimbursable in case the patient was admitted to one of the hospitals mentioned above.

(iii) On and from 1-11-1994, medical expenses incurred in respect of the following diseases which need domiciliary treatment as may be certified by the recognized hospital authorities and Bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% in case of an Officer and 75% in the case of his family members: Cancer, Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailment, Leprosy, Kidney Ailment, Epilepsy, Parkinson's Disease, Psychiatric Disorder and Diabetes.

(iv) On and from 1st November, 1999 in addition to diseases mentioned in para (iii) above, the following diseases shall also become eligible for domiciliary treatment, other conditions remaining unchanged: - Hepatitis-B, Hemophilia and Myaestheniagravis.

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

(v) On and form 1st May 2005, reimbursement of hospitalization expenses to an officer under this regulation shall be in accordance with the terms and conditions of Hospitalization Scheme laid down under Bipartite Settlement dated 2nd day of June 2005, for workmen employees, subject to the limits as specified in the table below, namely:-

Scale Of Officer	Limits
a) Junior Management Grade Scale I and Middle Management Grade Scales II & III	i. Bed Charges Self - Rs. 600/- per day Family - Rs. 450/- per day ii. Other Charges:- At the scale of 125% of the limits laid down under the Hospitalization Scheme applicable to workmen employees
b) Senior Management	i. Bed Charges

Classification: Confidential

	Grade Scales IV & V and Top Executive Grade Scales VI & VII	Self - Rs.800/- per day Family - Rs.600/- per day ii. Other Charges:- At the scale of 150% of the limits laid down under the Hospitalization Scheme applicable to workmen employees
	(vi) On and from 1st May 2010, reimbursement of hospitalization expenses under Regulation 24 (1(b)(i) of Officers' Service Regulations 1979/1982, shall be in terms of Hospitalization Scheme laid down under Bipartite Settlement dated 27th April 2010, for workmen employees, subject to following limits:-	
	Scale Of Officer	Limits
	a) Junior Management Grade Scale I and Middle Management Grade Scales II & III	i. Bed Charges Self - Rs. 700/- per day Family - Rs. 525/- per day ii. Other Charges- At the scale of 125% of the limits laid down under the Hospitalization Scheme applicable to workmen employees
	b) Senior Management Grade Scales IV & V and Top Executive Grade Scales VI & VII	i. Bed Charges Self - Rs. 900/- per day Family - Rs. 675/- per day ii. Other Charges- At the scale of 150% of the limits laid down under the Hospitalization Scheme applicable to workmen employees
	(2) Notwithstanding the medical benefits (including hospitalization etc.) listed in Sub Regulation (1) above and in complete substitution of the same, the Board may decide to retain in an unaltered form medical benefits (including hospitalization etc.) as available in the Bank on the appointed date and if the Board so decides, all officers shall be eligible for reimbursement of medical expenses only as per the terms and conditions obtaining in the Bank on the appointed date for grant of medical benefits (including hospitalization, etc.) (3) Medical Aid and Hospitalization facilities shall also be admissible to the Officers who are placed under suspension.	
25	Residential Accommodation: (1) No officer shall be entitled as of right to be provided with residential accommodation by the Bank. (2) House Rent Recovery It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st November, 1999, a sum equal to 2.5% 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.	

	It shall, however, be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from 1st November, 2002, a sum equal to 1.75% 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. It shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1 st day of November 2007, a sum equal to 1.20 per cent, 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 It shall be open to the Bank to provide residential accommodation to an officer on payment by the officer, on and from the 1 st day of November, 2012, a sum equal to 0.75 per cent, 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 w.e.f. 1st November 2017 House rent recovery shall be @0.50 % 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. <u>Furniture Rent Recovery</u> Provided that where the officer is provided with furniture at such residence, a further sum equal to 0.5% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him. With effect from 1st November 2002, officer is provided with furniture at such residence, a further sum equal to 0.4% of basic pay in the first stage of the scale of pay in which he is placed, will be recovered by the Bank from him. With effect from 1st November 2007, officer is provided with furniture at such residence, a further sum equal to 0.25 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him. With effect from 1st November 2012, officer is provided with furniture at such residence, a further sum equal to 0.15 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank from him. With effect from 1st November 2017, officer is provided with furniture at such residence, a further sum equal to 0.10 per cent of basic pay in the first stage of the scale of pay in which he is placed shall be recovered by the Bank 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.
26	<u>Bank's car for personal purposes:-</u> (1) 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. 2) The use of the 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.
27	<u>Loans for the purchase of the conveyance:</u>

	The Bank may grant to an Officer confirmed in the Bank's service loans for the purchase 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.
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 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 apartment, on such terms and conditions as the Board may decide generally or with reference to any particular loan having regard to the guidelines of the Government.
29	Entertainment expenses and Club Membership Fees: The Bank may reimburse to an Officer such entertainment expenses, and such fees for membership of club and professional institutions as may be decided by the Board in accordance with the guidelines of the Government.
30	Preferential Interest rates on deposits: The Bank may allow 1% additional rate of interest over its ruling rate of interest on Fixed Deposits, Savings Deposits and Recurring Deposits in the name of an Officer, individually or jointly with any member of his family.
31	<u>Kinds of Leave:</u> Subject to the grant of leave being determined by the exigencies of service, an Officer shall be eligible for the following kinds of leave : - Casual Leave - Privilege Leave - Sick Leave - Special Sick Leave - Maternity Leave - Extra ordinary Leave on Loss of Pay - Special Casual Leave and Special Leave
32	Casual Leave: 1) An Officer shall be eligible for Casual Leave on full emoluments for 12 working days in a year provided that not more than 4 days Casual Leave may be availed of at any one time. 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 subsequent year may be suffixed or prefixed to Sick Leave in the following three years. Unavailed Casual Leave (Joint Note dated 01.11.2020) - Casual Leave not availed of the year 2017 or in any subsequent years shall lapse in the following five years. - On and from 1st November 2020, although the availment of unavailed casual leave (UCL) by the officers in the following year shall continue to be permitted only on medical Grounds, production of medical certificate need not, henceforth be instead Upon In case the period of such unavailed casual leave at the stretch not exceeding 4 days. Special Casual Leave (Joint Note dated 01.11.2020)

	(a) With effect from 1st November 2020, special casual leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employees is residing is affected by curfew, riots, prohibitory orders, natural calamities, flood etc. (b) With effect from 1st November 2020, 4 days special casual leave shall be granted to all physically/orthopedically handicapped employees each year.
33	Privilege Leave: 1) An Officer shall be eligible for Privilege Leave computed at 1 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. 2) An Officer on Privilege Leave shall be entitled to full emoluments for the period of leave. 3) The period of Privilege Leave to which an Officer is entitled at any time shall be the period which he has earned, less the period of leave availed of. 4) On and from 01-01-90 Privilege Leave may be accumulated up to not more than 240 days except where leave has been applied for and it has been refused. Provided that where an Officer was, under the terms and conditions of service applicable to him immediately before the date of coming into force of this regulation, eligible to accumulate Privilege Leave for a period longer than 180 days, he shall be eligible to accumulate leave for such longer period. On or from 01.06.2015 under regulation 33 (4) of officer Service regulation, 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. 5. An Officer desiring to avail of Privilege Leave shall ordinarily give not less than one month's notice of his intention to avail of such leave. On or from 01.06.2015 under regulation 33 (5) of officer Service regulation 1979/82, an officer desiring to avail of privilege leave shall ordinarily give not less than 15 days' notice of his intention to avail of such leave. Joint note dated 01.11.2020 Privilege leave other than for the purpose of availing the leave fare concession should be applied not less than 10 days before the proposed date of commencement of such leave. Privilege leave taken on sick grounds when there is no credit in the sick leave account of the employee, will not be counted as an occasion of availing privilege leave. Privilege leave accruing to an employee shall be allowed to be accumulated beyond 240 days up to a maximum of 270 days. However, encashment of privilege leave shall be restricted up to a maximum of 240 days.
34	Sick Leave: (1) On and from 1-1-1989, 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 up to 540 days during the entire service and may be availed of only on production of medical certificates by a medical practitioner acceptable to the Bank or at the Bank's discretion nominated by it at its cost. (2) In respect of the period of Sick Leave an Officer shall be eligible to receive one half of the full emoluments.

	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. (3) The Bank may require any Officer desiring to resume duty on the expiry of Sick Leave, to produce medical certificate saying that he is fit for duty. Joint Note dated 01.11.2020 (a) An officer employee upon completion of 30 years of service shall be eligible for further additional sick leave of three month at the rate of one month for each year of service in excess of 30 years subject to a maximum of 720 days in entire service. (b) Women officer employees can avail sick leave for the sickness of their children of 8 years and below subjected to production of medical certificate. <u>Special Sick Leave:-</u> with effect from 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.
35	Additional Sick Leave: On and from 1-1-1980, 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. 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.
36	Maternity Leave: (1) On and from 1st day of April, 2000, leave up to a period of 6 months at a time may be granted by way of Maternity Leave including in respect of post-natal period or at the time of miscarriage or abortion or medical termination of pregnancy. Provided that not more than 12 months of such leave shall be available during the entire period of service of the officer. (2) Leave may also be granted once during service to a childless female employee for legally adopting a child which is below one year of age till it reaches the age of one year, subject to a maximum period of two months on 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. On and from 01.05.2010, Maternity leave shall be (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service. (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP

- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 45 days.

On and from 25.05.2015 Maternity leave shall be

- (a) Maternity leave, which shall be on substantive pay, shall be granted to a female officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.
- (b) Within the overall period of 12 months, leave may also be granted in case of miscarriage/abortion/MTP
- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.
- (d) Leave may also be granted once during service to a childless female officer for legally adopting a child who is below one year of age for a maximum period of six months subject to the following terms and conditions:
- - (i) Leave will be granted for adoption of only one child.
 - (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
 - (iii) The leave shall also be available to biological mother in cases where the child is born through surrogacy.
 - (iv) The leave shall be availed within overall entitlement of 12 months during the entire period of service.

In special exceptional cases, leave for miscarriage/MTP/Abortion can be extended more than 6 weeks if advised by a competent medical practitioner but up to 6 Months only on any one occasion within the overall limit of 12 months during entire period of service. (Staff circular:4843 dated 17.04.2002)

Joint note dated 01.11.2020

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 officer for a period not exceeding 6 months on any one occasion and 12 months during the entire period of her service.

Note:-

- i. In case delivery of twins, the period of Maternity leave shall be 8 months.
- ii. Maternity leave may be availed combining with any other kind of leave except casual leave.

- (b) in case of miscarriage/abortion/MTP, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner i.e. A qualified gynecologist in special/exceptional cases involving medical complications associated with miscarriage/MTP/abortion. maternity leave may be granted beyond six weeks if advised by a competent medical practitioner (qualified gynecologist) but up to 6 month only on any one occasion, within the overall limit of 12 months during the entire period of service

- (c) Within the overall period of 12 months, leave may also be granted within in case of hysterectomy up to a maximum of 60 days.

Note:-In the case of employees who have availed and exhausted maternity leave of 12 month, leave of 15 days shall be sanctioned over and above the same, subject to production of medical certificate

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

-

- (i) Leave will be granted for adoption of only one child.
 - (ii) The adoption of a child should be through a proper legal process and the employee should produce the adoption-deed to the Bank for sanctioning such leave.
 - (iii) The permanent part-time 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.
- (e) Within the overall period of 12 months leave may also be granted in case of hospitalization on account of the following gynecological ailments/treatment up to a maximum of 30 days.
- (i) AUB (Abnormal uterine bleeding)
 - (ii) Ovarian tumor
 - (iii) Tubectomy/ tubectomy reversal
 - (iv) Post-Partum Depression (PPD)
 - (v) Post- partum Hemorrhage
 - (vi) Acute Pelvic Inflammatory Disease (Acute PID)
 - (vii) Dysfunction Uterine Bleeding Dysfunction (DUB)

Paternity Leave

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 up to 15 days before or up to 6 months from the date of delivery of the child.

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

Extra Ordinary Leave:

An Officer shall be eligible for Extraordinary Leave on loss of pay and allowances 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.

Provided that in very special circumstances, the Board may grant extra ordinary leave on loss of pay and allowances to an Officer up to a total period of 720 days.

37(A) 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.

As per joint note dated 01.11.2020

In partial modification of clause 13.34 of settlement dated 19th October 1966, (in case of State Bank of India, clause 7.34 of agreement dated 31st March 1967) and clause 36 of settlement dated 25th May 2015, in exceptional circumstances, extraordinary leave may be sanctioned (without wages) not exceeding three month or any one occasion (up to four months in extreme medical circumstances) and up to a maximum of 24 months during the entire period of an employee's service.

	Note: - The employee will not be losing any seniority on account of availing extra ordinary leave on medical ground.
38	Lapse of leave: Save as provided below, all leave to the credit of an Officer shall lapse on resignation, retirement, death, discharge, dismissal or termination: 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 he had accumulated 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. Provided also that where an officer leaves or discontinues his services by resignation on or after 1st April, 2001 after giving due notice under sub-regulation 2 of Regulation 20, he may be paid a sum equivalent to the emoluments in respect of the privilege leave to the extent of half of such leave to his credit on the date of cessation of service, subject to maximum of 120 days.
39	Recall for Duty: 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 where he was called, for the return journey also.
40	Furnishing the leave address to the Bank: 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.
41	Mode of Travel and Expenses on Travel: On and from 1-11-1989 the following provisions shall apply whenever an Officer is required to travel on duty : (1) (i) An Officer in Junior Management Grade may 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. (ii) An Officer in Middle Management Grade may travel by the 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 500 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. (iii) An Officer in Senior Management or Top Executive Grade may travel by train AC 1st Class or by Air (economy class). (iii) 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 kms. 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. (v) Any other Officer may be authorized by the Competent Authority, having regard to the exigencies of Business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

On and from 01.06.2005, the following provisions shall apply whenever an Officer is required to travel on duty:

(1) (i) An Officer in Junior Management Grade may 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.

(ii) An Officer in Middle Management Grade may travel by the 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.

(iii) An Officer in Senior Management or Top Executive Grade is entitled to travel by AC 1st Class by train or by Air (economy class).

(iv) 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 kms. 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.

(v) Any other Officer may be authorized by the Competent Authority, having regard to the exigencies of Business, to travel by his own vehicle or by taxi or by the Bank's vehicle.

(2) (i) For air or rail travel, a single fare for the Officer will be reimbursed.

(ii) For travel by road by his own vehicle, such rate on a kilometer basis as may be decided by the Bank, from time to time, having regard to the type of vehicle used, the cost to be incurred and the terrain covered, will be reimbursed.

(iii) Where hiring of a taxi is permitted, the actual taxi charges will be reimbursed. iv) For travel by public motor or water transfer, the actual fare will be reimbursed.

(3) Actual expenses incurred for transport and portorage will be reimbursed.

(4) (a) Halting Allowance:

On and from 1st day of June, 2001 an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

Grades/Scales of officers	Major 'A' Class cities	Area I	Other Places
1	2		
Officers in Scale IV & above	Rs. 275	Rs.220	'190
Officers in Scale I / II / III	Rs. 220	Rs.190	'165

Provided that where the total period of absence is less than 8 hours but more than 4 hours, Halting Allowance at half the above rates shall be payable.

Explanation :

For the purpose of computing Halting allowance 'per diem' shall mean each period of 24 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. Where the total period of absence is less than 24 hours 'per diem' shall mean a period of not less than 8 hours.

On & from 1st June, 2005, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

Grades/Scales of officers	Major 'A' Class cities	Area I	Other Places
1	2		
Officers in Scale IV & above	Rs. 600	Rs. 550	Rs. 500
Officers in Scale I / II / III	Rs. 550	Rs. 500	Rs. 400

Provided that in the case of officers in scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs.700/-

On & from 1st May 2010, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

Grades/Scales of officers	Major 'A' Class cities	Area I	Other Places
1	2		
Officers in Scale IV & above	Rs. 1000	Rs. 800	Rs. 700
Officers in Scale I / II / III	Rs. 800	Rs. 700	Rs. 600

Provided that in the case of officers in scale IV and above, halting allowance payable per diem while on outstation work at the four metros, viz. Delhi, Mumbai, Kolkata and Chennai, shall be Rs. 1200/- and for officers in scale I / II / III be Rs.1000/-

On & from 1st June 2015, an officer in the Grades/Scales set out in column 1 of the Table below shall be entitled to 'per diem' Halting Allowance at the corresponding rates set out in column 2 thereof :

Grades/Scales of officers	Metro	Major 'A' Class cities	Area I	Other Places
1	2			
Officers in Scale VI & above	Rs 1800	Rs. 1300	Rs. 1100	Rs.950
Officers in Scale IV & V	Rs 1500	Rs. 1300	Rs. 1100	Rs.950
Officers in Scale I / II / III	Rs. 1300	Rs. 1100	Rs.950	Rs. 800

Halting Allowance w.e.f 01.11.2020

Grades/Scales of officers	Metro	Major 'A' Class cities	Area I	Other Places
Officers in Scale VI & above	Rs 2700	Rs. 1950	Rs. 1650	Rs. 1425
Officers in Scale IV & V	Rs 2250	Rs. 1950	Rs. 1650	Rs. 1425
Officers in Scale I / II / III	Rs. 1950	Rs. 1650	Rs. 1425	Rs. 1200

(b) Lodging Allowance:

An officer in the Grades/Scales set out in column 1 of the Table below may be reimbursed the actual hotel expenses, restricting to single room accommodation charges in ITDC hotels of the corresponding star category set out in column 2 below:

Grades/Scales of officers (1)	Eligibility to stay (2)
Scale VI & VII	4* Hotel
Scale IV & V	3* Hotel
Scale II & III	2* Hotel (Non AC)
Scale I	1* Hotel (Non-AC)

The Board may prescribe reimbursement of additional limit in excess of the limits prescribed above in accordance with the guidelines of the Government.

(c) Boarding Expenses:

An officer shall be entitled to per diem boarding expenses at the rates set out in sub-regulation 4 (a) above.

(d) 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.

(e) 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.

(f) 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.

(g) A supplementary diem allowance of Rs.10/- per day of halt outside headquarters on inspection duty may be paid to all inspecting officers."

Explanation :

	For the purpose of computing Halting Allowance 'per diem' shall mean each period of 24 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. Where the total period of absence is less than 24 hours, 'per diem' shall mean a period of not less than 8 hours.		
	<u>Transfer Travelling Allowance etc.:</u> 42(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 employees. 42(2) (i) On and from the 1st day of April, 1998 an officer on transfer will be reimbursed his expenses for transporting his baggage by goods train up to the following limits:-		
	Pay Range	where an officer has family	where an officer has no family
	Rs. 7100 per month to Rs. 9820 per month	3000 kgs	1500 kgs
	Rs. 9821 per month and above	Full wagon	2500 Kgs
42	(ii) On and from 1st January, 1987 , if any 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 up to 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 up to 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. <u>Compensation on Transfer</u> 42(3) On and from 1st January, 1987 but before 1-4-1997 , an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.		
	Grade	Lump sum	

Classification: Confidential

	Top Management and Senior Management	Rs.1,500/-
	Middle Management and Junior Management	Rs.1,000/-
	3(a) On and from the 1st day of April, 1997 , an Officer on transfer will be eligible to draw a lump sum amount as indicated below for expenses connected with packing, local, transportation, insuring the baggage, etc.	
	Grade	Lump sum
	Top Management and Senior Management	Rs. 5,000/-
	Middle Management and Junior Management	Rs.4,000/-
	3(b) On and from the 1st May 2005 , an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.	
	Grade	Lump sum
	Officers in Scale IV & above	Rs. 8,750/-
	Officers in Scale I / II / III	Rs. 7,000/-
	3(c) On and from the 1st May 2010 , an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.	
	Grade	Lump sum
	Officers in Scale IV & above	Rs. 12000/-
	Officers in Scale I / II / III	Rs. 9,000/-
	3(d) On and from the 1st June 2015 , an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.	
	Grade	Lump sum
	Officers in Scale IV & above	Rs. 20000/-
	Officers in Scale I / II / III	Rs. 15,000/-
	W.e.f 1st November 2020 , an Officer on transfer will be eligible to draw a lump sum amount, as indicated below, for expenses connected with packing, local transportation, insuring the baggage, etc.	
	Grade	Lump sum
	Officers in Scale IV & above	Rs. 30000/-
	Officers in Scale I / II / III	Rs. 25,000/-
	<u>42(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.</u>	
	Provided that on and w.e.f. 30-10-1987 where no residential accommodation is made available by the Bank to an Officer at the new place of posting and where such an Officer may incur additional expenses in the process of taking over charge, for reasons beyond his control, the Competent Authority may consider on merit, grant of Halting Allowance to him up to a maximum period of 15 days or till the time the quarters are made available to him, whichever is earlier.	
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 where he proposes to settle down on retirement.	
44	Leave Travel Concession:	

(1) During each block of four years, an Officer shall be eligible for Leave Travel Concession for travel to his home town once in each block of two years. Alternatively, he may travel in one block of two years to his home town and in the other block to any place in India by the shortest route.

On and from the effective date of this **joint note dated 02.06.2005**, the following provisions shall apply:-

(i) 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.

(ii) An officer, by exercising an option anytime during a block of four years or two years, as the same may be, surrender and encash his Leave Travel Concession (other than travel to place of domicile) upon which he shall be entitled to receive an amount equivalent to 75% of the eligible fare for the class of travel by train to which he is entitled up to a distance of 4500 kms. (one way) for officer in JMGS scale I and MMGS Scale II and III and 5500kms (one way) for officers in SMG scale IV and above. 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 Leave Fare Concession.

(iii) 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 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 travelled 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.

On and from 01.06.2015 the following provisions shall apply:-

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 by train to which he is entitled up to a distance of 4500 kms (one way) for Officers in JMG-Scale-I and MMG – Scale II & III and 5500 kms (One way) for Officers in SMG – Scale IV & above.

Definition of Family:-

On and from the effective date of this joint note dated 02.06.2005 the following provision shall apply:-

For the purpose of medical facilities and for the purpose of leave fare concession the expression 'family' of an employee shall mean an officer's spouse, wholly dependent unmarried children (including step children and legally adopted children) and wholly dependent parents ordinarily residing with the wholly dependent on the officer.

The term wholly dependent child/parent shall mean such member of the family having a monthly income not exceeding Rs.2250/- p.m. If the income of one of the parents exceeds Rs.2250/- p.m. or the aggregate income of both the parents exceeds Rs.2250/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

On and from 01.05.2010 the following provision shall apply:-

For the purpose of medical facilities and for the purpose of leave fare concession the expression 'family' of an employee shall mean an 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, as also parents ordinarily residing with the wholly dependent on the officer.

The term wholly dependent child/parent shall mean such member of the family having a monthly income not exceeding Rs.3500/- p.m. If the income of one of the parents exceeds Rs. 3500/- p.m. or the aggregate income of both the parents exceeds Rs. 3500/- p.m., both the parents shall not be considered as wholly dependent on the officer employee.

On and from 01.06.2015 the following provision shall apply:-

For the purpose of medical facilities and for the purpose of leave fare concession the expression 'family' of an employee shall mean:

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

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

As per joint note dated 01.11.2020

For the purpose of medical facilities and for the purpose of leave fare concession the expression 'family' of an employee shall mean:

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

b. The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12, 000/- p.m. If the income of one of the parents exceeds Rs.12, 000/- p.m. or the aggregate income of both the parents exceeds Rs.12, 000/- p.m., both the parents shall not be considered as wholly dependent on the 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. The officer employee will have the choice to substitute either of the dependents or both.

Physically challenged children of employees to be defined as dependents irrespective of age or marital status subject to Income criteria.

Leave Encashment:

(ii) On and from 01-06-1991 once in every 4 years when an Officer avails of Leave Travel Concession, he may be permitted to surrender and encash his privilege Leave not exceeding one month at a time. Alternatively, he may whilst travelling in one block of two 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 of 30 days in one block. For the purpose of leave encashment all the emoluments payable for the month during which the avilment of the Leave Travel concession commences shall be admissible.

Provided that an Officer at his option shall be permitted to encash one day's additional Privilege Leave for donation to the Prime Minister's Relief Fund subject to his giving a letter to the bank to that effect and authorizing the Bank to remit the amount to the Fund.

(iii) 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.

CHAPTER IX
TERMINAL BENEFITS

Provident Fund & 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.

Provided that there shall be no Provident Fund to Officers joining the services of the Banks on or after 1st day of April 2010.

(2) The Provident Fund rules framed shall provide that on and from 1-11-1993 :

(a) In case of an Officer governed by the Pension Scheme, contribution to the Provident Fund shall be made only by the Officer at the rate of 10% of pay without any matching contribution on the part of the Bank.

Provided that no adjustment on account of Provident Fund contributions already made for the period 1-7-1993 to 31-10-1993 shall be made.

(b) In case of an Officer not governed by the Pension Scheme, contribution to Provident Fund by the Officer and a matching contribution by the Bank shall be made at the rate of 10% of pay.

Provided that no adjustment on account of Provident Fund contributions already made for the period 1-7-1993 to 31-10-1993 shall be made.

Provident fund from 1st November 2002 will be 10% of the pay

Joint note dated 27.04.2010 contains following provisions towards provident fund:-

- While the Officers who are presently covered under the Bank Employees' Pension Regulations, 1995/96 shall continue to contribute 10% of the Pay towards Provident Fund and there shall be no matching contribution.
- Officers of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- Officers who are presently covered under contributory Provident Fund Scheme who did not opt for Pension Scheme available under Joint Note dated 27th April, 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.
- There shall be no provident fund to officers joining the services of banks on and after 01.04.2010. 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 contributory pension scheme introduced for employees of central government w.e.f. 01.04.2004 and modified time to time.

(3) Officers joining the Bank's service on or after 29.9.1995 shall be governed by the Pension Scheme.

Provided that the following categories of Officers shall not be covered by the Pension Scheme:

(a) An Officer who was in service of the Bank prior to 29.9.1995, unless he has specifically exercised an option to become member of the Pension Scheme in response to Bank's notice to that effect.

(b) An Officer who is recruited on or after 29.9.1995 at the age of 35 years and above, and who has elected to forego his right to Pension in terms of the Pension Scheme.

Note:- "Pay for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Allowance.

(c) Officers who are covered under the Contributory Provident Fund Scheme who do not opt for Pension Scheme shall continue under the Contributory Provident Fund Scheme.

(4) The officers joining the services of the Bank on or after the 1st day of April 2010 shall be covered by a Defined Contributed Pension Scheme, where the officer shall contribute ten per cent, of pay plus Dearness Allowance and the Bank shall make the similar amount of contribution in accordance with the provisions of the Contributory Pension Scheme in accordance with New Pension Scheme notified by the Central Government vide notification of the Government of India, F. No.5/7/2003-ECB & PR dated the 22nd December, 2003, as amended from time to time."

Pension (other than State Bank of India)

In respect of an officer, other than the officer in State Bank of India, who is a member of the Pension Fund, who retires or dies while in service or otherwise ceases to be in employment on or after the 1st of May 2005, "Pay" for the purpose of pension shall be the pay last drawn by the officer employee prior to his retirement / death. Pending necessary amendments to be made to the relevant provisions of Bank (Employees') Pension Regulation 1995, officers retiring or dying while in service on or after 1st May 2005, shall be granted provisional pension having regard to the above provisions.

Note:-

(1) The Bank (Employees') Pension Regulation 1995 does not apply to the officers of State Bank of India.

(2) "Pay for the purpose of Provident Fund and Pension shall mean Basic Pay including Stagnation Increment, Professional Qualification Pay, Increment component of Fixed Personal Pay and Officiating Allowance.

As per 01.11.2020 joint note:-

Pension (Including state bank of India)

(a) As per extant regulations, pension payable to officers is based on the average of the emoluments drawn in the last ten months preceding the retirement of the officer in terms of regulation 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the pay of the officer retiring on or after 1st November, 2017 will be taken on the basis of the pay as is provided under this settlement. However in the case of officers who have retired from the service of the banks on or after 1st November 2017 but before 31st August 2018 since the period of preceding ten months will constitute pay both under the settlement as well as pertaining to settlement dated 25th May 2015, in such cases, the following procedure will be adopted for determining pension available to them.

- i. For the period of ten month following on and after 1st November 2017 the actual pay drawn by the officer under the settlement and
- ii. for the period following prior to 1st November 2017 the actual pay drawn by the officer plus dearness allowance at the rate of 47.8 % thereon will be notionally reckoned as pay the for the purpose.

With effect from 1st November 2017, the pay as define under clause 6 of this settlement and drawn by the officers who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund rules/ regulation in force.

(b) obtain note to claim incremental computation on device basic pension
offices in service of the bank as on 1st November 2017 and who have retired thereafter but before the date of this settlement and who had opted for commutation of pension will have an option not to claim incremental computation on device basic pension.

(c) dearness relief on pension

With effect from 1st November 2017 in respect of officers who retired or died while in service on after 1st November 2017, dearness relief shall be payable at 0.07% per slab on the basic pension for family pension or invalid pension for compassionate allowance as the case may be. Dearness relief in the above manager shall be paid half yearly for every rise or fall of Four Points over 6352 points in the quarterly average of the all India consumer price index for industrial workers in the series 1960=100

Provident Fund

- (a) The officer who are presently covered under the bank employees' Pension Regulation 1995/ 96 shall continue to contribute 10% of the pay towards provident fund and there shall be no matching contribution
- (b) Offices 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 available under joint not dated 27th April 2010 shall continue until the contributory provident fund scheme as hitherto.

New pension scheme

- (a) Officer's except in State Bank of India who are governed by new pension scheme with effect from 1st April 2010 will continue to contribute 10% of pay plus dearness allowance and the bank will make a contribution of 14% of pay plus dearness allowance from the date of signing of joint note subject to approval of the government
- (b) Offices in State Bank of India who are governed by new pension scheme with effect from 01.08.2010 will continue to contribute 10% of pay plus dearness allowance and the bank will make a contribution of 14%

	of Pay plus dearness allowance from the date of signing of the joint note subject to approval of the government. (c) The service charges by the service provider/ fund manager of NPS will be borne by the bank from FY 2021.
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 of continuous service; or (e) Termination of service in any other way except by way of punishment after completion of 10 years of service. (2) The amount of gratuity payable to an Officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months' pay. Provided that where an Officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years. 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. 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. Note: If the fraction of service beyond completed years of service is 6 months or more, gratuity will be paid pro rate for the period.

CHAPTER X

TRANSFERABILITY SUBJECT

47	Transferability: Every Officer is liable for transfer to any Office or Branch of the bank or any place in India.
48	Every Officer shall be available for Bank's duties at any time of the day.
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 the days spent on travel, to enable him (a) to join a new post to which he is appointed while on duty in this 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.

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(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 be place or station other than the one at which he is permanently posted.

CHAPTER XI

MISCELLANEOUS

50	Power to implement regulations: The Managing Director may, from time to time, issue instructions or directions as may, in his issue instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.
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 of the Committee constituted by Government's Regulation No.F.4(26)/72/IR dated 19th July, 1973, as accepted by the Government, together with modifications or alterations thereof 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.
52	Interpretation 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 services in the Bank prior to the date of coming into force of these regulations.
53	Revocation of earlier rules, etc.: Any rule, regulations, order agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of the 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 these shall not affect the validity of anything done or any claim arising, prior to that date in pursuance of such agreement, rule, regulations, resolution, other provision or usage, customs, convention, or practice.
54	Interpretation: If any questions arises as in the application or interpretation of any of these regulations, it shall be referred to the Board for its decision.

New Introduction (As per Joint note dated 01.11.2020)

1. Annual encashment of privilege leave

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

2. Performance linked incentive scheme

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

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of days of pay as incentive depending on where in the matrix the banks performance fits in, broadly as per the matrix as under

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

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

3. Family pension

subject to approval by the government it is agreed that family pension shall be payable at the uniform rate of 30% of the pay of the deceased employee and that there shall be no ceiling on family pension it is agreed that these pension provisions when approved by the government shall apply to SBI also.

UNION BANK OF INDIA EMPLOYEES' PROVIDENT FUND RULES

1. The Fund shall be called "Union Bank of India Employees' Provident Fund".
2. In these Rules unless there is something repugnant to the subject or context:

"Bank" means Union Bank of India

"Board of Directors" means the Board of Directors of Union Bank of India

"Salary" means Basic Pay, Special Allowance and Officiating Allowances, if any, and shall not include any Personal Allowance, Bonus or any other remuneration.

"Trustees" mean the trustees of the Union Bank of India Employees' Provident Fund.

"Member" means any person in the service of the Bank, who is a subscriber to the

3. The Trustees of the Fund shall be two Directors of the Bank (Hereinafter called "Director Trustee") two nominees from the Bank's Management (Hereinafter called "Management Trustee") and two other members of the Fund (Hereinafter called the "Member Trustee") all of them to be nominated by the Board of Directors of the bank. Such nomination by the Board of Directors will be for a fixed period from time to time notwithstanding the above, the Board of Directors of the Bank may be giving 7 days' notice in writing remove any Trustee at any time. Furthermore, a Director Trustee shall cease to be a Trustee if he ceases to be a member of the Board of Directors of the Bank or on expiry of two years from the date of appointment as a Trustee, whichever is earlier. A Management Trustee shall cease to be a Trustee if he ceases to be an employee of the Bank or on expiry of two years from the date of appointment as a Trustee, whichever is earlier. A Member Trustee shall also cease to be a Trustee on expiry of two years from the date of his appointment as a Trustee or on the date he ceases to be in the employment of the Bank, whichever is earlier. The Board of Directors of the Bank may without any notice remove any Trustee in the event such a Trustee fails to attend three consecutive meetings of the Trustees without grant of leave of absence by the Chairman & Managing Director of the Bank. The Board of Directors of the Bank shall be entitled to fill in vacancies that may arise from time to time in the Board of Trustees of the Provident Fund by fresh nomination.
4. At every meeting of the Trustees one of their members shall be elected Chairman of the meeting. The presence of at least three Trustees with at least one Director Trustee other than Chairman shall be necessary to form a quorum. Questions arising at a meeting of Trustees shall be decided by a majority of votes and in case of equality of votes the Chairman of the meeting shall have a casting vote.
5. The Trustees may appoint a Committee from their number of whom at least one shall be a Member Trustee to carry on the ordinary business of the Fund, including payments to members. The Trustees shall from time to time fix the quorum of the Committee.
6. The accounts of the Fund shall be made up yearly as at 31st March and an audited statement of affairs as at that date shall be submitted to a meeting of the Trustees to be held not later than last day of April every year and a copy of such statements shall be forwarded annually to each member.
7. "Membership" Award staff and promote Officer: Every Employee on the permanent staff of the Bank shall be eligible for membership of the Fund.
Directly Recruited Officers: Every Directly Recruited officer of the Bank shall be eligible for membership of the fund from his/her date of joining the Bank with effect from 01.01.1988.
8. Subscription to the Fund shall be compulsory for all employees of the Bank who are on Permanent basis.

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9. Every employee who shall be or become a Member, shall be subject to these Rules and shall sign an Agreement in the form annexed to these Rules.
10. (a) "Compulsory Subscription" Each member shall subscribe monthly to the fund a sum as under :-
- (1) 10% of 80% of pay from 01.11.1987 to 31.12.1988.
 - (2) 10% of 90% of pay from 01.01.1989 to 31.12.1989.
 - (3) 10% of full pay from 01.01.1990 onwards.

(b) "Voluntary Subscription" : A Member may at his option, voluntarily subscribe to the Fund (hereinafter referred to as 'Voluntary Subscription') a sum inclusive of the compulsory subscription any amount up to 100% of the salary payable to him for the month. However, Income-tax rebate on such contribution will be subject to Section 88- sub-section (1), (2) (vi) and (6) (ii) of the Income-tax Act, 1961 as amended from time to time.

Note: For the purpose of this Rule, 'Salary' means and includes Basic Allowance drawn by the Member. Pay and Dearness

(c) A Member desirous of making a "Voluntary Subscription" shall inform the Bank in writing, quantum of such Voluntary Subscription, that he desires to make, and shall authorize the Bank to make the necessary deductions from his salary PROVIDED ALWAYS that such authority to the Bank shall not be cancelled or varied in amount for a period of six months from the date of such authority.

11. The Bank shall be entitled to deduct each month out of the salary payable by the Bank to a Member :-
- (a) The amount of Compulsory Subscription as mentioned in the Rule No.10 (a) above; and
 - (b) Voluntary Subscription, if any as authorized by a member.

The Total Amount so deducted by the Bank shall be credited to "Trustees' Account" referred to in Rule 14.

If the amount of subscription of any Member to the Fund shall not have been deducted by the Bank as aforesaid at the end of any month, such Member shall forthwith pay the amount of the subscription to the "Trustees' Account" mentioned in Rule 14.

12. (a) The Bank shall contribute to the Fund, a sum equal to the aggregate amount of monthly compulsory subscription in respect of those Members who have not opted for the "Pension Scheme" and the same shall be credited to the 'Trustees' Account' referred to in Rule No.14.

(b) The Bank shall not contribute any sum in respect of Voluntary Subscriptions of the Members.

(c) The Rules relating to Bank's Contribution and interest on Bank's Contribution shall not be applicable to:-

(i) 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.

(ii) Employees below the age of 35 years joining the Bank on or after 29.09.1995.

(iii) Employees joining the Bank on or after 29.09.1995 at the age of 35 years or more and opt for Pension in lieu of Bank's Contribution to Provident Fund.

(d) On receipt of the application from the Members who have opted for the Pension Scheme in place of Employer's Contribution to Provident Fund of the Bank, the Trustees 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 up to the date of transfer of Fund to the Pension Fund Trust of the Bank.

13. The sum subscribed from time to time by each Member (hereinafter referred to as the "Member's Contribution", comprising of the aforesaid Compulsory Contribution as well as Voluntary Contribution, if any, which expression shall include all interest accrued on the same) as well as all sums contributed by the Bank for each member (hereinafter referred to as the Bank's Contribution, which expression shall include all interest accrued on the same) shall be credited in a special ledger kept by the Trustees at the Central Office of the Bank at Mumbai.

14. (1) The Fund shall consist of contribution made by the Members and the Bank as above specified as also of interest credited in respect of such contributions and of Securities purchased therewith and of any capital gains arising from the transfer of Capital Assets together with any amount transferred from the individual account of an ex-employee in any recognized Provident Fund maintained by his former employer and the interest in respect thereof, if any, and such other sums as may be received by the Trustees.

(2) All monies contributed to the Fund (whether by the Bank or received or accruing by way of interest or otherwise to the Fund shall either:

(a) be deposited:

- (i) In the account opened with the Bank and styled "THE TRUSTEES OF UNION BANK OF INDIA EMPLOYEES PROVIDENT FUND TRUST" and interest thereon will be paid by the bank half yearly at such rate as the bank may from time to time fix. and/or
- (ii) In the account or accounts opened with the bank and /or the State bank of India and/or any other Scheduled bank and/or Post Office Saving Bank Account.

(b) be invested in the name of UNION BANK OF INDIA EMPLOYEES' PROVIDENT FUND in Securities as mentioned in Rule 67 of the Income-Tax Rules, 1962, as amended from time to time, and such Securities be deposited with the Bank for safe Custody in the name of the Fund. All accounts of the Fund shall be operated upon or otherwise be dealt with by any TWO Trustees.

15. The account of each Member shall be credited with interest every half-year at such rate as the Trustees might fix from time to time having regard to the interest earned on investment from the Fund and the Market value of investments and the redemption period of investments and on the monies deposited with the Bank. The member shall not be entitled to interest on the amount to credit of his/her PF account on expiry of three months following cessation of service, Provided, the Trustees, however, in their absolute discretion may pay the interest in Member's individual account till the date of payment. Provided further that in case, the member dies in harness, the interest on the amount, of PF will be paid to the persons entitled till the date of settlement. (Amended as per SC 6034 of 29.11.2013)

16. Deleted.

17. Any Contributor who is dismissed for insubordination, misconduct, fraud or any other cause of like nature or retires from the Bank in consequence thereof he/she shall be entitled of his own contribution with interest accrued thereon at the rate and in the manner aforesaid and in respect of Banks contribution there shall be no forfeiture, excepting in the case where he is dismissed for

misconduct causing financial loss to the Bank and in such case forfeiture shall be limited only to the extent of financial loss caused.

18. If a Contributor is dismissed for fraud or misconduct, the Bank shall be entitled to recover from the contribution made by the Bank to the individual account of the Contributor and the interest (simple and compound) credited in respect of such contributions, any loss or damage so resulting to the Bank, from the cause entailing such dismissal. The Chairman & Managing Director and Executive Director of the Bank shall be entitled to declare the amount of loss or damage so resulting and their declaration in that behalf shall be final and conclusive and the amount so declared shall be paid to the Bank.
19. Subject to the above Rules the amount standing to the credit of a Member shall be payable to him/her on his or her cessation of services from the Bank and there shall be no forfeiture whatsoever of the Bank's Contribution to the Fund in respect of the said Member including interest thereon.
20. 20. (a) & (b) Deleted.
- (c) Notwithstanding anything contained hereinbefore, if a Member ceases to serve the Bank and obtains employment with any other Employer, the amount standing to the credit of his/her account shall at his or her option be either paid to him/her or transferred to his/her individual account in any other Recognized Provident Fund maintained by such other Employer, provided always that such request for transfer is received from such Recognized Provident Fund.
21. Deleted (As per circular).
22. Deleted (As per circular).
23. Each member may nominate any person or persons to whom the amount standing at the credit of such Member shall be paid in the event of his death while in the service of the Bank or before his claim on the Fund shall have been discharged. Such nomination shall be made in the prescribed Form. If a Member nominates more than one person, he shall, in his nomination, specify the amount or share payable to each of the nominees in such manner as to cover the whole of the amount that may stand to his credit in the Provident Fund. Where a Member has a family at the time of making a nomination, the nomination shall be in favour of one or more persons belonging to his family. Any nomination made by a Member in favour of person or persons not belonging to this family shall be invalid. If at the time of making a nomination a Member has no family, the nomination may be in favour of any person or persons, but if the Member subsequently acquires a family such nomination shall forthwith be deemed to be invalid and the Member may be allowed to make a fresh nomination in favour of one or more persons belonging to his family. A nomination made by a Member, at any time, may be modified by giving a written notice to the Trustees of his intention of doing so in the prescribed Form. If a nominee predeceases the Member, the interest of the nominee shall revert to the member, who may thereupon make a fresh nomination in respect of such interest. A nomination or its modification shall take effect to the extent that it is valid on the date on which it is received by the Trustees.

EXPLANATION:- For the purpose of this rule, "Family" means the Member's spouse, legitimate children, step children, deceased son's widow, deceased son's legitimate children, deceased son's step children and dependent parents, sister & minor Brothers.

23 In the event of the death of the nominee prior to death of the Member and no other person having in the interval been nominated by the member, the amount standing at credit of the member shall be dealt with in Rule 27.

24. On the death of a Member who shall have made a Nomination in accordance with Rule 23, the full amount payable to him according to these Rules shall be paid to Member's nominee irrespective of the period for which the member may have served and such payment shall be a good discharge to the Trustees against all claims, whatsoever, in respect of the said Fund by any one whomsoever claiming through the said Member or otherwise.
25. If the nominee is a minor the member shall, at the time of nomination state the age of the nominee and shall also appoint a person of full age to whom the amount standing at the Member's credit is to be paid on behalf of the minor nominee, in the event of the member dying before the minor nominee attains the age of majority. If any person so appointed predeceases the member before the minor nominee attains his majority, the member shall forthwith appoint another person of full age to receive the amount on behalf of the minor nominee and from time to time forthwith make a fresh appointment when this is necessitated by the death of the person appointed to receive payment on behalf of the nominee.
26. The nomination made as aforesaid shall be and remain in full force and effect until the nominee's death or until his nomination or appointment has been revoked as herein mentioned.
27. On the death of a Member not survived by a nominee under Rule 23 the full amount due to the Member according to the Rules shall be paid without deduction to his executors or administrators, or at the absolute discretion of the Trustees. The amount or any part or parts thereof may be paid to the widow, child or children of his/her or their guardian or custodian or other near relative or relatives of a deceased Member or any other person or persons appearing to them to be proper parties to receive the amount without any representation to the estate of such deceased Member or any Succession Certificate being obtained and in such proportion as the Director may think fit irrespective of the period for which the member may have served and such payment shall be a good discharge of the Trustees against all claims whatsoever in respect of the said Fund by any one whomsoever claiming through the said deceased Member or otherwise.
28. Except as is expressly provided by these Rules, no Member or any person or persons claiming under or through him shall be entitled to claim any payment of money which may be standing to his credit in the books of the Fund.
29. Save as herein provided with regard to Nomination , no member shall be entitled in any way to deal with or transfer by way of security or otherwise his interest or any part thereof in the Fund and any such transaction or transfer shall be invalid, and the Trustees shall not recognize or be bound by any notice to them of any such transaction or transfer and all monies standing in the books of the Fund to the credit of the Member, so purporting to deal with or transfer his interest therein, as aforesaid shall forthwith be transferred as from the date of such transaction or transfer to the Lapsed Fund and be dealt with accordingly. Further, if any prohibitory order or attachment or process of a Civil Court be served upon the Trustees by which any monies standing to the credit of the Member shall be attached or ordered to be paid into a Civil Court ordered to be withheld from such Member and such attachment or order is not raised to be rescinded by the Court or should such member be adjudged an insolvent or files his Petition in insolvency or make any composition or arrangement with his creditors, such monies shall forthwith be transferred to the Lapsed Fund and be dealt with accordingly, provided always that the Trustees (without being under any legal obligation to do so) may in their absolute discretion if they think fit at any time or times hereafter give or apply such monies or any part thereof to or for the benefit of such Member or his wife, children or relatives.
30. A Contributor shall not be entitled to withdraw any sum from the amount standing to his credit but the Trustees may allow in their discretion a withdrawal on grounds and under circumstances

and within the limits and subject to all the conditions pertaining to repayment of loan and rate of interest payable thereon specified by rules made by the Government of India or any Local Government in that behalf and for the time being in force.

31. (I) Withdrawals by employees shall not be allowed by the Trustees except on special grounds in the following circumstance or circumstances of a similar nature: -

(a) To pay expenses incurred in connection with the illness of a Subscriber 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 High School stage and;

(II) Any medical or Engineering or other technical or specialized course in India beyond the High school stage provided that the course of study is for a period of not less than three years.

(b) To pay for the passage over the sea of a Subscriber or any member of his family

(c) To pay expenses in connection with marriages, funerals or ceremonies which by the religion of the subscriber, it is incumbent upon him to perform and in connection with which it is obligatory that the expenditure should be incurred.

d) To meet the expenditure of building or purchasing a house or site for a house PROVIDED that the employee furnishes an undertaking to the Trustees not to encumber or alienate, such house or site as the case may be for a period of ten years from the date of such Withdrawal or till he ceases to be a Member of the Fund whichever is early. However, the Trustees have the power to reduce the period of ten years in deserving cases and for genuine reasons up to five years.

(dd) To meet expenditure of marriage of employee's sons/or daughters.

(e) To pay premia on policies of insurance on the life of the Subscriber or of wife provided that the employee furnishes an undertaking to the Trustees not to foreclose, encumber or raise a loan on such policy for a period of five years from the date of such Withdrawal or till he ceases to be a Member of the fund whichever is early.

(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 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 convulsions of nature.

(h) Extra ordinary cases of Medical requirement involving huge expenditure for self and dependents of employee. (Amended as per SC 5956 of 25.02.2013)

(II) For the purpose of sub-rule (i) "family" means any of the following persons who reside with and / or wholly dependent on the employee, namely, the employee's wife, legitimate children and stepchildren, parents, sisters and minor brothers.

(III) (A) The loan/withdrawal in connection with expenses on marriages as specified in clause (c) of sub-rule (i) of Rule 31 shall not exceed six months' salary (as per clause 2 of P.F. rules) or the total of the accumulation of employees contribution including interest accrued on the same, whichever is less.

(B) The Withdrawal for the purpose specified in Clause (d) of sub-rule (i) of Rule 31 shall be subject to the following conditions:-

- (i) The amount of withdrawal shall not exceed the amount standing to the credit of employees' own contribution including VPF or actual cost of the house or of the site whichever is less. (Amended as per SC 5288 dated 15.07.2006)
- (ii) The employee should 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 commencement of construction.
- (iv) In case of Non-Refundable Withdrawal instead of the present practice of reducing the eligible amount by outstanding in refundable loan, total eligible amount should be sanctioned and after adjusting present loan outstanding balance should be paid to the member.
- (v) If the Withdrawal is made for the purchase of house and/or site for a house and/or site for a house the purchase should be made within six months of the withdrawals.
- (vi) If the Withdrawal is made for the repayment of loan previously raised for the purpose of construction or purchase of a house the repayment of the loan should be made within three months of the withdrawal
- (vii)(a) The Withdrawal/s shall be permitted only if the house or/site is free from encumbrances. Provided that the house or site shall not be treated as encumbered if the same is mortgaged/ encumbered for obtaining housing loan from any bank/financial institution.

No withdrawal/s shall be permitted for purchasing a share in a joint property or building or house or land whose ownership is undivided except where a site is owned jointly with spouse.

- (viii) If the loan amount withdrawn exceeds the actual cost of the 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 of the whole amount as the case may be shall be refunded to the Trustees forth with in one lump sum together with interest from the month of such withdrawal at the rate prescribed in sub rule (VI) of rule 31. The amount refunded shall be credited to the employee's account in Provident Fund.
- (ix) If the withdrawal is made for the son's/ Daughter's marriage, then the wedding invitation card as well as the Photostat copy of the marriage certificate dully attested should be submitted to the trustees, as a proof of having solemnized the marriage for which the withdrawal is availed.
- (C) no loan/ withdrawal except those mentioned in Rule 31 (iii) A and B Shall exceed the salary of the employee for 12 months (Amended as per SC 6866 Dated 22.10.2018)

(IV) A second Withdrawal shall not be permitted until the sum first withdrawn has been fully repaid. Where an Employee ceases to be in the service of the Bank, the Trustees, at their discretion may adjust the loan outstanding against the balance of the Member's Provident Fund contribution standing to the credit of his account.

(V) (i) When a withdrawal is allowed for a purpose specified in clause (d) or (dd) or clause (e) of sub-rule (I) of Rule 31, the amount withdrawn need not be repaid. A second withdrawal may be permitted for the purpose specified in clause (d) or (dd) or clause (e) of Sub-rule (i) of Rule No.31, the amount withdrawn need not be repaid.

(2) Loan sanctioned and withdrawn shall be repaid is not more than 84 equal monthly instalments and shall bear interest in accordance with sub-rule (vi) and no further withdrawal shall be permitted until repayment has been effected in full. Notwithstanding anything contained herein in case of premature adjustment of loan the

employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan. (Amended as per SC 6866 dated 22.10.2018)

(VI) In respect of withdrawals which are repaid in not more than twelve monthly instalments, an additional instalment of four percent of the amount withdrawn shall be paid on account of interest and in respect of withdrawals which are repaid in more than 12 monthly instalments, two such instalments of four percent of the amount withdrawn shall be paid on account of interest provided, however, that at the discretion of the Trustees of the Fund, interest may be recovered on the amount withdrawn 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 Member.

(VII) The employer shall deduct such instalment from the employee's salary and pay them to the trustees. The deduction shall commence from the second monthly payment made after the withdrawal or in the case of an Employee on leave without pay from the second monthly payment made after his return to duty. In case the employee ceases to be in service for any reason whatsoever, the entire loan together with - interest would become immediately due and payable and accordingly the amount standing to the credit of his account shall stand forthwith debited to that extent and employer shall be liable only for the balance to the employee's credit. (Amended as per SC 6034 of 29.11.2013).

(VIII) In the case of default of repayment of instalments under sub-rules (V) and (VI), the Commissioner of Income-Tax 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 and the Income-Tax Officer shall assess the Employee accordingly.

(IX) (1) Employee can avail NRW (100% of balance as of end of previous Financial Year) twice during the entire service as per the existing Rules. (Amended in terms of SC 5956 dated 25.02.2013)

(2) There will be 2 options for availment of NRW for the 3rd time as under:

(a) If employee avails it during last 12 months of his retirement, he will be eligible for 90% of eligible amount (PF balance as of end of the previous financial year);

(b) OR If he avails it any time before 12 months prior to retirement, he will be eligible for 50% of eligible amount, after adjusting the PF loan outstanding, if any, (PF balance as of end of the previous financial year) and will not be eligible for any withdrawal during the last year of his service.

32. No Trustee shall be responsible or chargeable, save and except for monies actually received by him, notwithstanding his having signed any receipt for the sake of conformity or otherwise nor shall he be responsible or chargeable for acts, defaults or neglects of the Bank with whom the monies of the Fund are deposited not for any loss unless the same happens through his own willful act or omission.
33. The Board of Directors shall have power to close the Fund at any time if they shall consider that course advisable or necessary in which event the Fund shall be divided among the members by payment to each member of such sum as may be payable to him according to Rule 34.
34. Any appreciation or depreciation in any investments of the Fund shall be for the benefit of and at the risk of the Member and at the closing of the Fund the cash in hand and the realization from the investment shall be divided rateably among the members in proportion to the respective amount standing to their credit.

35. Every Trustee shall be at liberty to retire by notice in writing in that behalf addressed to the Board of Directors.
36. Every vacancy in the Office of the Trustees shall be filled up by the continuing or remaining Trustees subject to the conditions of Rule 3.
37. The decision of the Trustees shall be final and binding upon members in all respects and upon all matters, questions and disputes relating to or connected with these Rules or with the Fund or the administration thereof or the rights and obligations of the members including all disputes or differences which may arise between any member of executors, administrators, nominee or representative and the Trustee as the meaning or effect of any rule or any matter relating to or arising out of the same.
38. The Board of Trustees shall have power to add to, vary, and alter or annual any of the provisions of these Rules, except Rule Nos.3 and 4 with the sanction of the Commissioner of Income-Tax, Mumbai but so long as the main purpose of the Fund shall not thereby be effected.
39. These Rules shall be deemed to have come into operation on the 1st day of April 1932 in supersession to the rules of the Fund which might have been in force since the inception of the Fund and the Fund shall be deemed to have vested in the Trustees from the 1st of April 1930 subject to and upon the Trust herein contained.
40. Every employee when joining the Fund shall subscribe an agreement in the following Form:-

"I hereby declare that I have read the foregoing Rules of Union Bank of India Employee's Provident Fund and I hereby subscribe and agree to bound by the said Rules."

Amendments to Union Bank of India Employees Provident Fund Rules

- ❖ Staff Circular 5288 dated 15.07.2006
- ❖ Staff Circular 5956 dated 25.02.2013
- ❖ Staff Circular 6327 dated 04.03.2016
- ❖ Staff Circular 6526 dated 31.12.2016

AMENDMENTS IN PF RULES

The Trustees of the Union Bank of India Employee's Provident Fund Trust have approved the following amendments to Union Bank of India Employee's Provident Fund rules:

1. Rate Of Interest:

Rate of interest paid by Union Bank of India on Provident Fund i.e., @ 8.65% has been extended to all e-Andhra Bank and e-Corporation Bank employees with effect from 01.04.2020.

2. Amendments to Non-refundable Withdrawal (NRW)

A. Existing Rules	B. Rules Proposed to be substituted
Clause no. 31(I) Higher education of Children. Repayment of Housing loan. Payment of Insurance Premium. Purchase of construction of House/Site/Flat. Son's or daughter's marriage. Huge medical expenses for self and dependent of employee. Clause no. 31(IX) Employee can avail NRW (100% of balance as of end of previous Financial Year) twice during the entire service as per the existing Rules. (Amended in terms of SC 5956 dated 25.02.2013) There will be 2 options for availment of NRW for the 3rd time as under: a) If employee avails it during last 12 months of his retirement, he will be eligible for 90% of eligible amount (PF balance as of end of the previous financial year); OR b) If he avails it any time before 12 months prior to retirement, he will be eligible for 50% of eligible amount, after adjusting the PF loan outstanding, if any, (PF balance as of end of the previous financial year), and will not be eligible for any withdrawal during the last year of his service. Clause no. 31 (V) (1) When a Withdrawal is allowed for a purpose specified in Clause 31(I), an amount withdrawn	Clause no. 31(i) Employee can avail NRW for the following purposes: Higher education of Children. Repayment of Housing loan. Payment of Insurance Premium. Purchase of construction of House/Site/Flat. Son's or daughter's marriage. Huge medical expenses for self and dependent of employee. For repairing and renovation of house or flat owned by the employee. Clause no. 31(IX) Employee can avail NRW six Times in entire service. Employee can avail NRW (100% of balance of Employee's contribution including VPF contribution as on the closing of preceding financial year but net of PF loan outstanding, if any. However, during the last 12 months of service, employee is eligible for NRW to the extent of 90% of employee's contribution including VPF contribution as on the closing of preceding financial year but net of PF loan Outstanding, if any Clause no. 31(V)(1) However, once the fund is withdrawn, it is not allowed to be re-deposited in PF account. However, in exceptional cases, wherein the employee could not utilize the funds for the purpose for which the NRW was withdrawn due to very genuine reason, the employee may be allowed to deposit back the amount withdrawn into his PF account. The Competent Authority for considering such cases is AGM (HR) at CO and the application for re-deposit should be made within 3 months of withdrawal of the amount.

3. Amendments to Loan Against Provident Fund

A. Existing Rules	B. Rules Proposed to be substituted
Clause no. 31(V)(2) Loan sanctioned shall be repaid in not more than 84 EMI and shall bear interest in accordance with sub-rule (iv) and no further withdrawal shall be permitted until repayment has been affected in full. Notwithstanding anything contained herein in case of premature adjustment of loan, the employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of avilment of previous loan	Clause no. 31(V)(2) Loan sanctioned shall be repaid in not more than 84 EMI and shall bear interest in accordance with sub-rule (iv). Loan can be renewed after paying 8 installments of the loan. While renewing the loan, the existing loan will be closed from the proceeds of the new Loan (renewed) and the remaining amount, if any, will be paid to the employee. Notwithstanding anything contained herein in case of premature adjustment of Loan, the employee shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of avilment of previous loan.

NON-REFUNDABLE WITHDRAWAL (NRW):

- SC 4354 DT 01-04-97
- SC 5288 DT15-07-2006
- SC 5956 DT 25.02.2013

An employee, who has completed 10 years of service or is due to retire within the next 10 years, shall be eligible to avail NRW. *Employee can avail this facility (100% of own contribution and voluntary contribution as of end of previous Financial Year) TWICE during the entire service.*

There will be 2 options for avilment of NRW for the 3rd time as under:

If employee avails it during last 12 months of his retirement, he will be eligible for 90% of eligible amount (PF balance as of end of the previous financial year)

OR

If he avails it any time before 12 months prior to retirement he will be eligible for 50% of eligible amount, after adjusting the PF loan outstanding, if any (PF balance as of end of the previous financial year) and will not be eligible for any withdrawal during the last year of his service.

It is available for 1) for purchase of house/flat/site/plot (even in joint names also along with spouse) 2) extension and / or construction of house 3) Repayment of housing loan 4) for performing marriage of son/daughter 5) for payment of premium on life insurance policies 6) Higher education of children 7) Huge Medical expenditure.

Classification: Confidential

NRW cannot be granted for 1) renovation / repairs of flat / house. 2) To repay loans raised from friends, relatives to acquire property.

PF loan: Amendment in PF rule: Staff cir no. 6327 dated 04.03.2016

The trustee in the meeting held on 10.02.2016 decided to raise the quantum & repayment period of PF loan

PF loan Quantum: Raised from existing 6 times to 8 times of basic

Repayment period: Repayment period increased from 48 month to 60 months

NOTE: In case of premature adjustment of the loan the employee shall not be entitled to avail fresh loan unless a period of 6 months has elapsed from the date of availment of previous loan

Staff Circular No.7218 dated 10.08.2020

Deduction of Tax on Interest paid on contribution to Employees Provident Fund

Staff circular :7873 dated December 23, 2022

1. In terms of notification No G.S.R. 604(E) dated 31.08.2021 (copy enclosed), issued by CBDT, the interest on contribution to the Provident Fund by a subscriber, exceeding specified limit shall be part of taxable income of the subscriber.

2. Relevant provisions of Law:

The relevant para of the notification under reference is reproduced as under:

“Explanation: For the purposes of this rule:

(a) Non-taxable contribution account shall be the aggregate of the following, namely:

(i) Closing balance in the account as on 31-03-2021;

(ii) Any contribution made by the person in the account during the previous year 2021-2022 and subsequent previous years, which is not included in the taxable contribution account; and

(iii) Interest accrued on sub- clause (i) and sub clause (ii) as reduced by the withdrawal, if any, from such account;

(b) Taxable contribution account shall be the aggregate of the following, namely:

(i) Contribution made by the person in a previous year in the account during the previous year 2021-2022 and subsequent previous years, which is in excess of the threshold limit; and

(ii) Interest accrued on sub clause (i), as reduced by the withdrawal, if any, from such account; and

(c) The threshold limit shall mean:

(i) Five lakh rupees, in the second proviso to clause (11) or clause (12) of section 10 of the Income Tax rules 1962 is applicable; and (ii) Two lakh and fifty thousand rupees in other cases”.

3. Threshold Limit:

As clarified by Taxation Cell, Central Accounts Department, Threshold Limit for deduction of TDS shall be as under:

i) If an employee contributes:

a) More than Rs. 2,50,000/- in case where the fund receives contribution from the employer of the respective employee.

b) More than Rs. 5,00,000/- in case where the fund does not receive any contribution from the employer of the respective employee. then, all the interest accrued on the amounts which is in excess of the above limits will be taxable in the hands of the employee receiving such interest.

ii) Hence, in the case of PF optees, the interest accrued on the employee contribution in excess of Rs. 2,50,000.00 and in the case of Pension optees, the interest accrued on the employee contribution is in excess of Rs. 5,00,000.00 would be taxable.

4. Effective Date:

i) It shall be applicable to all PF subscribers and shall come into force on 1st day of April 2022 for the financial year 2021-2022.

ii) The effective date of TDS shall be 1st day of April 2022 or final settlement or transfers, whichever is later in case of final settlement.

iii) In all other cases not including final settlement or transfers, the TDS will be deducted on the date of credit of interest.

5. Applicability:

i) TDS will be applicable in case of PF final settlement, transfer claims, on transfer from exempted establishments, on transfer from one trust to another, past accumulations transfer, at the time of annual accounts processing, on back period accounting after accounts for year 2021-2022 are processed.

ii) The TDS will also be applicable in death cases as in the case of a live member.

6. Methodology of Computation & Deduction of TDS:

i) TDS shall be 10 percent if PF account is linked with a valid PAN and if the account is not linked with a valid PAN, the rate of TDS will be double the normal rate ie., 20%.

ii) "Union Bank of India Employees' Provident Fund Trust" has been allotted a Tax deduction account number (TAN) "MUMU09833F" and all such TDS deductions shall be made under the said TAN Number.

iii) For the FY 2021-22, TDS has been deducted manually by Employee Benefits Division and has been remitted to the income Tax Department.

iv) Details of such TDS deductions shall be made available in the individual PF Slips of the employees.

Rate of Interest on Provident Fund

STAFF CIRCULAR NO.: 7968 12th April 2023

1. In terms of Staff Circular No.7580 dated 29.12.2021, the rate of Interest payable on provident Fund was reduced from 8.00% to 7.50% with effect from 01.01.2022.

2. The rate of interest payable on Provident Fund is decided by the Trustees, from time to time, keeping in view the interest income earned on funds invested in various securities, yield on investments and rate of interest paid on PF.

3. Looking into the present yield of current portfolio holding, the Trustees in the meeting held on 21st March 2023, have reviewed the rate of interest payable on Provident Fund and decided to increase the rate of interest payable on

Provident Fund accumulation from 7.50% to 7.75% with effect from 1st April 2023. Consequently, the rate of interest charged on PF loans is also revised from 8.50 % to 8.75 %.

UNION BANK OF INDIA (EMPLOYEES') PENSION REGULATIONS, 1995

PENSION REGULATIONS INDEX

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II	Application & Eligibility
III	The Fund
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Appendix II	Dearness Relief on Basic Pension (Regulation 37)
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Appendix IV	Qualifying Service for Pension of Part Time Employees on Scale Wages (Regulation 27)
Appendix V	Formula for computing Basic Family Pension & Additional Family Pension (Regulation 39)

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 the Union Bank of India, 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**

1. Short title and commencement –

- (i) These regulations may be called Union Bank of India (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: -

- a. "Act" means the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 (5 of 1970)
- b. "Actuary" shall have the meaning assigned to it in clause (1) of section 2 of the Insurance Act, 1938 (4 of 1938);
- c. "Appendix" means, an Appendix annexed to these Regulations;
- d. "Average emoluments" means the average of the Pay drawn by an employee during the last ten months of his service in the Bank;
- e. "Bank" means Union Bank of India mentioned under column 2 of the FIRST SCHEDULE of the Act;
- f. "Board" means the Board of Directors of the Bank;

- g. "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;
- h. "Competent Authority" means the authority appointed by the Board for the purposes of these Regulations;
- i. "Consolidated wages" means lump sum amount payable to part-time employee belonging to the subordinate staff who is not drawing scale wages;
- j. "Contribution" means any sum credited by the Bank on behalf of employee to the fund, but shall not include any sum credited as interest;
- k. "date of 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;
- l. "deemed to have retired" means cessation from service of the Bank on appointment by central Government 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, 1970 (5 of 1970)] or in any public financial institution or state Bank of India established under state Bank of India Act, 1955 (23 of 1955);
- m. "Discipline and Appeal Regulations" means the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 made under section 19 of the Act;
- n. "employee" means any person employed in the service of the Bank whether 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.
- o. "family" in relation to an employee means –
 - a. wife in the case of a male employee or husband in the case of a female employee;
 - b. 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;
 - c. son or daughter including widow or divorced daughter till he or she attains the age of twenty-five years or up to his or her marriage or remarriage, whichever is earlier including such son or daughter adopted legally; (amendment as per SC No.5779 dated 15.09.2011)
 - d. Parents who were wholly dependent on the employee when he/she was alive provided the employee had left behind neither a widow/widower nor a child.
- p. "financial year" means a year commencing on the 1st day of April;
- q. "Fund" means the Union Bank of India (Employees') Pension Fund constituted under Regulation 5;
- r. "notified date" means the date on which these Regulations are published in the official Gazette;
- 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 purposes of making contribution to the provident fund and for the payment of dearness allowance;
 - (b) in relation to a workman who 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;
 - (ii) and all allowances 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 calculated up to index number 1148 points in the All-India Average consumer price Index for industrial workers in the series 1960 – 100;

- (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 contributions to the Provident Fund and for the payment of dearness allowances; 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 AI India Average consumer Price Index for Industrial Workers in the series 1960=100
- (d) Provided further that special allowance introduced with effect from the 1st day of November, 2012 shall be excluded:

Provided also that an employee who was in the services of the Bank as on the 1st November, 2017 and whose stagnation increments have been re-adjusted as per revised periodicity from the date of reaching their maximum scale of pay shall be notionally eligible for such revised stagnation increments with effect from the 1st November, 2017 for the purposes of Pension but the monetary benefit on account of such re-adjustment shall be payable only with effect from the 1st November, 2020 or the actual date of entitlement whichever is later.

Explanation

For the purpose of this clause, basic pay, other components of pay and Fixed Personal Pay 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 the rates at which the other components of pay were payable prior to 01.11.1997 (in the case of workmen) and prior to 01.04.1998 (in the case of officers).

- (e) in relation to an employee who retired or died while in service on or after the first day of May 2005 the basic pay including stagnation increments, if any, and Special pay, Graduation Pay, Professional Qualification Pay, increment component of Fixed Personnel Pay and Officiating Pay, if any, drawn by the employee during the last ten months of his service in the Bank:

Provided that with effect from 1st day of May 2005 the provisions of this clause shall have effect in relation to an employee who retired or died while in service on or after 1st day of April, 1998 but before 30th day of April, 2005.”
(As per Pension (Amendment) Regulations, 2017)

- t. “Pension” includes the basic pension and additional pension referred to in Chapter VI of these regulations;
- u. “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 purposes of a section 4A of the Companies Act, 1950 (1 of 1956);
- w. “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;
- x. “retired” includes deemed to have retired under clause (1);
- y. “retirement” means cessation from Bank’s service –
 - a. on attaining the age of superannuation specified in Service Regulations or Settlements;
 - b. on voluntary retirement in accordance with provisions contained in Regulation 29 of these Regulations;
 - c. on premature retirement by the Bank before attaining the age of superannuation specified in Service Regulations or Settlement;

- 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 Union Bank of India (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 authorized by them and workmen of such bank represented by trade unions authorized by them;
- zc. “trust” means the trust of the Union Bank of India (Employees’) Pension Fund constituted under sub-Regulation (i) of Regulation 5;
- zd. “trustee” means the trustees of the Union Bank of India (Employees’) Pension Fund constituted under Regulation 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 settlements, as the case may be.

CHAPTER II

APPLICATION AND ELIGIBILITY

- 3. **Application** – These Regulations shall apply to employees who –
 - 1.
 - (a) were in the service of the bank on or after the 1st day of January 1, 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
 - (d) 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 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
 - (e) 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 on 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 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

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
 - (b) exercise an option in writing within one hundred and twenty days from the notified date to become member of the fund; and
 - (c) authorize 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 and on or before the 31st day of March 2010. (as per Pension (Amendment) Regulations, 2017)
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 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
 - (a) exercise an option in writing within one hundred and twenty days from the notified date to become member of the Fund; and
 - (b) 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 banks 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 eighty days from the notified date the entire amount of the bank's contribution to the Provident Fund, if any, 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 till the date of refund of the aforesaid amount to the Bank; 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,-
 - (a) exercise an option writing within one hundred and twenty days from the notified date to become member of the Fund; and
 - (b) 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 a further simple interest at the rate of six per cent per annum, from the date of settlement of the provident 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,-

- (a) exercise an option in writing within one hundred and twenty days from the notified date to become a member of the Fund; and
 - (b) 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 from the date of settlement of the provident Fund account of the employee till the date of refund of the aforesaid amount to the banks
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 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 provisions of this Chapter and in case employer's contribution of provident Fund has not been received from Provident Fund Trust has authorized or authorizes 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 the purpose under Reg. 5.
 10. Notwithstanding anything contained in sub-regulations (2), (5), (6) and (8), in cases where an employee had retired /died after retirement on or after the 1st day 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 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-regulation the entire amount of the bank 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.
 11. were in the service of the Bank prior to the 29th of September, 1995 and continue in the service of the Bank as on the 27th April, 2010 provided such employee meets the requirement and comply with the conditions laid down in the settlement; (as per Pension (Amendment) Regulations, 2017)
 12. were in the service of the Bank prior to the 29th of September, 1995 and retired after that date and prior to 27th April, 2010 provided such employee meets the requirements and comply with the conditions laid down in the settlement; (as per Pension (Amendment) Regulations, 2017)
 13. were in service of the Bank, prior to the 29th of September, 1995 retired after that date and had died 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 meets the requirement and complies with the conditions laid down in the settlement; (as per Pension (Amendment) Regulations, 2017)
 14. were in the service of the bank prior to the 29th of September, 1995 and died while in service of the Bank after that 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 meet the requirement and complies with the conditions laid down in the settlement. (as per Pension (Amendment) Regulations, 2017)

4. Option to subscribe to the Provident Fund: -

1. Notwithstanding anything contained in the 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 35 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 to him.
2. 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 –

1. The bank shall constitute a Fund to be called the Union Bank of India (Employees) Pension Fund under an irrevocable trust within one hundred twenty days from the notified date.
2. 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.
3. The Bank shall be a contributor to the Fund and shall ensure that sufficient sums are placed in it to enable the trustee to make due payments to beneficiaries under these Regulations.

6. Liability of the Provident Fund Trust –

The Provident fund trust shall, immediately after the constitution of the Fund, transfer to the Union Bank of India (Employees') pension Fund the accumulated balance of the contribution of the Bank to Provident Fund and interest accrued thereon up to the date such transfer in respect of every employee.

7. Composition of the Fund – The Fund shall consist of the following namely –

- a. the contribution by the bank at the rate of ten per cent per month on the pay of the employee;
- b. the accumulated contributions of the bank to the Provident Fund and interest accrued thereon up to the date of such transfer in respect of the employees;
- c. the amount consisting of contributions of the bank along with the interest refunded by the employees who had retired before the notified date but who opt for pension in accordance with the provision contained in these Regulations;
- d. the investment in annuities or securities purchased out of the moneys of the Fund and interest thereon;
- e. amount of any capital gains arising from the capital assets of the Fund;
- f. the additional annual contribution made by the bank in accordance with the provisions contained in Regulation 11 of these Regulations;
- g. any income from investments of the amounts credited to the Fund;
- h. the amount consisting of contribution of the bank along with interest refunded by the family of the deceased employee.

8. Board of Trustees –

1. 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.
2. The power to appoint the trustees shall be vested with the Bank and all such appointments shall be made in writing.
3. 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.
4. 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. (amendment as per SC No.5779 dated 15.09.2011)

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. (Amendment as per SC No.5779 dated 15.09.2011)

10. Books of accounts of the Fund –

1. The accounts of the Fund shall contain the particulars of the financial transactions relating to the Fund in such form as may be specified by the Bank.
2. 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. (amendment as per SC No.5779 dated 15.09.2011)
3. 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 contribution 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 savings account with any scheduled bank or utilized in making payment of pensionary benefits in accordance with Pension Regulations and to the extent such moneys as are not so deposited or utilized 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.

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. Count 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 of 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 one 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 enquiry shall count for qualifying service where, on conclusion of such enquiry 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 Regulations or Discipline and Appeal Regulations 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 –

1) Resignation or dismissal or removal or termination of an employee from the service of the Bank shall entail forfeiture of his entire past service and consequently shall not qualify for pensionary benefits;

Provided that the removal of an employee, who is employed in the service of the Bank as a workman on full time work on permanent basis on scale wages, shall not entail for forfeiture of his entire past service and shall qualify for pensionary benefits.

2) An interruption in the service of a Bank employee entails forfeiture of his past service, except in the following cases, namely:-

- a. authorized leave of absence;
- b. 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;
- c. transfer to non-qualifying service in an establishment under the control of the Government or Bank if such transfer has been ordered by a competent authority in the public interest;
- d. Joining time while on transfer from one post to another.

(3) Notwithstanding anything contained in sub-regulation (2), the appointing authority may, by order, commute retrospectively the periods of absence without leave as extraordinary leave.

(4) (a) In the absence of a 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;

(b) Nothing in clause (a) shall apply to interruption caused by resignation, dismissal or Removal from service.

23. Period of deputation to Foreign Service –

An employee deputed on Foreign Service to the United Nations or any other foreign body or organization may at his option, -

(a) pay pension contribution in respect of his foreign service and count such service as qualifying service under these Regulations; or

(b) avail of the retirement benefits admissible under the rules of the foreign employer and not count such service as qualifying service under these Regulations:

Provident 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 pension.

25. Period of deputation to an organization in India –

Period of deputation of an employee to another Organization in India will count as qualifying service:

Provided the organization 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 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 –

- a) for which post-graduate research, or specialist qualification or experience in scientific, technological or professional fields, is essential; and
- b) to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited;
- c) 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 benefits 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 –

- 1) 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 part time basis from the date he became a member of the Provident Fund shall be counted as qualifying service.
- 2) 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.
- 3) 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.

Note1 : With effect from 1st November 2012, for the purpose of calculating the 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 (As per Pension (Amendment) Regulations, 2023).

Note 2: The actual service or qualifying service shall be calculated from the date of recruitment or appointment as permanent part-time employee in scale wages or from 1st September, 1978, whichever is later (As per Pension (Amendment) Regulations, 2023).

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 November 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 pension by the Board with the approval of the Government.

Provided further that employee who ceased to be in service on or after the 29th September, 1995 on account of voluntary retirement before attaining the age of superannuation but after rendering service for a minimum period of 15 years in accordance with the Scheme framed in this regard by the Board with the approval of the Government, shall be entitled to join the Pension Fund, subject to the compliance of the terms and conditions mentioned in the Scheme. (as per Pension (Amendment) Regulations, 2017)

29. Pension on Voluntary Retirement –

1. 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 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.

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.

3. (a) An employee referred to in sub regulation (1) may make a request in writing to the writing to the appointing authority to accept notice of voluntary retirement of less than three months giving reasons therefore:

(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.

4. 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.

5. 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.
6. 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 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 –

(1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension: Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may if

- (i) Such dismissal, removal or termination is on or after the 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 up to the date of his dismissal, removal, or termination.

(2) The Compassionate allowance sanctioned under the proviso to sub – regulation (1) shall not be less than the amount of minimum pension payable under regulation 36 of these Regulations.

32. 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 or settlement, if otherwise he was entitled to such pension or 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 Union Bank of India Officer 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.

34. Payment of Pension or Family Pension in respect of employees who retired or died between 01.01.1986 to 31.10.1993 –

1) 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 1st day of November, 1993.

2) The family of a deceased employee governed by the provisions contained in sub regulation (7) of the 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: –

1. Basic pension and additional pension, wherever applicable, shall be updated as per the formulae given in Appendix-I

2. In the case of an employee retiring in accordance with the provisions of the service Regulations or Settlements after completing a qualifying service of not less than thirty-three years, the amount of basic pension shall be calculated at fifty percent of the average emoluments

3. a. Additional pension shall be fifty percent of the average amount of the allowances 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, “allowances” means allowance which are admissible to the extent counted for making contribution to the provident fund.

4. Pension as computed being aggregate of sub –regulations (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 this regulation shall be expressed in the whole rupee and where the pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee.

36. Minimum Pension – 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 1st day of November, 1992 (in case of workmen) or before 1st day of July, 1993 (in case of Officers) an proportionate amount thereof in relation to the rate of scale of wages in the case of part time employee who had 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 retired on or after the 1st day of November, 1992 (in case of workmen) or on after the

1st day of July, 1993 (in case of Officers) and proportionate amount thereof in relation to the rate of scale wages in the case of a part time employee who 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 April, 1998 and rupees three hundred and thirty nine per month in respect of a part time employee drawing $\frac{1}{3}$ scale wages, rupees five hundred and eight per month in respect of a part time employee drawing $\frac{1}{2}$ scale wages and rupees seven hundred and sixty two per month in respect of part time employee drawing $\frac{3}{4}$ scale wages where the part time employee retired on or after the 1st day of April 1998.

Provided that on and from the 1st day of May, 2005 the amount of minimum pension, in respect of an employee, other than a part-time employee, who retired on or after the 1st April, 1998 but before the 31st October, 2002 shall be rupees one thousand and sixty per month and rupees three hundred and fifty five in respect of a part-time employee drawing $\frac{1}{3}$ scale wages, rupees five hundred and thirty in respect of a part-time employee drawing $\frac{1}{2}$ scale wages and rupees seven hundred and ninety five in respect of a part-time employee drawing $\frac{3}{4}$ scale wages, where the part-time employee retired on or after 1st day of April, 1998. (As per Pension (Amendment) Regulations, 2017)

(d) Rupees one thousand four hundred and thirty-five per month in respect of an employee, other than a part-time employee, where the employee retired on or after 1st day of May 2005 and rupees four hundred and eighty per month in respect of a part-time employee drawing $\frac{1}{3}$ scale of wages, rupees seven hundred and twenty per month in respect of part-time employee drawing $\frac{1}{2}$ scale wages and rupees one thousand and eighty per month in respect of a part-time employee drawing $\frac{3}{4}$ scale wages, where the part-time employee retired on or after the 1st day of May 2005:

Provided that on and from the 1st day of May 2005 the provisions of this clause shall also apply to an employee including a part-time employee who retired on or after 1st November 2002 but on or before 30th April 2005. (As per Pension (Amendment) Regulations, 2017)

(e) Rupees one thousand seven hundred and seventy nine per month in respect of an employee, other than a part-time employee, where the employee retired on or after 1st day of November 2007 and rupees five hundred and ninety five per month in respect of a part-time employee drawing $\frac{1}{3}$ scale of wages, rupees eight hundred and ninety two per month in respect of part-time employee drawing $\frac{1}{2}$ scale of wages and rupees one thousand three hundred and thirty nine per month in respect of a part-time employee drawing $\frac{3}{4}$ scale wages, where the part-time employee retired on or after the 1st day of November 2007. (As per Pension (Amendment) Regulations, 2017).

(f) rupees two thousand seven hundred and eighty-five per month in respect of an employee, other than a part-time employee, where the employee retired on or after 1st day of November 2012, rupees nine hundred and thirty two per month in respect of a part-time employee drawing $\frac{1}{3}$ scale of wages, rupees one thousand three hundred and ninety-seven per month in respect of part-time employee drawing $\frac{1}{2}$ scale wages, and rupees two thousand and ninety-six per month in respect of a part-time employee drawing $\frac{3}{4}$ scale wages, where the part-time employee retired on or after the 1st day of November 2012 (Amendment) Regulations, 2023).

(g) rupees three thousand nine hundred and eighty-five per month in respect of an employee, other than a part-time employee, where the employee retired on or after the 1st day of November, 2017, rupees one thousand three hundred and thirty-five per month in respect of a part-time employee drawing $\frac{1}{3}$ scale of wages, rupees two thousand per month in respect of part-time employee drawing $\frac{1}{2}$ scale wages, and rupees

three thousand per month in respect of part-time employee drawing $\frac{3}{4}$ scale wages, where the part-time employee retired on or after the 1st day of November, 2017.

37. Dearness Relief –

- (1) 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.
- (2) Dearness relief shall be allowed to full basic pension even after commutation.

38. Determination of the period of ten months for average emoluments –

- 1) The period of preceding ten months for the purpose of average emoluments shall be reckoned from the date of retirement.
- 2) 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 his prematurely retired by the Bank.
- 3) In the case of dismissal or removal or compulsory retirement or termination of service of the period of the preceding ten 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.
- 4) If during the last ten months of the service an employee has been absent from duty on extraordinary leave on loss of pay or had been under suspension and the period where of does not count as service, the aforesaid period of extra ordinary leave or suspension shall not be taken into account in the calculation of the Average emoluments and an equal period before ten months shall be included.

CHAPTER VII

FAMILY PENSION

39. Family Pension –

- 1) Without prejudice to the provisions contained in these Regulations where an employee dies-
 - (a) after completion of one year of continuous service; or
 - (b) before completion of one year of continuous service provided the deceased employee concerned immediately prior to his appointments to the 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 a pension or compassionate allowance; the family of a 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.

- 2) The amount of family pension shall be fixed at monthly rates and be expressed in whole rupees and where the family pension contains a fraction 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 percent 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 an employee for a period of seven years or for a period up to 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 up to 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 authorized on retirement from the bank. If the pension authorized 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 authorized 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 continues service, the rate of family pension payable to the family shall be equal to fifty percent 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 (1) 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 (1).

4. Notwithstanding anything contained in these regulations where the family of the deceased employee opts for pension in accordance with sub – regulation (5) of regulation 3 or is governed by the provisions contained in sub-regulation (6) or (7) or (8) of regulation 3, such family of the deceased shall be eligible of 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 widower, up to 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 up to the date of his / her marriage or remarriage, whichever is earlier:

Provided that the family pension payable to son or daughter (including widowed or divorced) shall be discontinued or not be admissible when the eligible son or daughter starts earning a sum in excess of rupees twelve thousand per month from employment in Government or private sector or self-employment, etc (As per Pension (Amendment) Regulations, 2023).

(c) in the case of parents, the family pension shall be discontinued or not be admissible if the income of one of the parents or the aggregate income of both the parents from employment in Government or private sector or self-employment, etc. exceeds rupees twelve thousand per month (As per Pension (Amendment) Regulations, 2023).

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 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 (i) 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 the manner set out in clause (f) of sub – regulation (i);

- (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 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/ 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 condition, 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 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 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 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 (i);

f) where the family pension is payable to win 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 the family pension for the period mentioned in clauses (b) or (c) or 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 on 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 (1) of clause (a) and Sub clause (i) of clause (b) of sub-regulation (3) of regulation 39, the amount of both pensions 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 on or after the 1st day of November,1992 (in the case of workmen) or on or after 1st day of July,1993 (in 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.

Provided that on and from the 1st day of May 2005 the provisions of this sub-clause shall have effect as if for the words "six thousand seven hundred and fifty-six", the words "seven thousand and forty", had been substituted. (As per Pension (Amendment) Regulations, 2017)

- (iv) nine thousand five hundred and sixty-five rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of May 2005; (as per Pension (Amendment) Regulations, 2017)
- (v) Eleven thousand eight 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 November 2007. (As per Pension (Amendment) Regulations, 2017)
- (vi) eighteen thousand five hundred and sixty-eight rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of November 2012 (As per Pension (Amendment) Regulations, 2023).

(vii) Twenty-six thousand five hundred and sixty rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after the 1st day of November, 2017: 6 THE GAZETTE OF INDIA: EXTRAORDINARY [PART III – SEC.4] provided that on and from the 1st day of April, 2021, sub-clauses (i) to (vii) shall cease to have effect and the amount of both pensions for all the above said category of employees shall be payable as per the provisions of sub-clause (i) of clause (a) and sub-clause (i) of clause (b) of sub-regulation (3) of regulation 39.

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 pensions 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 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.

Provided that on and from the 1st day of May 2005 the provisions of this sub-clause shall have effect as if for the words “six thousand seven hundred and fifty six”, the words “seven thousand and forty”, had been substituted; (as per Pension (Amendment) Regulations, 2017)

- (iv) nine thousand five hundred and sixty five rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of May 2005; (as per Pension (Amendment) Regulations, 2017)
- (v) Eleven thousand eight 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 November 2007. (As per Pension (Amendment) Regulations, 2017)
- (vi) Eighteen thousand five hundred and sixty-eight rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of November 2012(As per Pension (Amendment) Regulations, 2023).
- (vii) Twenty-six thousand five hundred and sixty rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after the 1st day of November, 2017:

Provided that on and from the 1st day of April, 2021, sub clause (i) to (vii) shall cease to have effect and the amount of both the pension for all the above said category of employees shall be payable as per the provisions of sub regulation (1) of regulation 39 or sub-clause (i) of clause (a) and sub-clause (i) of clause (b) of sub-clause regulation (3) of the said regulation, as the case may be.

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 on or after 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.

Provided that on and from the 1st day of May 2005 the provisions of this sub-clause shall have effect as if for the words “three thousand three hundred and seventy eight,” the words “three thousand five hundred and twenty,” had been substituted. (As per Pension (Amendment) Regulations, 2017)

- (iv) four thousand seven hundred and eighty three rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of May 2005. (As per Pension (Amendment) Regulations, 2017).
- (v) five thousand nine hundred and twenty eight rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of November 2007. (As per Pension (Amendment) Regulations, 2017)
- (vi) nine thousand two hundred and eighty-four rupees per mensem only in respect of employees, both officers and workmen, who retired or died on or after 1st day of November 2012.
- (vii) Thirteen thousand two hundred and eighty only in respect of employees, both officers and workmen, who retired or died on or after the 1st day of November, 2017:

Provided that on and from the 1st day of April, 2021, sub clause (i) to (vii) shall cease to have effect and the amount of the two pensions for all the above said category of employees shall be payable as per the provisions of sub-regulation (1) of regulation 39.

- 5. a. where family pension is payable to more widows than one, the family pension shall be paid to the widows in equal shares;
- b. on the death of a 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 other widow or widows and /or to 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;

c (a) 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 the 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 widow ceasing to be payable; such share or shares, shall be 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 manners 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 or children, the family pension in respect of the decease shall be payable to the person surviving:

Provided that where in a case the judicial separation is granted on the ground of 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 pension 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 payable in 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 pensions shall be payable to the person who is 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 proceedings 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 the sub clauses (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 –

1. 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 of fraction not exceeding one third of the pension admissible to the employee.

2. 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 desires to commute.

3. 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.

4. The lump sum payable to an applicant shall be calculated in accordance with the Table given below:

Commutation Values for a pension of Re. One Per annum					
Age Next Birthday	Commutation value expressed as the number of year's purchase	Age Next Birthday	Commutation value expressed as the number of year's purchase	Age Next Birthday	Commutation value expressed as the number of year's purchase
17	19.26	40	15.87	63	9.15
18	19.20	41	15.64	64	8.82
19	19.11	42	15.40	65	8.50
20	19.01	43	15.15	66	8.17
21	18.91	44	14.90	67	7.85
22	18.81	45	14.64	68	7.53
23	18.70	46	14.37	69	7.22
24	18.59	47	14.10	70	6.91
25	18.47	48	13.82	71	6.60
26	18.34	49	13.54	72	6.30
27	18.21	50	13.25	73	6.01
28	18.07	51	12.95	74	5.72
29	17.93	52	12.66	75	5.44
30	17.78	53	12.35	76	5.17
31	17.62	54	12.05	77	4.90
32	17.46	55	11.73	78	4.65
33	17.29	56	11.42	79	4.40
34	17.11	57	11.10	80	4.17
35	16.92	58	10.78	81	3.94
36	16.72	59	10.46	82	3.72
37	16.52	60	10.13	83	3.52
38	16.31	61	9.81	84	3.32
39	16.09	62	9.48	85	3.13

Note: -

The table above indicates the commuted value of pension expressed as number of year's 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

$$\text{Rs. } 100 \times 10.46 \times 12 = \text{Rs. } 12,552.$$

5. 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.

6. An applicant who is authorized 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 01.07.2003, 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 become absolute, as the case may be, the difference between the normal monthly pension and 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.

7. 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 part of the finalization of the departmental or judicial proceedings has been authorized, a period of one year referred to in this sub-Regulation shall reckon from the date of issue of the orders consequent upon the finalization of the departmental or judicial proceedings.

8. 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 Regulation; or
- (iii) is compulsorily 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.

9. The commutation of pension shall be become absolute in the case of an employee

- a) retiring on superannuation or on 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;

- b) retiring on superannuation or on voluntary retirement or on premature retirement, if he applied 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;
- c) 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 medical officer approved by the bank;
- d) who has retired prior to the 1st day of November,1993, and who opts to be governed by these regulation, on the 1st day of November, 1993, where the application of commutation is made within the period specified by clause (b) of sub-regulation (1) of regulation 3;

- e) 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;
- f) 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;
- g) 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 the medical certificate given by medical officer approved by Bank.

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, 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:

Provided that where a 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 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 grave misconduct it shall, before passing an order, follow the procedure specified in Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 or in Settlement, as the case may be.

46. Provisional Pension –

(1) 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 is less than the provisional pension or the pension is reduced or withheld, etc., either permanently or for a specified period.

(2) In such cases the gratuity shall not be paid 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 –

- a) The expression ‘serious crime’ includes a crime involving an offence under the official Secrets Act, 1923 (19 of 1923);
- b) the expression ‘grave misconduct’ includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information, such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the bank so as to prejudicially affect the interest of the general public or the security of the State;
- c) the expression ‘fraudulently’ shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860);
- d) the expression ‘criminal breach of trust’ shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860).
- e) the expression ‘forgery’ shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).

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, authorized under these Regulations during the pendency of such proceedings.

48. Recovery of pecuniary loss caused to Bank-

(As per Pension (Amendment) Regulations, 2017)

(1) The Competent Authority may withhold or withdraw a pension or a part thereof, 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 for 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 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:

Provided also that the departmental proceedings, if instituted while the employee was in service, shall, after the retirement of the employee, be deemed to be 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 in service.

(2) No departmental proceedings, if not instituted while the employee was in service, shall be instituted in respect of an event which took place more than four years before such institutions:

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.

(3) 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.”

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 cooperative credit society from the commutation value of the pension or the pension or the family pension.

50. Commercial employment after retirement –

(1) If a pensioner who immediately before his retirement was holding the post of an officer and wishes to accept any commercial employment before the expiry of one years from the date of his retirement, he shall obtain the previous sanction of the Bank to such acceptance. (amendment as per SC 6098 date 30.05.2014)

(2) 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.

(3) 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:

- (a) the nature of the employment proposed to be taken up and the antecedents of the employer;
- (b) whether his duties in the employment which he proposes to take up might be such as to bring him into conflict with the Bank;
- (c) 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 favors to such an employer.
- (d) Whether the duties of the commercial employment proposed involve liaison or contract work with Bank.
- (e) 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;
- (f) the emoluments offered by the proposed employer; and
- (g) any other relevant factor.

(4) 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.

(5) Where the bank grants the permission applied for subject to any conditions or refuses such permission, the applicant may, within thirty days of receipt of the order of the Bank to that effect, make a representation against any such conditions or refusal and the bank may make such orders thereon as it deems fit:

Provided that no order other than an order cancelling such condition or granting such permission without any condition 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.

(6) If any pensioner takes up any commercial employment at any time before the expiry of one year 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 he shall not be entitled to the whole or such part of the pension and for such periods as may be specified in the order: (amendment as per SC 6098 date 30.05.2014)

Provided that no such order shall be made without giving the pensioner concerned an opportunity to 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:

- (i) the financial circumstances of the pensioner concerned;
- (ii) the nature of, and the emoluments from, the commercial employment taken up by the pensioner concerned; and
- (iii) 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), cooperative 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 in 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 as a partner of a firm, as adviser or consultant in matters in respect of which the pensioner –
 - (a) 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
 - (b) has professional qualifications but the matters in respect of which such 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
 - (c) has to undertake work involving liaison or contact with the offices or officers of the bank.

Explanation – For the purpose of this clause, the expression “employment under a Cooperative 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 –

- (1) The trust shall allow every employee governed by these Regulations to make a nomination conferring on one or more persons the right to receive the amount of pensionary benefits under these Regulations in the event of his death before that amount becomes payable, or having become payable, has not been paid.
- (2) Such nomination shall be made in such form as may be specified by the Bank from time to time.
- (3) 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 pensionary benefits that may be payable in the event of his death.

- (4) 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.
- (5) A nomination or its revocation or its modification shall take effect to the extent it is valid on the date on which it is received by the trust.

52. Date from which pension becomes payable –

- (1) Except in the case of an employee to whom the provisions of regulation 34 or regulation 46 apply, a pension other than family pension shall become payable from the date following the date on which an employee retires. (As per Pension (Amendment) Regulations, 2017)
- (2) Family Pension shall become payable from the date following the date of death of the employee or the pensioner.
- (3) Pension including family pension shall be payable for the day on which its recipient dies.

Provided that pension including family pension to those who opted to join the Bank Employees' Pension Scheme on or after the 27th of April, 2010 shall be payable with effect from the 27th November, 2009. (As per Pension (Amendment) Regulations, 2017)

53. Currency in which pension is payable –

All pension admissible under these Regulations 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 Service 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.

Appendix – I

(See Regulation 35)

1. The formula for 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 percent of first Rs.1000 of the average emoluments reckonable for pension. Rs. _____

(b) 45 percent 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 (Max. 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 Regulation, 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.

TABLE

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:

(a) Employees in subordinate Staff Cadre 80.40 percent of pension calculated at A above

(b) Employees in clerical staff cadre drawing pension up to 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	The amount of dearness relief admissible
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 amount pension up to Rs.765/- per month	66 per cent of the pension calculated as 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 max. of Rs.715/-.

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 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 as (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	Rs. _____

the employee retired.

(5) Total of columns (3) and (4) Rs. _____

(6) Average emoluments for the purpose of pension i.e., Total as per (5) above / 10 Rs. _____

(7) Updating basic pension
50% of (6) above X 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 Rs. 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 the Bipartite Settlement dated 14th February, 1995 or the Officers Rs.

Service Regulations, as the case may be, corresponding to the pre-revised special allowance actually drawn at the time of retirement shall be reckoned for the purpose of computation of additional pension.

Note:

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.

Appendix II

(See regulation 37)

(As per Pension (Amendment) Regulations, 2017)

Dearness relief on basic pension shall be as under:-

(1) 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	The rate of dearness relief as a percentage of basic pension
(i) UptoRs.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 percent of Rs.1250 plus 0.55 percent the difference betweenRs.2000 and Rs.1250 plus 0.33 per cent of the difference between Rs.2130 and Rs.2000 plus 0.17 per cent of basic pension in excess of Rs.2130.

(2) In the case of employees who are in workmen cadre and who retire on or after the 1st day of November, 1992; and in the case of employees who are in the officers' cadre and who retire on or after 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 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	The rate of dearness relief as a percentage of basic pension
(i) UptoRs.2400	0.35 per cent
(ii) Rs.2401 to Rs.3850	0.35 percent ofRs.2400 plus 0.29percent of basic pension in excess of Rs.2400.
(iii) Rs.3851 to Rs.4100	0.35 percent of Rs.2400 plus 0.29 percent of the difference between Rs.3850 and Rs.2400 plus 0.17 percent 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

(3) 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**

**The rate of dearness relief as a
percentage of basic pension**

(i) UptoRs.3380

0.25 per cent

(ii) Rs.3381 to Rs.5420

0.25 per cent of Rs.3380 plus 0.21percent basic pension in excess of Rs.3380

(iii) Rs.5421 to Rs.5770

0.25 per cent of Rs.3380 plus 0.21 percent of the difference between Rs.5420 and 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 percent of the difference between Rs.5420 and Rs.3380 plus 0.12 per cent of the difference between Rs.5770 and Rs.5420 plus 0.06 per cent of basic pension in excess of Rs.5770

Provided that on or from the 1st day of May 2005 in the case of employees who retire on or after the 1st day of April 1998 but on or before the 31st of October 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 dearness relief for every said 4 points shall be calculated in the manner given below:

**Scale of basic pension
Per month**

**The rate of dearness relief as a
percentage of basic pension**

(i) UptoRs.3520

0.24 per cent

(ii) Rs.3521 to Rs.5650

0.24 per cent of Rs.3550 plus 0.20 per cent 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 andRs.3550 plus 0.12 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 andRs.3550 plus 0.12 per cent of the difference between Rs.6010 and Rs.5650 plus 0.06 per cent of basic pension in excess of Rs.6010.

4) In respect of employees who retire on or after the 1st day of May, 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. Such

increase or decrease in dearness relief for every said 4 points shall be calculated at the rate of 0.18 percent of basic pension:

Provided that on and from the 1st day of May 2005, in respect of employees who retired on or after 1st day of November 2002 but on or before 30th day of April 2005, dearness relief shall be payable in terms of this clause: Provided further that in respect of employees who retired on or after the 1st day of November 2007, Dearness Relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 2836 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 4 points shall be calculated at the rate of 0.15 per cent of basic pension.

Provided also that in respect of employees who retired on or after 1st day of November 2012, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 4440 points in the quarterly average of the All India Average Consumer Price Index for Industrial Workers in the series 1960=100 and such increase or decrease in dearness relief for every said 4 points shall be calculated at the rate of 0.10 per cent. of basic pension.

Provided also that in respect of employees who retired on or after the 1st day of November, 2017, dearness relief shall be payable for every rise or be recoverable for every fall, as the case may be, of every 4 points over 6352 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 4 points shall be calculated at the rate of 0.07 per cent of basic pension.

(5) Dearness relief shall be payable for the half year commencing from the 1st day of February and ending with the 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.

(6) In the case of family pension, invalid pension and compassionate allowance, dearness relief shall be payable in accordance with the rates mentioned above.

(7) Dearness relief will be allowed on full basic pension even after commutation.

(8) Dearness relief is not payable on additional pension.

(9) 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.

Appendix III
(See Regulation 39)
(As per Pension (Amendment) Regulations, 2017)

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 the 1st day of November, 1992 or where the employee was in the officers' cadre and retired before the 1st day of July, 1993:-

Scale of pay per month	Amount of monthly Family pension
1	2
UptoRs.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 percent 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 the 1st day of November, 1992 or where the employee was in the officers' cadre and retired on or after the 1st day of July 1993:-

Scale of pay per month	Amount of monthly Family pension
1	2
UptoRs.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.
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 the 1st day of April, 1998: -

Scale of pay per month	Amount of monthly Family pension
1	2
UptoRs.4040	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.4041 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 maximum ofRs.3378 per month.

Provided that on and from the 1st day of May, 2005 in respect of the employees (both officers and workmen), other than part time employees, who retired on or after the 1st day of April 1998 but on or before the 31st day of October, 2002, the ordinary rate of family pension shall be as under:-

Scale of pay per month	Amount of monthly Family pension
1	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 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.1056 per month.
Rs.4211 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 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.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

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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.1687 per month and a maximum of Rs.3521 per month.

(d) In respect of employees (both officers and workmen) other than part-time employees retiring on or after the 1st day of the May 2005:-

Scale of pay per month	Amount of monthly Family pension
1	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 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.1435 per month.
Rs.5721 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 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.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 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.2292 per month and a maximum of Rs.4784 per month.

Provided that on and from the 1st day of May 2005, in respect of employees who retired on or after the 1st day of November 2002 but on or before the 30th of April 2005, ordinary rates of family pension shall be in terms of this clause.

(e) In respect of employees (both officers and workmen) other than part-time employees retiring on or after the 1st day of November 2007:-

Scale of pay per month	Amount of monthly Family pension
1	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 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.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 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.2186 per month.
Above Rs. 14180	15 per cent of the Pay shall be the basic family pension plus 15 per cent of allowances which are counted for making

Classification: Confidential

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.2841 per month and a maximum of Rs.5930 per month.

- f) In respect of employees (both officers and workmen) other than part-time employees retiring on or after 1st day of November 2012:

Scale of pay per month	Amount of monthly family pension
(1)	(2)
Upto Rs. 11,100	30 per cent. of the pay shall be the basic family pension and additional 30 per cent. of allowances which are counted for making contribution to Provident Fund but not for dearness allowance, shall be the additional family pension: Provided that the aggregate of basic and additional family pension shall be subject to a minimum of Rs.2785 per month.
Rs. 11,101 to Rs. 22,200	20 per cent. of the pay shall be basic family pension and additional 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: Provided that the aggregate of basic and additional family pension shall be subject to minimum of Rs.3422 per month.
Above Rs. 22,200	15 % of the pay shall be the basic family pension and additional 15 per cent. of allowances which are counted for making contributions to Provident Fund but not for the dearness allowance, shall be the additional family pension: Provided that the aggregate of basic and additional family pension shall be subject to a minimum of Rs.4448 per month and maximum of Rs.9284 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 clause (s) of regulation 2 and allowances as defined in the Explanation to sub-regulation (3) of Reg 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."

Explanation:

The Regulations which have been given retrospective effect are as per the agreed terms and conditions of the Settlements and Joint Notes signed between the Indian Banks' Association (IBA) on behalf of member banks on the basis of specific mandate given by the respective banks in this regard and apex level workmen unions and officers' associations of the Banks. Therefore, interests of no person shall be adversely affected by such retrospective effect.

- (g) In respect of employees (both officers and workmen) other than part-time employees retiring on or after 1st day of November 2017:

Scale of pay per month	Amount of monthly family pension
(1)	(2)
Upto Rs. 15880	30 per cent. of the pay shall be the basic family pension and additional 30 per cent. of allowances which are counted for making contribution to Provident Fund but not for dearness allowance, shall be the additional family pension: Provided that the aggregate of basic and additional family pension shall be subject to a minimum of Rs.3985 per month.
Rs. 15881 to Rs. 31760	20 per cent. of the pay shall be basic family pension and additional 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: Provided that the aggregate of basic and additional family pension shall be subject to minimum of Rs.4900 per month.
Above Rs. 31760	15 % of the pay shall be the basic family pension and additional 15 per cent. of allowances which are counted for making contributions to Provident Fund but not for the dearness allowance, shall be the additional family pension: Provided that the aggregate of basic and additional family pension shall be subject to a minimum of Rs.6365 per month and maximum of Rs.13280 per month.

- (h) On and from the 1st day of April, 2021 clauses (a) to (g) shall cease to have effect and in respect of all employees (both officers and workmen) mentioned in the said clauses, 30% of the pay shall be the basic family pension plus 30% of allowance which are counted for making contribution to provident fund but not for dearness allowance, shall be the additional family pension.

Appendix - IV
(See Regulation 27)

Actual service on scale wages rendered on permanent part-time basis in one week	Length of corresponding qualifying service for each year of service rendered on permanent part-time basis for calculating the amount of pension
1	2
Six hours or more but up to 13 hours	One third of a year
More than 13 hours up to 19 hours	One half of a year
More than 19 hours but up to 29 hours	Three fourth of a year
More than 29 hours	One year

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 rate 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 -II on 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. _____

(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 retirement / death shall be reckoned for the purpose of additional family pension.

Notes: -

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 percent of Rs. 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.1,992/-	15 per cent of 'Pay' shall be the basic family pension plus 15 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.166/- and maximum of Rs.266/-.

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Rs. 1992/- and above	12 per cent of 'pay' shall be the basic family Pension plus 12 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.266/- and maximum of Rs.415/-.

Amendments to Union Bank of India (Employees') Pension Regulations 1995

- ❖ Staff circular No 5779 dated 15.09.2011
- ❖ Staff circular No 6098 dated 30.05.2014

Other important information towards Staff Pension

- ❖ **Staff circular No 5285 dated 07.07.2006**

It has now been permitted credit of pension to a joint account operated by the pensioners with his/ her spouse in whose favour an authorisation for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either by "Former or Survivor or "Either or Survivor" Basis subject to the following terms and conditions

- a. once pension has been credited to a pensioner's bank account, the liability of the government/ bank ceases No further liability arises, even if the spouse wrongly draws the amount.
- b. As a pension is payable only during the life of a pensioner, his/ her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of pensioner. If however any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by pensioner/ spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount which has been wrongly credited to the joint account.
- c. Payment of arrears of pension (nomination) rules 1983 would continue to be applicable to a joint account with the pensioner's spouse. This implies that if there is an "accepted nomination" in accordance with these rules arrears mentioned in the rural shall be payable to the nominee.

- ❖ **Staff circular No 5445 dated 03.11.2007**

Family pension to post retiral spouse

1. The family pension in respect of the retiree is payable to his post retiral spouse and on the death of the post retiral Spouse the family pension would become payable to the children born out of wedlock between the retired employee and the spouse in order to their birth.
2. Even during the lifetime of the surviving post retiral spouse, child/children, if any from the retirees earlier marriage is/are entitled to receive family pension in equal shares along with the surviving spouse.

The bank division has now clarified that the definition of family in relation to a bank employee include post retiral spouse, however the children of post retiral spouse from his/ her earlier marriage are not entitled to the family pension of the retired employee of the bank.

- ❖ **Staff circular No 6113 dated 18.07.2014**

With a view to facilitate smooth functioning of monthly Pension Payment to retired staff members, the credit of pension has been centralized and done at the Terminal Benefits Division, Central Office.

However, all pension paying branches shall continue and observe the following instructions as being done at present.

A. Deduction of Tax: Branches are advised to ensure deduction of taxes due from staff pensioners based on the annualized pension credits received in their accounts during the financial year. Deduction of correct amount of

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'TDS due on pension credits is the responsibility of the respective pension paying branches, failure of which attracts penalties.

The process involved in TDS on staff pension is given here under:-

- ❖ Assess the taxability of each of staff pensioners in the branch based on annualized pension credits received in their accounts.
- ❖ All exemptions available to pensioners as per IT rules can be allowed to them on production of declaration /proof
- ❖ Deduct the tax, if any, at the appropriate rate from TDS liable pensioners.
- ❖ Update PAN details of all pensioners. This is essential while filing the TDS return with IT Return.
- ❖ Deposit the deducted tax electronically before the 7th of the following month.
- ❖ Use correct challan no. for depositing TDS amount. All the details must be correctly entered, particularly PAN, TAN, Assessment year etc.
- ❖ File statements of tax deduction within the prescribed time. Use Form 24Q for pension.
- ❖ Download TDS Certificate (Form no. 16) from the IT site and issue the same to the deductee within time.

B. Life Certificate/Remarriage Certificate: Branches should continue to obtain the Life certificate/Remarriage certificate (as applicable) from the pensioners and the same should be held on record. In this connection please refer to Circular Letter no. 226 dated 19.12.2013. This aspect to be strictly and timely followed by the branches.

C. Recovery of Pension : In case of death of pensioner, the same should be informed to Terminal Benefit Division immediately and pension credited after the death of the pensioner should be recovered and remitted back to account no. 317902170063473 under information to TBD, Central Office.

(SC No.7117 dated 18.03.2020)

1. IBA vide letter No.CIR/HR&IR/SKK/2017-18/4439 dated 01-02-2018 has examined the matter in view of Supreme court judgment dated 20th July, 2017 in Civil Appeal No.9371-9374 of 2017 (arising out of SLP © No(s) 5378-5381 of 2015 – V Vijayan etc. v/s C&MD, Bank of Baroda & Ors etc) and advised all Public Sector Banks (except State Bank of India) to implement the judgment of Hon'ble Supreme Court, subject to approval from their respective Board, as Regulation 26 of Bank Employees Pension Regulations 1995, is uniformly applicable to all Public Sector Banks. The benefit of additional notional service will have to be given to all those employees who fall within the ambit of clause (a) & (b) of Regulation 26 of the Union Bank of India (Employees') Pension Regulations, 1995.
2. In view of the guidelines given by IBA, it has been decided by the Bank to extend the above benefit to the pensioners, who fall within the ambit of clause (a) & (b) of Regulation 26 of the Union Bank of India Employees Pension Regulations, 1995.
3. As per the provisions of Regulation 26 of Union Bank of India Employees' Pension Regulations 1995, 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 has 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 :-
 - a) For which post-graduate research, or specialist qualification or experience in scientific, technological or professional fields, is essential; and
 - b) to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited;
 - c) 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 benefits 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.

4. The retirees, who are covered under above Regulation, are hereby requested to submit the application in the enclosed format (Annexure I & II) directly to AGM(HR) – Employee Benefits Division (EBD), Central Office, Mumbai in a separate cover super scribing “Benefit of Additional Notional Service under Regulation 26 of Union Bank of India (Employees’) Pension Regulations 1995” along with the following documents:
 - Copy of Appointment letter issued by Union Bank of India.
 - Copy of Advertisement of Recruitment (newspaper cutting) issued by Union Bank vide which applications were invited
 - Copies of all previous job experience certificates along with appointment letter, reporting and relieving letters.
5. Retirees, who are covered under above Regulation, should apply only in the prescribed format as detailed in this Circular. Any format/application other than the one enclosed with this Circular will not be accepted. Please note that any communication / letter or any other correspondence in any other form, submitted prior to the date of this Circular shall not be entertained by the Bank as valid option.
6. Any incorrect and incomplete information furnished by the retirees will render the application invalid.
7. All the Branch Manager/Departmental Heads are requested to display the circular on the Notice Board of the Branch / Office. Further, in order to give wide coverage, copy of the circular be sent to the local retired employees’ /officers’ Federation/Association. A copy of the circular is also uploaded on the bank’s corporate website: www.unionbankofindia.co.in
8. The application forms can be downloaded from Bank’s corporate website: www.unionbankofindia.co.in
9. Co-operation of all staff members is solicited so that all eligible retirees get the benefit of the Scheme.
10. For any further clarification/assistance in respect of implementation of the pension option scheme, the following officials of EBD, Central Office may be contacted.

Shri Ganpat Patel, Manager (Pension) : 022-22896246/IP 116246
Shri Kaiffy Goyal, Manager (Pension) : IP/116249
Email ID: ganpat.patel@unionbankofindia.bank; kaiffy.goyal@unionbankofindia.bank

Shri Sanjeev Kumar Pillamari
Chief Manager : 022-22896236 / IP 116236
E-mail ID: ebd.co@unionbankofindia.bank;

❖ (SC 7116 dated 04.06.2020)

Highlights of the Circular

- **Extension of another Pension option to Compulsorily Retired Employees / Officers.**
- **Submission of Pension Option Forms**
- **Option Open from 04.06.2020 to 02.08.2020**

2nd Option of Pension for Compulsorily Retired Employees / Officers (CRS) Under Union Bank of India (Employees') Pension Regulations 1995

1. In terms of the 10th Bipartite settlement / Joint Note dated 27.04.2010, a second option for pension under Bank Employees Pension Regulations 1995 was given to Bank employees, who were in the service of the bank prior to 29.09.1995 and retired from their services or continued to be in service as on the date of Bipartite Settlement / Joint Note dated 27.04.2010. However, the above option for pension was not extended to employees, who were compulsorily retired by way of punishment by the bank.
2. Indian Banks' Association (IBA) has advised the Banks vide their letter No. HR&IR/CIR/G2/BRK/4684 dated 16.03.2018 to extend 2nd option of pension to employees, who were compulsorily retired between 29.09.1995 and 27.04.2010 and have not exercised the option earlier, as per the terms and conditions of the Bipartite Settlement / Joint Note dated 27.04.2010, provided they withdraw the court cases filed by them, if any against the Bank, for not extending pension option to them.
3. In view of the guidelines given by IBA, it has been decided by the Board of the Bank to extend the option of pension to employees / officers, who were compulsorily retired between 29.09.1995 and 27.04.2010.
4. As per the agreed terms and conditions of the said Bipartite Settlement / Joint Note, Pension / Family Pension shall be payable to those, who opt to join the Pension Scheme, with effect from 27.11.2009. However, employees who have compulsorily retired after that date i.e. 27.11.2009, shall get pension from the respective dates of compulsory retirement from service.

5. ELIGIBILITY:

- 5.1 In terms of Settlement/Joint Note dated 27th April 2010, another option for joining the existing Pension Scheme is to be extended to Compulsorily Retired employees / officers, who:
 - (a) Were in the service of the bank prior to 29th September 1995 and Compulsorily Retired from the service of the bank on or before the date of the settlement i.e. 27.04.2010;
 - (b) Exercise an option in writing within 60 days from the date of offer, to become a member of the Pension fund; and]
 - (c) Refund within 30 days after expiry of the said period of 60 days, the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon received by the employee/officer on compulsory retirement together with 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per the said Settlement.

5.2 **Family of those employees**, who were in the services of the Bank prior to 29th September 1995 and compulsorily retired from the service of the bank on or before the date of the settlement i.e. 27.04.2010 and died will be eligible for family pension provided:

- (i) The family of the deceased employees exercise option in writing within 60 days of the offer to become a member of the Pension Fund; and
- (i) Refund within 30 days after expiry of the said period of 60 days the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon received by the deceased employee on retirement plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per the Settlement.

5.3 The option to join pension scheme can be exercised during the period from 04.06.2020 to 02.08.2020 (both days inclusive).

5.4 Pension / Family pension shall be payable with effect from 27.11.2009 to those, who opt to join the Pension Scheme in terms of the Settlement. However, employees / officers compulsorily retired after that date i.e. 27.11.2009 shall be entitled to get pension after respective dates of their compulsory retirement.

5.5 All the regulations of Union Bank of India (Employees') Pension Regulations 1995 shall be applicable to these employees / officers.

5.6 Once the option is exercised and the requisite fund is refunded to the bank, the pension option cannot be revoked.

6. As per Union Bank of India (Employees') Pension Regulation 41 (8) (iii), an applicant, who is compulsorily 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) of Regulation 41, after he/she has been declared fit by a Medical Officer approved by the Bank.

7. Please further note that in terms of Regulation 41(9) (g) of Union Bank of India (Employees') Pension Regulations 1995, "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 the medical certificate given by a medical officer approved by the Bank. Therefore, Compulsorily Retired Employee/Officer, who opt for pension option and seek commutation of pension shall approach the respective Regional Office / nearest Regional Office for medical examination by Doctor approved by the Bank. Commutation of Pension facility shall not be available for Family Pensioners.

8. Procedure for submission of Option Form by eligible Compulsorily Retired Employees / Officers & Family of deceased Compulsorily Retired Employees / Officers to join the Pension Scheme.

Sr. No.	Category	Forms to be submitted	Mode of Submission	Stipulated Period of submission	Further course of action.
01	Pension Option by Compulsorily Retired Employee: Employees / Officers who were in the	Annexure I to VIII	In physical form	60 days from 04.06.2020 to 02.08.2020	The set of application from as mentioned in this circular will be available at the nearest UBI Branch/Office. The filled in applications along with required

	services of the Bank prior to 29.09.1995 and compulsorily retired after completing 10 years of qualifying service prior to the date of the Settlement i.e. 27.07.2010.				documents in two sets are to be submitted in any of the nearby Branch/Office. After receipt of set of application forms/documents along with a copy of Punishment Order, as mentioned in this circular from the Compulsorily Retired Employee/Officer, Branch/Office will acknowledge one copy and forward the 2 nd copy to Regional Office under whose jurisdiction the branch/office, where the Compulsorily Retired Employee / Officer last worked falls. Regional Office will forward the same to Central Office, Employee Benefit Division (EBD) along with work sheet for sanction/approval of pension option.
02	Pension Option by Family of deceased Compulsorily Retired Employee: Family of those employees who were in the services of the Bank prior to 29.09.1995 and compulsorily retired after completing 10 years of qualifying service prior to the date of the Settlement i.e. 27.04.2010 and died.	Annexure VIII to X along with Death Certificate of the employee and KYC documents of family pension applicant	In physical form	60 days from 04.06.2020 to 02.08.2020	

#Note: Medical examination is to be carried out by the Doctor approved by the Bank. Expenses, if any, related to the said medical examination including Doctor's fee (if any) shall be borne by the applicant.

9. Please note that any communication / letter or any other correspondence in any other form, submitted by Compulsorily Retired Employee/Officer or Family pension applicant prior to the date of this Circular shall not be entertained by the Bank as valid Option since Option form has to be submitted strictly as per formats enclosed.

10. Procedure for remittance of funds refunded by Compulsorily Retired Employees / Family of Compulsorily Retired Employees:

10.1 The process of submission of option to join the Pension Scheme will commence from 04.06.2020 and will be closed on 02.08.2020 (both days inclusive).

10.2 After submission of the pension option form by the eligible Compulsorily Retired Employee or Family of the deceased compulsorily retired employee has to refund the required amount on or before 01.09.2020 (within 30 days from the cut-off date) to the branch/office where the application form was submitted.

10.3 Branch / Office shall remit the amount collected from the eligible Compulsorily Retired Employee or Family of the deceased compulsorily retired employee to Pension Fund Account No.378902010102148 individually, immediately and submit the consolidated list of Pension Optees, in the following format:

Sr.No.	PF No.	Name of the employee / family pension applicant.	Bank's contribution of PF with int. accrued thereon	56% of Bank's contribution with int. accrued thereon	Total of 4 & 5	Branch	Zone
01	02	03	04	05	06	07	08
		TOTAL					

*Total of column 06 should tally with the amount credited to Pension Fund Account No.378902010102148

- 10.4 It may please be noted that only after refund of amount by the eligible Compulsorily Retired Employee or Family of the deceased compulsorily retired employee to Pension Fund Account, a Note for approval of pension / family pension will be put up to the competent authority.

11. Procedure for remittance of contribution towards Pension Fund by Br./RO:

Sr.No.	Nature of Contribution	Stipulated period of refund/credit to Pension Fund	Pension Fund Account to be credited & other steps to be taken
(i)	Bank's contribution to Provident Fund & interest thereon by Compulsorily Retired Employees / Family of deceased Compulsorily Retired Employees / Officers. AND 56% of Bank's contribution to the Provident Fund.	30 days (from 03.08.2020 to 01.09.2020) Branch / Regional Office has to credit the account mentioned here as soon as they receive the amount from the Compulsorily Retired employees / family members of the deceased Compulsorily Retired employees, giving correct PF No. of the employee/officer.	A/c. No.378902010102148 Branch/RO remitting the amount must mention correct Provident Fund account No. and Name of the remitter, Branch Name, Branch SOL ID, Transaction Date.

12. All the Branch Managers/Departmental Heads are requested to display the circular on the Notice Board of the Branch / Office. Further, in order to give wide coverage, copy of the circular be sent to the local retired employees'/officers' Federation/Association. A copy of the circular is also uploaded on the bank's corporate website: www.unionbankofindia.co.in
13. The application forms can be downloaded from Bank's corporate website: www.unionbankofindia.co.in
14. Co-operation of all staff members is solicited for timely exercising the option and are further requested to publicize / canvass the information to all concerned, so that, all eligible Compulsorily Retired Employees / Family members of deceased Compulsorily Retired employees get the benefit of the scheme.
15. For any further clarification/assistance in respect of implementation of the pension option scheme, the following officials of EBD, Central Office may be contacted.

Shri Ganpat Patel, Manager (Pension) : 022-22896246/IP 116246
Shri Kaiffy Goyal, Manager (Pension) : IP 116249
Email ID: ganpat.patel@unionbankofindia.bank; kaiffy.goyal@unionbankofindia.bank

Shri Sanjeev Kumar Pallamari
Chief Manager : 022-22896236 / IP: 116236
E-mail ID: ebd.co@unionbankofindia.bank

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Voluntary Retirement Scheme (VRS)

Voluntary Retirement under Pension Regulations:

- In terms of **Regulation 29** of Union Bank of India (Employees') Pension Regulations 1995, on or after 1.11.1993, at any time after an **employee has completed twenty years of qualifying service**, he may by giving **notice in writing of not less than 3 months** retire from the service of the bank. In case of **Invalids (Regulation 30)** the Bank may grant retirement to a person who has rendered **minimum 10 years' service** on account of **body or mental infirmity which permanently incapacitates** the staff from service.
- The Notice of Voluntary Retirement shall require acceptance by the Appointing Authority. Where the Appointing Authority **does not refuse to grant the permission for retirement before expiry of Notice Period**, the retirement shall become effective from the date of expiry of the Notice Period.

Waiver of Notice Period

- An employee **may make a request in writing** to the Appointing Authority to accept the Notice of Voluntary Retirement of **less than three months giving reasons therefor**. The Appointing Authority may consider such request if **it is satisfied that the curtailment of period of notice will not cause any administrative inconvenience** to the bank. In such cases the employee **shall not apply for commutation of pension before expiry of notice of three months**.

Withdrawal of Notice.

- An employee may **request for withdrawal of Notice before the intended date of retirement**. Such withdrawal **may be permitted** with the specific approval of the Appointing Authority.

Competent Authority for acceptance of Voluntary Retirement under Pension Regulations– (Annexure II to Staff Circular 4229 dated. 26.10.1995)

Designation	Authority
Officers in TEG/S VI & VII	Board
Officers in SMG/S IV & V	General Manager (P&HR)
Officers up to MMGS III and all members of Award Staff working in Branches / Offices excluding Central Office	Zonal Head
Officers up to MMGS III and all members of Award Staff working in Central Office	Officer in TEG/S VI or authority above him overseeing Dept. of Personnel at Central Office

SUBMISSION OF PF/GRATUITY/PENSION CLAIMS IN UNION PARIVAR:

(Staff Circular No. 6549 dated 09.02.2017)

At present, PF/Gratuity/Pension applications are applied in the Union Parivar by HR administrators and duly transmitted by the competent authorities at Regional Office level. The hard copies of the applications are then forwarded to Central Office by the Regional Office by email/courier.

It has been decided now to upload the applications while applying the online claims. The necessary arrangements for uploading the applications have also been made in Union Parivar/Beginning from February 2017, Regional Offices are required to follow the new procedure while forwarding the claims.

Please note that uploading of application/documents will be done at regional office level only.

The Procedure for uploading the applications of PF/Gratuity/Pension claims forms in Union Parivar is prescribed in Annexure to **Staff Circular No. 6549 dated 09.02.2017)**

Salient Features (Union Bank of India Pension Regulations'1995)

- ❖ Union Bank of India (Employees') Pension Regulations was adopted by the Board in September, 1995.
- ❖ Pension is voluntary to employees joined the bank before 29.09.1995 and compulsory to those employees who joined from 29.09.1995 to 31.03.2010.
- ❖ Pension is the 3rd Terminal Benefit in lieu of Bank's contribution to PF
- ❖ Average of B.P., PQP, SP. Pay, FPP (Basic portion) and officiating allowance (if any) as per rules, for the last 10 months are taken in to account while calculating pension.

Following are the classes of pension

- ❖ Superannuation Pension (SAP)
- ❖ Voluntary Retirement Pension (VRP)
- ❖ Compulsory Retirement Pension (CRP)
- ❖ Invalid Pension (IP)
- ❖ Premature Retirement Pension (PRP)

- Minimum of 20 years of qualifying service is required for opting for VRS under Pension Regulation
- Additional maximum 5 years of notional service is added in case of VRS up to the age of 60 years
- Full pension is granted to employees who have put in 33 years of qualifying service
- In case of invalid pension minimum 10 years of qualifying service is required, subject to undergoing medical check up to prove incapacitation

COMMUTATION

- ❖ Employees shall be entitled to commute for a lump sum payment of a fraction not exceeding 1/3rd of pension
- ❖ Commutation is payable as per the table (copy enclosed)e.g. commutation value in the case of employee retiring on attaining age of superannuation (60 years at present) as per the table is 9.81
- ❖ D.A. is paid on full Basic Pension
- ❖ Commutation is restored after 15 years
- ❖ Medical check-up is compulsory if the employee opts for commutation one year from the date of retirement /VRS
- ❖ Medical check-up is mandatory in case of compulsorily retired employees

FAMILY PENSION

- ❖ Family Pension is paid to the dependent of the employee / Pensioner
- ❖ Family Pension is 15% to 30% of the last basic pay drawn by the employee/pensioner as per various B. P. settlement / salary revision, subject to minimum and maximum family pension as per pension regulation
- ❖ Enhanced family pension is double the family pension. The same is paid up to 7 years from the date of death of employee/pensioner or 65 years of age of the employee/pensioner, who expired, whichever is earlier.
- ❖ In case of children, family pension is paid up to the age of 25 years or employment or marriage (in case of female children) whichever is earlier
- ❖ Differently abled children are entitled for lifelong family pension provided they are not gainfully employed

COMMERCIAL EMPLOYMENT AFTER RETIREMENT

- ❖ If a pensioner who immediately before his retirement was holding the post of an officer is required to obtain prior sanction from the bank to accept commercial employment before the expiring of one year from the date of his retirement.
- ❖ Formats of Pension Application are available in UBI INTRANET

PENSION CALCULATIONS:

AGE OF THE PENSIONER: in case of pension, the average salary of last 10 months shall be considered.

Case A): 40 yrs. Case b): 55 yrs. Case C): 60 yrs.

CASE A): NOT ELIGIBLE FOR PENSION, SINCE LESS THAN 12 YEARS.

Case B): Average pensionable pay i.e. Basic + FPP+PQA + Other allowances eligible for PF x no. of yrs. of service + additional service (Max 5 yrs.) if not completed 33 years of actual service, provided still having left over service of 5 yrs. or more) / 2 x 33.

Basic Pension is = $30000+600+750 \times (26 + 5) / 2 \times 33 = 14725$.

Commuted portion = $14725/3 = 4908$.

Reduced Basic Pension = $14725 - 4908 = 9817$.

Commutation amount: $4908 \times 12 \times$ commutation factor i.e. 11.42 (since already he had completed 55 yrs. of age, hence the factor of next birthday i.e. 56 yrs. has been taken) = 672592.

Commuted portion will be restored after 15 yrs. from the date of commutation.

IMP. Point: if the commutation is done within 1 yr. from the date of retirement, then the pension can be commuted without Medical certificate. Otherwise, pensioner has to undergo medical examination and the age will be taken for commutation factor as per the doctor's certificate.

Case c) = $(30000+600+750) \times 33 / 2 \times 33 = 15675$. I.e. Basic Pension is 50% of pensionable pay.

Though he had completed 36 yrs. of service, the max. service to be considered for pension will be 33 yrs. only.

Commuted portion: $15675/3=5225$. Commutation amount: $5225 \times 12 \times 9.81 = 615087$.

Another example, say one's age is 53 yrs. & completed 30 years of service, then the pension & commutation will be as under Basic Pension : $(30000+600+750) \times (30+ 3) / 2 \times 33 = 15675$. Commutation amount = $5225 \times 12 \times 12.05 = 755535$.

The commutation amount is more in this case as compared to case "C" since the age is less, eligible for full pension and the survival chances are more, hence the commutation amount is more.

UNION BANK OF INDIA EMPLOYEE'S GRATUITY FUND RULES

1. These Rules shall be deemed to have come into operation with effect from 1st January, 1975

2. DEFINITIONS:

In these Rules, the headings shall not affect the construction and unless repugnant to the subject or context, the masculine shall include the feminine, the singular shall include the plural and vice versa and the following words and expressions shall have the meanings assigned to them as under:

(a) "BANK" or "EMPLOYER" shall mean the Union Bank of India, and shall include any company, firm, association, undertaking or corporation which may be purchase, amalgamation or otherwise take over in whole or in part the business of the Bank and which shall enter into a Deed in such form as the Trustees shall require, undertaking to continue the obligations of the Bank under these presents and releasing the Bank from all further liabilities thereof:

(b) "EMPLOYEE" shall mean an employee (other than a personal or domestic servant and other than an apprentice) including the Part-Timers in the permanent employment of the Bank at any of its offices in India, including the Managing Director and any whole time Director in the bonafide service of the Bank but shall exclude the Chairman / Managing Director or an Executive/Whole Time Director who is appointed as such by the Government of India or by any authority statutory or otherwise other than the Bank."

(c) "FUND" shall mean the Union Bank of India Employee's Gratuity Fund as described in the Trust Deed:

(d) "TRUST DEED" shall mean the Trust Deed executed by the Bank constituting the Fund and all amendments made to the Trust Deed From time to time;

(e) "COMMISSIONER OF INCOME TAX" shall mean the person appointed as such under the Income Tax Act, 1961 and having jurisdiction over the Fund;

(f) "TRUSTEES" shall mean the Trustees for the time being, of the Fund;

(g) "RULES" shall mean the Rules of the Fund as set out herein below and as amended from time to time; 3

(h) "ELIGIBLE EMPLOYEE" shall mean an Employee who is eligible to the benefits under the Fund as more particularly set forth in Rule 3 below;

(i) "MEMBER" shall mean an eligible employee who has been admitted to the membership of the Fund and shall include any such person so long as he continues to be entitled to any benefit hereunder: Provided that a Member at any time of his appointment as Chairman / Managing Director or as Executive / Whole Time Director of the Bank by the Government of India or any authority, statutory or otherwise, other than the Bank, shall, notwithstanding his being on the pay-roll of the Bank, he deemed to have ceased to be in the service of the Bank and shall automatically cease to be a Member of the Fund with effect from the date of such appointment; (*As amended by the Deed of Variation dated 30.06.1978).

(j) "BENEFICIARY" shall mean the wife/husband and/or child or children and/or dependents of the member;

(k) "EFFECTIVE DATE" in relation to the Fund shall mean the 1st day of January 1975, the date as from which the Scheme takes effect;

(l) "NORMAL RETIREMENT DATE" shall in respect of each Member mean the date on which he shall attain the age of 60 years, provided however that in the case of a member who is an Officer Employee recruited whether as an Award Staff or as an Officer Employee (as referred to in the Union Bank of India (Officers') Service

Regulations, 1979 of the Bank) on or after 19th July, 1969, the Normal Retirement Date shall mean the date on which he shall attain the age of 58 years while in the case of an Officer Employee recruited/promoted prior to 19th July, 1969 or recruited in service prior to 19th July, 1969 but promoted prior to 19th July, 1969 or recruited in service prior to 19th July, 1969 but promoted as an Officer on or after 19th July, 1969, the Normal Retirement Date shall mean the date on which he shall attain the age of 60 years.

(m) "SERVICE" shall mean continuous service rendered by the Member to the Bank including the periods of authorized leave and the period of temporary appointment and the period of probation, if any, provided the Member was continued in service at the end of the temporary appointment without any break of service and similarly was confirmed at the end of the probation without any break of service for the purpose of calculating the Gratuity due under the Fund, service of a period of 6 months and over shall be reckoned as one year. In the case of a Member who 4 is not in uninterrupted service for one year, he shall be deemed to be in continuous service if he has been actually employed by the Employer during the year for not less than 240 days; "PROVIDED THAT with effect from 1st May 1986, the expression "Service shall also include, in case of those employees of the Miraj State Bank Limited who become members of this Fund in terms of Rule 3 their service with the Miraj State Bank Limited."

(n) "SALARY" shall mean for the purpose of calculating gratuity:

(i) under Clause 1 (TABLE OF BENEFITS – I) of SCHEDULE 'A' in accordance with the Payment of Gratuity Act, 1972, the basic monthly salary, any Special Allowance which is treated by the Bank under its terms of service as a part of the Salary) and Dearness Allowance, and

(ii) under clause 2 (TABLE OF BENEFITS - II) OF SCHEDULE 'A', in accordance with the Table of Benefits set out therein :

(a) in the case of an Employee (including Officer Employee who has not opted for new Scales of Pay brought into force by the Bank with effect from 1st July, 1979), the basic monthly salary and Special Allowance which is treated by the Bank under its terms of service as a part of the Salary and Officiating Allowance which whenever granted is treated by the Bank under its terms of service as a part of the Salary but excluding Dearness Allowance, and

(b) in the case of an Officer Employee as referred to in the Union Bank of India (Officers') Service Regulations, 1979 of the Bank who has opted for the new Scales of Pay which have been brought into force by the Bank with effect from 1st July 1979, the basic monthly salary excluding Special Allowance and Dearness Allowance. AND SHALL EXCLUDE Commission, Bonus, House Rent, Over-time Wages or any other allowance and perquisites."

(o) "ACTUARY" shall mean the Actuary who shall be a duly qualified Member of any professional association of Actuaries and who shall have been appointed as the Actuary for the Fund by the Bank from time to time on such terms as it thinks fit.

3. ELIGIBILITY AND MEMBERSHIP:

Employees in the service of the Bank who on the Entry date are aged not less than 18 year and not due to retire within a period of one year, shall be eligible to the benefits under the Fund as provided for in the Trust Deed and the Rules. Employees who are in the service of the Bank on the Effective Date and satisfy the above condition, shall become Members of the Fund as from that date. Present Employees in the services of the Bank 5 who do not satisfy the above condition on the Effective Date and the Employees appointed by the Bank in its service after the Effective Date, including the employees of the erstwhile Miraj State Bank Limited whose services have been taken over by the Bank on and from 1st May, 1986 in terms of the Scheme of Amalgamation sanctioned by the Government of India shall be eligible to the Benefits under the Fund on the date on which they satisfy the above condition and shall become Members of the Fund as from the date.

4. CONTRIBUTIONS:

***(a) Ordinary Annual Contributions:** The Bank shall pay to the Trustees in respect of each Member annually at the end of each financial year of the Bank, such contributions as are required to secure the benefits hereinafter

described. The contributions shall be paid throughout the future service of the Member until his Normal Retirement Date or earlier under the Rules. The quantum of contribution will be determined on the basis of the Gratuity Liability that would be ascertained through an actuarial valuation effected by the Actuary. (*As amended by the Deed of Variation, dated 30.06.1978).

(b) Initial Contribution: The Bank may on the date of execution of the Trust Deed, its initial contributions in respect of all Members in consideration of their past service. The quantum of such contribution will be determined by the Bank on the basis of the Gratuity Liability in respect of the past service ascertained through an actuarial valuation to secure the benefits hereinafter described.

***(c) Additional Contributions:** In addition to the contributions payable under clause (a) of this Rule, the Bank shall pay to the Trustees from time to time as advised by the Actuary, for this purposes of the Fund, additional contributions of such amount as shall have been determined by the Actuary as a result of an actuarial valuation or otherwise. The Trustees shall have absolute and sole discretion to utilize out of these additional contributions any sum which, together with the contributions referred to in Clause (a) above, may be required to make up the whole of the amount of Gratuity due to the Member under the Rules. (*As amended by the Deed of Variation dated 30.06.1978).

***(d)** The aggregate of the contributions payable by the Bank in respect of every member under clauses (a), (b) and (c) of this Rule shall not exceed 8 $\frac{1}{3}$ percent of the aggregate Salary of the Member for each year. (*As amended by the Deed of Variation dated 30.06.1978).

(e) Bank Lending Member's Services and Continuity of Membership: In the event of the Member's services being lent by the Bank to the Central Government or a State Government or any other company, firm, association or concern, the Member's service for the purpose of this Rule will be deemed to continue and the contributions payable by the Bank in respect of such service shall continue to be paid to the Trustees provided that the Bank recovers such contributions from the Central or State Government or company, firm association or concern, as the case may be, to which the Member's services are lent.

5. GRATUITY BENEFIT:

(a) The Members shall be paid by the Trustees on behalf of the Bank and in discharge of its obligations the Gratuity Benefits from the Fund as laid down either according to the TABLE OF BENEFITS - I or according to the TABLE OF BENEFITS - II, whichever is more favorable, as contained in SCHEDULE 'A' and forming part of the Rules and subject to the conditions laid down in the said Schedule.

(b) Gratuity will be paid only after an application is made in the prescribed form by the Member, or, if he is deceased, by his nominee or, failing them any one claiming the title to receive such Gratuity Benefit and is forwarded to the Trustees through the Bank through the Head of the Department in which the Member was last working.

(c) Gratuity, if any, whenever payable, shall be paid in one lump sum.

6. RESTRAINT ON ANTICIPATION OR ENCUMBRANCE:

The benefits provided under the Fund are strictly personal and cannot be assigned, charged or alienated in any way. If a restraint or a prohibitory order is served on the Trustees in respect of any benefits available under the Rules to a Member or his Beneficiary or if a Member or his Beneficiary shall become bankrupt or attempt to assign charge or in any way encumber any benefits hereunder, he shall forfeit all rights and claims thereto and the same shall lapse to the Trustees but without prejudice to the powers of the Trustees at their absolute discretion to grant the benefit either immediately or after an interval to him or to his beneficiary.

7. WINDING UP OF THE FUND:

(i) In the event of winding up of the Fund, the Trustees shall ascertain the amount of gratuity accrued and due to the Members of the Fund according to the provisions of these Rules by reference to the Salary of the Members and the length of service completed by them.

(ii) The Trustees shall realise the value of the assets of the Fund and allocate the amount so realised in the manner described below after meeting the liabilities in respect of the outstanding claims, if any, pertaining to the Members who ceased to be in service of the Bank 7 prior to the date of such winding up.

(iii) If the total amount so realised exceeds the total liability in respect of gratuity ascertained as above, the Trustees shall earmark for each Member the amount of Gratuity accrued and due to him under the Rules out of the monies realised and the excess, if any, shall be paid to the bank subject to the prior approval of the Commissioner of Income-tax and on such terms and conditions as shall be imposed by the Commissioner. If, however, the amount so realised is less than the said accrued gratuity as referred to above, the total amount shall be utilised to allocate to each Member in proportion to his accrued gratuity."

8. JURISDICTION:

*All benefits under the Fund shall be payable only in India. The Fund and the benefits payable thereunder shall be always subject to the Laws of India as in force from time to time, including the Income Tax Act, 1961 and the Payment of Gratuity Act, 1972. Should anything contained in these Rules or in any amendment thereof be repugnant to any provision or provisions of the Income Tax Act, 1961, or the Income Tax Rules, 1962, it shall be ineffective to the extent of such repugnance. Any such repugnance shall be removed by the Trustees if so directed by the Commissioner of Income Tax. (*As amended by the Deed of Variation dated 30.06.1978).

9. INCOME-TAX:

(a) in any case where the Trustees are liable to account to the Income Tax Authorities for income tax on any payment made under the Rules, the Trustees shall deduct a sum equivalent to such tax from any such payment being made and the Trustees shall not be liable to the Members of the sum so deducted.

(b) if the Fund for any reason ceases to be approved by the Commissioner of Income-Tax, the Trustees shall nevertheless remain liable to tax on any benefit paid to any Member or his Beneficiary.

10. NOMINATION OF BENEFICIARY:

(a) Every member shall nominate one or more of his wife/husband, child/children or dependents as Beneficiary or Beneficiaries under the Rules to receive the Gratuity due under the Rules in the event of his death. If a member dies whilst in service, the Trustees shall hold the Gratuity in his respect in force UPON TRUST for payment to the Beneficiary or Beneficiaries as shall have been nominated by the Member in accordance with the remaining Clauses of this Rule.

*(b) Every nomination made under this Rule shall be in writing signed by the member and attested by two witnesses and shall be in the prescribed form of Nomination appended hereto as Annexure I. the nomination so made shall remain in full force and effect until the death of the Beneficiary nominated in the said nomination or until the same is revoked in writing by the Member. In the event of the revocation of the nomination once made, the member shall make a fresh nomination. (*As amended by the Deed of Variation dated 30.06.1978).

*(c) A Member may from time to time or at any time without the consent of the Beneficiary change the Beneficiary by giving a written notice of the change to the Trustees in the form prescribed whereupon an acknowledgement of the notice of the change and registration of the name of the new Beneficiary will be given to the Member by the Trustees. (*As amended by the Deed of Variation dated 30.06.1978).

(d) If a Beneficiary shall at the time of his nomination be a minor or otherwise under disability to give a legal receipt or discharge to the Trustees, the Member shall at the time of such nomination as aforesaid, appoint a person of full age who is capable of giving a legal receipt or discharge to the Trustees and to whom the Gratuity is to be paid for and on behalf of such Beneficiary.

(e) If more than one Beneficiary is nominated and in such nomination the Member has failed to specify their respective interest, the Beneficiaries so named shall share the Gratuity equally. If the Beneficiary predeceases the Member, the interest of such Beneficiary shall terminate and his share shall be payable equally to such of the remaining Beneficiaries as survive the Member unless the Member has made written indication otherwise to the Trustees in the prescribed form.

*(f) In the event of any Member failing to nominate a Beneficiary, the amount due on his death in respect of his service will be paid to the heirs, executors or administrators of such deceased Member on production to the satisfaction of the Bank, a succession certificate, probate of a will or letters of administration granted by a Court of competent jurisdiction provided that in any case the Bank may in its absolute discretion dispense with the production of succession certificate, probate or letters of administration, on the production of such other evidence as it may require and upon such terms as to indemnify or otherwise as they deem fit and the Trustees shall grant the Gratuity to such heirs, executors or administrators, subject always to the provisions of the Income Tax Act, 1961, in respect of the persons entitled to the Gratuity in the event of demise of the Member while in service. (*As amended by the Deed of Variation dated 30.06.1978).

If under any existing law or any law in force at any time hereafter, the amount payable under such law to the employees of the Bank or any of them who are Members of the Fund is more than that to which the Member or any of them are entitled under the Rules, then the Gratuity payable under the Rules shall be treated as a part of the entitlement of such employees or employee, as the case may be, under such law and 9 the employees or employee shall not be entitled to any double benefit.

11. INTERPRETATION OF RULES:

It shall be a condition of Membership of the Fund that on any question arising on any point of interpretation of these Rules, the decision of the Trustees shall be final. If the decision has any bearing on the provisions of Part "c" of the Fourth Schedule of the Income Tax Act, 1961, or the Rules made thereunder, it shall be forthwith reported to the Commissioner of Income Tax and if the Commissioner of Income Tax so requires, the Trustees shall review the decision.

SCHEDULE-'A'

(See Rule 5)

1. TABLE OF BENEFITS – I	
Contingency	Gratuity Payable
Column 1	Column 2
(i) Retirement or Superannuation of the Member at the Normal Retirement Date, provided the Member has completed at least Five years of service.	The amount of gratuity shall be calculated on the happening of any of the contingencies referred to in Column 1 of this Table, at the rate and in the manner laid down in the Payment of Gratuity Act, 1972, as amended from time to time. Provided that for the purpose of calculating the gratuity, the term 'Salary' shall mean the Salary as defined in Sub Rule (n) (i) of Rule 2.
(ii) Resignation of the Member from Service prior to the Normal Retirement Date including abandonment of service by him with or without Notice to the Bank, provided the Member has completed at least five years of service	
(iii) Resignation of the Member from Service on his becoming physically or mentally incapable of further service.	
(iv) Retirement of the Member from service by the bank, provided he has completed Five years of service.	
(v) Termination of Service of the Member by the Bank for reasons other than by way of	

retrenchment provided the Member has completed Five years of service. (vi) Death of the Member while in service.	

SCHEDULE-'A'
(See Rule 5)

1. TABLE OF BENEFITS – II	
Contingency	Gratuity Payable
Column 1	Column 2
(i) Retirement or Superannuation of the Member at the Normal Retirement Date, provided the Member has completed at least Five years of service. (ii) Voluntary or compulsory retirement or resignation of the Member from service prior to the Normal Retirement Date, including abandonment of Service by the Member with or without notice to the Bank, provided the Member has completed at least ten years of service: (iii) Resignation of the Member from Service on his becoming physically or mentally incapable of further service as certified by a Medical Officer approved by the Bank. This should not be construed as if voluntary retirement is permissible after 10 years under Service Regulations. (iv) Termination of Service of the Member by the Bank including termination on account of retrenchment. (v) Termination of service in any other way except by way of punishment after completion of ten years of service. (vi) Cessation of Service of a Member on his appointment as Chairman / Managing Director or Executive / Whole Time Director of the Bank by the Government of India or by any authority, statutory or otherwise other than the Bank: (vii) Death of the Member while in service.	Amount calculated at the rate of one month's salary for each year of service, subject to a maximum of 15 months' salary and where a member has completed service of over 30 years, an additional amount calculated at the rate of half a month's salary for each year of service beyond 30 years of service, PROVIDED THAT for the purpose of calculating the gratuity the term 'Salary' shall mean (i) the average of the Salary as defined in Sub-Rule (n) (ii) (a) of Rule 2, payable during a period of 12 months immediately preceding the date on which the contingency concerned has occurred or (ii) the Salary as defined in Sub Rule (n) (ii) (b) of Rule 2, last drawn by him when the contingency has occurred, as the case may be.

3. In case of termination of service of the Member on account of misconduct, Gratuity payable either under Clause 1 or Clause 2 above shall not be forfeited, except where such misconduct causes financial loss to the Bank (of which and of the amount of which the Bank shall be the sole judge and its decision final) and in that case the forfeiture of the Gratuity shall be to the extent of the financial loss only. The term 'misconduct' for this purpose shall, inter alia, include any act or willful omission / or negligence causing any damage or loss to or destruction of property belonging to the Bank. Gratuity payable under Clause 1 hereof shall be forfeited if the services of the Member have been terminated for his riotous or disorderly conduct or any other act or violence on his part or for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment."

Amendments to Union bank of India Gratuity Fund Rules

- ❖ Staff Circular 2546 dated 14.03.1983

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- ❖ Staff Circular 2840 dated 26.07.1985
- ❖ Staff Circular 3228 dated 31.12.1987
- ❖ Staff Circular 3423 dated 07.04.1989

Amendments to Payment of Gratuity Act 1972

- ❖ Staff Circular 3330 dated 22.09.1988
- ❖ Staff Circular 5011 dated 17.08.1994
- ❖ Staff Circular 4238 dated 22.11.1995
- ❖ Staff Circular 4283 dated 04.06.1996
- ❖ Staff Circular 4403 dated 05.11.1997
- ❖ Staff Circular 4468 dated 03.09.1998
- ❖ Staff Circular 5680 dated 07.07.2010
- ❖ Staff Circular 6806 dated 19.05.2018

Amendments to Payment of Gratuity Act 1972

01.12.1992	Payment ceiling of 20 months' salary substituted by ceiling of Rs 50000/-
24.05.1994	Payment ceiling of Rs 50000/- was substituted by ceiling of Rs 100000/-
01.04.1995	Payment ceiling of Rs 100000/- was substituted by ceiling of Rs 2,50,000/-
24.09.1997	Payment ceiling of Rs 250000/- was substituted by ceiling of Rs 3,50,000/-
24.05.2010	Payment ceiling of Rs 350000/- was substituted by ceiling of Rs 10,00,000/-
29.03.2018	Payment ceiling of Rs 10,00,000/- was substituted by ceiling of Rs 20,00,000/-

Amendments in provident fund rules & Interest on Provident Fund accumulation

(Staff Circular No. 7301 dated 04.12.2020)

(Staff circular 6866 dated 22.10.2018)

- Staff members are aware that presently the interest on provident fund is paid @8.65% ~~8.50%~~ at half yearly intervals. The rate of interest payable on Provident fund accumulation is decided by the Trustees from time to time keeping in view the interest income earned on fund invested in various securities, yield on investments and rate of interest paid on EPF.
- Looking into the present yield of current portfolio holding, the Trustees in the meeting held on 14th October, 2020 have decided to decrease the rate of interest payable on Provident Fund accumulation from 8.65% to 8.00% with effect from 1st December 2020. Consequently, the rate of interest charged on PF loan is also revised from 9.65% to 9.00%.
- Increase in quantum of PF loan from 10 times of basic to 12 times of basic with increase in repayment period of PF loan from 60 months to 84 months with effect from 1st November 2018. It is applicable to all the PF loan which are sanctioned on or after 01.11.2018.

Accordingly, the following amendments to the PF rules are approved

Existing	Revised
Clause no 31 (III) (C): No loan/s withdrawal except those mentioned in Rule (iii) A & B shall exceed salary of the employee for ten months.	Clause no 31 (III) (C): No loan/s withdrawal except those mentioned in Rule (iii) A & B shall exceed salary of the employee for twelve months.
Clause no 31 (v) (2): Loan sanctioned and withdrawn shall be repaid in not more than 60 equal monthly installment and shall bear interest in accordance with sub-rule(vi) and no further withdrawal shall be permitted until	Clause no 31 (v) (2): Loan sanctioned and withdrawn shall be repaid in not more than 84 equal monthly installment and shall bear interest in accordance with sub-rule(vi) and no further withdrawal shall be permitted until repayment has been effected in full.

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repayment has been effected in full. Notwithstanding anything contained herein in case of premature adjustment of loan the employees shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan.	Notwithstanding anything contained herein in case of premature adjustment of loan the employees shall not be entitled to avail fresh loan unless a period of six months has elapsed from the date of availment of previous loan.

At a Glance overview of Gratuity Fund Rules and calculation formula

❖ Every employee is eligible for gratuity on :

- Retirement on account of superannuation.
- Death
- Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank.
- Resignation after completion of 5 years of continuous service.
- Termination of service in any other way except by way of punishment after completion of 5 years continuous service is required.
- ❖ Gratuity is paid to the employee as per Gratuity Act or Banks rules whichever is more beneficial of the two.

❖ As per Payment of Gratuity Act, 1972: (Applicable to Officers and Award staff)

- ❖ The amount of gratuity payable is 15 days' pay for every completed year of service.
- (Pay means last drawn salary – (basic pay +D.A. + FPP + PQP + Officiating Pay in case of award staff) X 15 X No. of years of service .26(no. of days in a month, excl. Sundays.)
- Maximum gratuity payable as per gratuity act. Rs.20,00,000/-w.e.f.29.03.2018 (As per IC NO-6806 dated 19.05.2018.As per provision in Income Tax Act,1961-2018 and payment of Gratuity Act,1972,Gratuity entitled to exemption is Rs.20,00,000/-w.e.f 29.03.2018.

As per Union Bank of India Gratuity Rules:

FOR OFFICERS:

- ❖ The amount of gratuity payable to an Officer as per Bank's Gratuity Rules is one month's pay for every completed year of service, subject to a maximum of 15 month's pay.
- ❖ Where an Officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.
- ❖ If fraction of service period beyond completed years of service is 6 months or more the same shall be reckoned as one year.
- **PAY MEANS:** BASIC PAY + PQP + INCREMENT PORTION OF FPP X number of years of service/2

FOR AWARD STAFF:

- ❖ The amount of gratuity payable to an Award staff as per Bank's Gratuity Rules shall be one month's Pay for every completed year of service, subject to a maximum of 15 months pay and where an award staff

has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month's pay for each completed year of service beyond 30 years.

- **PAY MEANS: AVERAGE OF BASIC PAY + SPECIAL PAY+ PQP + INCREMENT PORTION OF FPP OF LAST 12 MONTHS/2**

CALCULATION OF GRATUITY

- Example:

- ❖ Basic: Rs. 30000
- ❖ FPP: Rs. 600
- ❖ PQA: Rs. 750
- ❖ DA: Rs.15000.

- No. of Years of Service:

3 cases:

- A) 12 yrs. service**
- B) 26 yrs. service**
- C) 36 yrs. service**

I. As per Gratuity Act:

Case A) = $((30000 + 600 + 750 + 15000) \times 12) / 26 = 320885$. (Max. limited to Rs.20, 00,000)

Case B) = $((30000 + 600 + 750 + 15000) \times 26) / 26 = 695250$. (Max. limited to Rs.20, 00,000)

Case C) = $((30000 + 600 + 750 + 15000) \times 36) / 26 = 962654$. (Max. limited to Rs.20, 00,000)

II. As per bank rule:

Case A) = $(30000+600+750) \times 12 = 376200$. Because up-to 15 yrs., full months' pay is eligible.

Case B) = $(30000+600+750) \times 15 = 470250$. Because service from 15 & above up-to 30 years, 15 months' pay is payable.

Case C) = $(30000+600+750) \times 36/2 = 564300$.

Final gratuity amounts payable:

Case A): 376200

Case B): 470250

Case C): 564300

Points to Note

- Gratuity shall be payable to an employee after continuous service for not less than; five years (as per gratuity act.)
- Gratuity shall be payable to an employee after continuous service for not less than; ten years (as per bank rules)
- Maximum gratuity payable as per gratuity act. Rs.20,00,000/-w.e.f.29.03.2018 Maximum gratuity payable as per bank rules. No maximum limit

- Minimum service not required in case of death of the employee or disablement due to accident or disease, gratuity is payable.

Staff circular 7449 dated 01 June 2021

Nomination to Employees' Gratuity Fund/ Provident Fund & Death Relief Fund (DRF)

1. Retirement Benefits viz Gratuity and Provident Fund are payable to the employees on cessation from the services of the Bank either on superannuation / resignation / voluntary retirement or death while in service.
2. It has been the earnest desire of the Management to settle the above retirement benefits, as early as possible, either to the employee or to nominee / legal heirs.
3. It has been observed that in many cases, bank is not able to settle the claims for payment of Gratuity / Provident Fund / Death Relief Fund (DRF) of deceased employee either due to absence of any nomination or anomalies in nominations already made. Further, legal heirs of the deceased employee are required to submit Succession Certificate / Family Member Certificate, Indemnity Bond, Affidavit etc which not only delays the settlement of these benefits but also puts the legal heirs to lot of hardships.
4. Time and again, Bank has issued communications / circulars highlighting the importance of nomination to Gratuity Fund / Provident Fund and Death Relief Fund. However, despite our best efforts to ensure that nomination to retirement benefits is done by all the employees, we have come across quite a number of cases where either nomination is not done by the employees or there is some anomaly in nominations, resulting in delay in settlement of the claims.
5. In the above back drop, all the employees are advised to check their nomination for retirement benefits like gratuity, Provident fund and DRF in Union Parivar. If there is no nomination, they are advised to nominate and if the previous nominations require any change, the same may be updated / changed /corrected, immediately in Union Parivar, to facilitate settlement of claims for payment of Gratuity / Provident Fund / Death Relief Fund, without any delay.
6. All Branches / Offices are advised to bring the contents of this circular to the notice of all employees and ensure that nomination for retirement benefits viz. Gratuity / Provident Fund / Death Relief Fund (DRF) is done by every employee in the Region.

REGULATION	EFFECTIVE FROM
Union Bank of India Officer Employees” (Conduct) Regulations 1976	1 st October, 1976
Union Bank of India Officer Employees” (Discipline and Appeal) Regulations, 1976	1 st October, 1976
Union Bank of India (Officers”) Service Regulations, 1979.	1 st July 1979

OTHER BENEFITS

BENEFITS, LOANS AND ADVANCES FOR EXECUTIVES IN THE POST OF CHIEF GENERAL MANAGER (SCALE VIII)

1. As part of harmonization of the benefits and loans for officers on amalgamation of Andhara bank and corporation bank into Union Bank of India with effect from 01.04.2020, various benefits and loans & advances for officers in all cadres, except scale-VIII (CGM) have been harmonized and approved by the Board. Accordingly, Staff circular were issued with detailed guidelines.
2. Now board has approved limit of various benefits and loans available Chief General Managers (Scale-VIII), which is as Under

SN	Benefits	Limits	Remarks
1	Briefcase	Rs 15000/- (ex GST)	Once for every 3 yrs. on production of bills. Competent authority may use his discretion for higher amount upto 25 %
2	Mobile Handset	Rs 50000/-(ex GST)	Once for every 3 yrs. on production of bills.
3	Cleaning Material	Rs 1500/- (On declaration basis)	Limit per month. To be claimed at quarterly intervals
4	Newspaper & Magazines	Rs 900/- (on Declaration basis)	Limit per month
5	Furniture	Rs 5,00,000/- (Exc GST)	Amount to be reimbursed/ paid on production of bills. Limits to be restored after 10 years.
6	Mobile bill/ land line facility		
	Residence Telephone with broadband/ WIFI bill	Actual charges incurred. To be paid on production of bills	Reimbursement of actual amount on production of bills (amounts specified are exclusive of taxes)
	Air time inclusive of data plan charges (exclusive of residence telephone bill)	Actual charges incurred, subject to maximum of Rs. 5000/- on production of bills.	
	IPAD data charges (Wherever iPad provided)	Actual amount incurred	
7	Corporate card	Field CGM	Rs 60,000/-
		CGM	Rs 50,000/-
8	Entertainment	Field CGM	Rs 35,000/-

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		CGM	Rs 30,000/-			
9	Lease Accommodation: (Limit per Month)					
	Mumbai & Delhi	Other Major A class centers	Chandigarh, Mohali, Panchkula, Jammu,Panjim, Patna, Guwahati & Bhubaneshwar	Places with population 10 Lacs & above & state Capital, Branches in Goa, Union Territories Guntur	Special Centers & Project Area Centers in Group A	All other Places
	42500	40000	30000	30000	22500	22500
10	Hotel Expenses (Limit per day)					
	Other Places		Area-I	Major-A class cities		Metro
	3200		3600	7000		8750
11	Club Membership					
	Admission Fee Limit	Rs 1300/-		Annual Subscription Fee	Rs 1600/-	
12	Loan & Advances					
	Staff Clean overdraft Limit			Rs 15.00 lac		
	Staff Housing Loan			Rs 80.00 lac		
	Festival Advances			One Month's Gross salary		
	Staff conveyance loan			4 Wheeler- Rs 10.00 lac 2 Wheeler-Rs 1.00 lac		

3. Sanctioning authorities:-

Sn	Benefits	Sanctioning Authority
1	Furniture/ Leased Accommodation, Staff conveyance loan, Clean OD	CGM looking after HR at CO
2	Staff housing Loan	CAC-III at CO. The limits will be processed and placed before committed by retail banking department, CO for approval.

4. All other terms and condition as prescribed for sanction of benefits and loans to General Manager/ Field General Manager as per the relevant circulars would also be applicable for sanction of benefits and loans of Chief General Manager.

CORPORATE CREDIT CARDS TO EXECUTIVES OF THE BANK

(IC:2669:2021-22 dated 05.07.2021)

All executives from scale-V and above are entitled for issuance of corporate credit cards with annual spending limits fixed. These Limits are mentioned as Below.

Designation	Maximum Limit per annum
Managing Director & CEO	Rs. 2,00,000
Executive Director/CVO	Rs. 1,00,000
Chief General Manager	Rs. 55,000
Field General Manager	Rs. 50,000
General Manager	Rs. 35,000
Deputy General Manager-Regional Head	Rs. 25,000
Deputy General Manager/Deputy Zonal Head-CO & Administrative Offices	Rs. 20,000
Assistant General Manager-Regional Head/Branch Head/SARAL Head/ULP Head/USK Head	Rs. 15,000
Assistant General Manager/Deputy Regional Head (AGM)-Admin. Offices	Rs. 10,000

ENHANCEMENT IN MONTHLY CEILING ON PETRO CREDIT CARD PROVIDED TO EXECUTIVES OF THE BANK

Circular Letter No: 7823 Date: 10. 11.2022

Bank is providing Petro Credit Card to the Executives for incurring monthly expenditure of petrol/CNG for Bank's Vehicle and for fulfilling various official requirements of the Bank. The existing maximum permissible limit for Petro Credit Card is Rs.25,000/- . We are now pleased to inform that the Competent Authority has increased the existing maximum permissible limit for Petro Credit Card and the same is enumerated as under:

Type of Vehicle	Maximum Permissible Limit (per month)
Petrol/CNG	Rs.40,000/-

All other terms & conditions regarding Petro Credit Card remain same. The details regarding usage of Petro Credit Card are reiterated as under:

- The Petro Credit Cards are issued to the Executives of the Bank as per their official capacity. As such, when the Executive ceases his/her official capacity the Credit Card Department will deactivate the cards.
- The facility of cash advance is not available on Petro Credit Card.
- Toll Tax/ parking charges can also be paid through Petro Credit Card.
- The recovery rate shall be Rs .200/- per month for the first 500 kms of personal usage and Rs.1.25 for each km beyond 500 kms. In such cases, where the personal mileage limit is not fully utilized in any month, the unutilized mileage can be utilized within the subsequent two months i.e. on a quarterly basis. A Quarter for this purpose would be a period of three months commencing with 1st April of each financial year.

The enhanced maximum permissible limit of Petro Credit Card will be effective from November 2022 onwards. All Executives are requested to utilize their Petro Credit Card for filling fuel in Banks Vehicle allotted to them and claim for the expenditure of the same through Union Parivar only along with Petro Credit Card bill and log book.

Classification: Confidential

SCHEME FOR PAYMENT 'RELOCATION EXPENSES TO OFFICERS ON TRANSFER'

Staff circular:7757 dated 26.08.2022

We all understand that Banking Profession in Public Sector involves all India transferability and upon transfer, an officer has to bear both financial costs as well as transaction costs related to transfer /shifting. Change of station upon transfer leads to search for new stay arrangements for self as well family, which may take good amount of time in some cases.

We are glad to inform that, in order to mitigate the hardships faced by Officers upon transfer, from one Station/State to another, the Board of Directors of the Bank, in the meeting held on 10.08.2022, has approved scheme for payment of 'Relocation Expenses to Officers on transfer' as per details given below.

Details of the Scheme:

In case no residential accommodation is made available by the Bank to the officer or he/she is unable to take the leased accommodation immediately on his/her transfer to new place of posting and hence, the officer incurs additional expenses for managing his/her stay, such officer shall be entitled for payment of 'Relocation expenses on Transfer' for maximum 15 days (Officers in JGMS-1 to SMGS-IV) and for maximum 7 days (Officers in SMGS-V to TEGS-VIII) or till the time of providing Quarter (either Bank's or on Leased rent) whichever is earlier. The entitlement shall be subject to the officer actually shifting his residence and belongings to the place of transfer with required documentary proof.

The scale wise/ area-wise, per day entitlement of officers for payment of 'Relocation Expenses to Officers on Transfer,' on declaration basis, is as under:

Scale of Officer	Maximum no of days entitled	Maximum permissible Amount per day (in Rs.)			
		Metro	Major A	Area I	Other places
Scale I	15 Days	2800/-	2500/-	2000/-	2000/-
Scale 2	15 Days	2800/-	2500/-	2000/-	2000/-
Scale 3	15 Days	3000/-	2500/-	2000/-	2000/-
Scale 4	15 Days	4000/-	3000/-	2500/-	2500/-
Scale 5	7 Days	4000/-	3000/-	2500/-	2500/-
Scale 6	7 Days	6500/-	5000/-	3400/-	3000/-
Scale 7	7 Days	6500/-	5000/-	3400/-	3000/-
Scale 8	7 Days	6500/-	5000/-	3600/-	3200/-

The Categories of Area (as per Census)'shall be as under:

- Metro Cities shall include Mumbai, Delhi, Kolkata and Chennai
- Major A Class Cities shall include Bengaluru, Hyderabad, Ahmedabad, Pune and Surat
- Area-I shall include Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kechi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam, Srinagar, Vijayawada, Rajkot, Faridabad, Jamshedpur, Kozhikode, Trissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Meerut, Allahabad, Ghaziabad and Asansol
- Remaining all will be other areas

It may be noted that when any particular city or Municipal Corporation or Census Town or Outgrowth form part of an Urban agglomeration that such city or Municipal Corporation or Census Town or Outgrowth can be treated as forming part of one unit

Other Terms & Conditions:

- a) The officer shall be entitled for payment of 'Relocation expenses on Transfer' for maximum 15 days (Officers in JGMS-I to SMGS-IV) and for maximum 7 days (Officers in SMGS-V to TEGS-VIII) or till the time of providing Quarter (either Bank's or on Leased rent) whichever is earlier.
 - b) The Relocation Expenses on transfer shall only be payable in case no residential accommodation is made available by the Bank to the officer or an officer is unable to take the leased accommodation immediately on his/her transfer to new place of posting and incurs additional expenses for managing his/her stay. The entitlement for payment of relocation expenses shall be subject to the condition that the officer actually shifts his/her residence and belongings to the place of transfer and submits requisite documentary proof (related to his/her relocation at new place of posting).
 - c) The payment shall be on declaration basis through Union Parivar in the Transfer Bill Settlement Module
 - d) The Relocation Expenses on transfer shall not be payable to the Officers in case of request transfer/ spouse ground transfer/at places where officer has his/her own accommodation.
 - e) For claiming the Relocation Expenses on transfer, the enclosed declaration (Annexure-I) has to be submitted in the Union Parivar along with the Final TE Bill settlement claims. The module regarding the same in Union Parivar is under development and its development will be intimated in due course
 - f) CGM (HR) shall be the Competent Authority to issue clarifications, if any, required regarding payment of • Relocation expenses to Officers on Transfer.
 - g) The payment of Relocation Expenses to Officers on transfer shall be effective in respect of all the eligible transfer orders issued on or after the date of issuance of this circular.
- All concerned are advised to take note of the above.

Staff Circular No. 7826 Date: 116 November, 2022

Scheme for Payment 'Relocation expenses to Officers on Transfer'

This has further reference to Staff Circular No. 257 dated 26.08.2022, vide which scheme for payment on Relocation Expenses to Officers on Transfer was circulated and it was informed that the module for claim of Relocation Expenses in HR IS-Union Parivar, is under development. We are glad to inform that the said module has been developed and is now live in Union Parivar under Transfer TE Bill Settlement. Navigation for the same is attached herewith. Officers shall be required to submit Declaration as per Annexure-I as informed through Staff Circular 7/57 dated 25.08.2022. It is once again reiterated that the payment of Relocation Expenses to Officers on transfer shall be effective in respect of all the eligible transfer orders issued on or after the date of issuance Staff Circular No. n57 dared 26.08.2027.

REVISION IN THE RATE OF REIMBURSEMENT OF EXPENSES TOWARDS TRANSPORT OF PERSONAL EFFECTS OF AN OFFICER ON TRANSFER FROM ONE PLACE TO ANOTHER

Staff Circular no.: 7961 Date: 01.04.2023

Attention of all concerned is drawn to Staff Circular no. 5791 dated 14.09.1011vide which revision in reimbursement of expenses towards transport of personal effects on transfer of an officer in terms of Regulation 41(1) of the Officers' Service Regulations were circulated. We are pleased to inform that Board in its meeting held on 23.03.1013 accorded approval for the revision in rates as given by IBA.

1. Considering the fact that the shipments are happening only through Lorry, the following limits may be permitted to Officers for reimbursement of expenses on transfer from one place to another.

Existing Limit			Revised Limit		
Basic Pay range (Rs.)	With Family	Without Family	Basic Pay range (Rs.)	With Family	Without Family
14500/- to 19400/-	3000 Kgs	1500 Kgs.	36000/- to 48170	3000 Kgs/ 3 Tonne	1500 Kgs/ 1.5 Tonne
19400/- & above	Full Wagon	2500 Kgs	48171/- & above	12000 Kgs/ 12 Tonne	2500 Kgs/ 2.5 Tonne

The Officers will be considered under 'with family' category if he/she has dependent family (Family as defined in the Joint Note) members.

2. Officers on transfer from one place to another:

The limits for reimbursement of expenses of shifting of personal effects between two places by approved lorry transport is revised as under:

Distance in Kms.	Existing rate in Rs. Per tonne per k.m .	Revised rate in Rs. Per tonne per k.m
Upto 1000 Km s	Rs.2.80	Rs.5.90
Beyond 1000 kms	Rs.2.00	Rs.4.25

(The above rates will be applicable on slab basis. For the first 1000 kms the rate shall be Rs.5 .90 km and thereafter it is Rs.4.25 per kms).

3. **Minimum threshold limit of Distance:**

In case of Officers transferred to shorter distance up to 300 kms, the reimbursement may be permitted up to 300 kms.

4. **Officers transferred in and out of hilly terrains:**

In case of Officers transferred to and from hilly terrains may be reimbursed to the extent of two times of applicable rate for the distance covered in hilly terrain and at normal rate for the balance distance.

5. The revised rates are effective from the date of issuance of circular.

REIMBURSEMENT OF CONVEYANCE /PETROL EXPENSES

- Staff circular 7884 dated 02.01.2023

Attention is drawn to Staff Circular nos. 7147 dated 27.03.2020 and 7335 dated 01.01.2021 regarding conveyance reimbursement expenses for Officers and Award Staff respectively.

We are pleased to inform that Board has approved the below mentioned modifications in the Scheme of Reimbursement of Conveyance Expenses for Officers and Award Staff: ...

- Addition of reimbursement of Conveyance Expenses for other fuel variants for Diesel/CNG/ Electric & Hybrid Vehicles also under the Scheme within the existing eligibility of Officers & Award Staff depending upon their designation/ scale and place of posting as mentioned in Staff Circular nos. 7147 dated 27.03.2020 and 7335 dated 01.01.2021.

- All Officers and Award Staff, who own a Vehicle will be eligible for claiming the maximum permissible amount of reimbursement for 4/2 Wheeler Vehicles as per their existing eligibility for Petrol Vehicles.

- The fuel price across the country shall be arrived at on the first day of every month taking into consideration the per litre normal Petrol prices in 4 mega cities viz. Mumbai, Delhi, Chennai and Kolkata. The average price calculated on the first day of every month will be valid for that particular month.

Scale V & VI Officers, who are not allotted with Banks Car and use a car, can claim the lump sum amount of reimbursement till the allotment of Bank's Car as per the eligibility mentioned below on declaration basis:

Scale	Eligibility (p.m)
VI	Rs.15,000
V	Rs.10,000

All Other Terms & Conditions of the Scheme of reimbursement of Conveyance Expenses for Officers & Award Staff remain same.

- In view of the aforesaid, required modifications in the HRMS Package are under development and the detailed guidelines/navigations for the same shall be informed in due course. The revised Scheme shall be effective for claiming the reimbursement of conveyance expenses for the month of January 2023 Onwards.

(SC No. 7147 dated 27.03.2020) w.e.f. 01.04.2020

All the officers including probationers, owning vehicles are entitled for reimbursement of Conveyance charges on declaration or actual within the ceiling as under:

1 PETROL LIMIT (IN LITRES PER MONTH)

Conveyance	Amalgamated Entity		
	Major A Class Cities	Area I Cities	Other Places
Two-Wheeler			
Scale I	45	40	35
Scale II	45	40	40
Scale III	45	40	40
Scale IV	45	45	45

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Branch Heads			
Scale I - BM	55	55	55
Scale II - BM	55	55	55
Scale III - BM	55	55	55
Scale IV - BM	55	55	55
Four-Wheeler			
Scale I	45	40	35
Scale II	50	50	50
Scale III	75	65	60
Scale IV	80	75	75
Branch Heads			
Scale I - BM	80	80	80
Scale II - BM	90	90	90
Scale III - BM	90	90	90
Scale IV - BM	130	112	92

2. MONTHLY MONETARY LIMITS (for officers who do not own vehicles)

The monthly monetary limits for Officers who do not own any vehicles are as under:

(Amt in Rupees)

Amalgamated Entity		
	Non-Branch Heads	Branch Heads
Scale I	1150	1500
Scale II	1200	1500
Scale III	1400	1500
Scale IV	2100	2100

- Marketing Officers will be eligible for petrol as well as additional petrol as per their designation / scale and place of posting i.e. Major A class cities, Area I and other places:

Place of posting	No. of additional litres of petrol
Major A Class city	30 litres
Area I	25 litres
Other places	20 litres

- Principal Marketing Officers will be eligible for 30 litres additional petrol irrespective of their place of posting.

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

Area-I centres: Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Pune, Surat, Vadodara, Varanasi, Visakhapatnam

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

2 The reimbursement of conveyance charges/ petrol will be sanctioned by HR Suvidha. The officers are advised to submit their claim for reimbursement of petrol charges as per the normal petrol price prevailing in the area where they are working. The claims of the officers will be restricted to the average price fixed by HR Suvidha on quarterly basis even though the normal petrol price in the area where officer is working may be on higher side.

3 The officers claiming the reimbursement of petrol for 2/4 wheeler must ensure that the vehicle is registered in his/her name and they are maintaining the vehicle at their place of posting.

4 If on leave except CL, or on Training/Deputation exceeding 10 days (at a stretch or aggregate basis), amount shall be paid on pro rata basis only. For calculation of 10 days, preceding and succeeding public holidays and weekly holidays shall be excluded.

**** USE OF OWN VEHICLE FOR OFFICIAL DUTY:**

Reimbursement of Travelling Expenses to Officers for using their own vehicles on Official duty [Regulation 41(2) (ii) and 41(2) and (iv)].

(SC No. 7960 dated 01.04.2023) w.e.f. 01.02.2023

We are pleased to inform that Board in its meeting held on 23 .03.2023 accorded approval for the revised rates given by the IBA for reimbursement of travelling expenses to Officers for using their own Vehicle for office duty. The revised rates are as under:

Particulars	Existing rate per km. (in Rs.)	Revised rate per km. (in Rs.)
Four-Wheeler, Engine Capacity of 1000 cc or more	9.00	11.00
Four-Wheeler, Engine Capacity of less than 1000 cc	7.00	9.00
Motor Cycle and Scooter	4.50	6.00
Mopeds.	3.00	4.00

The Competent Authority to permit, use of own vehicle for various official purposes to Officers working under the Zone shall be Field General Manager and for Officers working under Central Office, shall be General Manager (HR). The revised rates are effective from 1st February, 2023.

PERSONAL USE OF BANK'S CAR

(Staff circular 4943 dated 31.01.2003).

All the Officers who have been provided with Banks Car are entitled to use the same for their personal use. [In such cases they have to pay RS. 150/-p.m. for first 500 km & 1.00 per km beyond 500 km Non AC. For AC cars Rs.200/-p.m. and Rs.1.25 per km - unutilized mileage can be utilized within subsequent 2 months on a quarterly basis i.e. 3 months from 1st April each financial year.]

CLOSING ALLOWANCE

[Regulation 23 (vii) OSR]

Where books are closed on 31st March and 30th September a closing allowance of Rs.250/- for each closing is to be paid.

SUBSCRIPTION TO NEWS PAPERS

- SC 7150 dated 27.03.2020) w.e.f. 01.04.2020

- All Officers including those on probation and Executives are eligible for reimbursement of Newspaper. The reimbursement is made on declaration basis in the succeeding month.
- The limits for newspapers for Officers are as under:

Scale	News Paper – on declaration basis – maximum limit per month in Rs.
JMGS-I	450.00 [^]
MMGS-II	450.00 [^]
MMGS-III	450.00 [^]
SMGS-IV	600.00 [*]
SMGS-V	600.00 [*]
TEGS-VI	800.00 [*]
TEGS-VII	840.00 [*]

*Financial, Non-Financial Newspapers and Fortnightly/Monthly Business Magazines

[^] One Financial and One Non-Financial Newspaper

The application shall be submitted in Union Parivar and shall be sanctioned at HR Suvidha.

REIMBURSEMENT OF ENTERTAINMENT EXPENSES:

(SC 7141 dated 27.03.2020) w.e.f. 01.04.2020

SC No. 8021 dated 30.06.2023

- All Officers including those on Probation are eligible for reimbursement of entertainment expenses.
- The total reimbursement per year shall not exceed the annual limit of entertainment expenses as mentioned below and the unutilized amount during the financial year shall lapse and not be carried forward to the subsequent year/s.
- The sanction in this regard shall be made through the existing module (in Union Parivar) for Reimbursement of Entertainment Expenses by HR Suvidha.
(Revised Limits per annum as per SC No. 8021 dated 30.06.2023)

Scale of Officer/Executive	Executives/ Officers working as Zonal/Regional Heads & Branch Managers (Amount in Rs.)	Executives/ Officers working in Administrative Office and in Branches (Other than Branch Heads) (Amount in Rs.)
TEGS-VIII	55000/-	50000/-
TEGS-VII	45000/-	40000/-
TEGS-VI	35000/-	30000/-
SMGS-V	24000/-	20000/-
SMGS-IV	21000/-	16500/-
MMGS-III	19000/-	12500/-
MMGS-II	17000/-	11500/-
JMGS-I	15000/-	9500/-

Additional Limits for the Reimbursement of Entertainment Expenses provided to Branch Heads of Aspirational Districts & BRMs of Aspirational Districts

S. N	Particulars	Details
1	Eligibility	The reimbursement of additional limits of Entertainment Expenses for the FY2023-24 shall be provided to: Branch Heads of Aspirational Districts. Business Relationship Managers (BRMs) of Aspirational Districts
2	Additional Limit	For the FY 2023-24, additional amount of Rs. 1000/- per month on declaration basis shall be provided to eligible officers
3	Frequency of Payment	Quarterly

4	Other terms & conditions	The additional limit of entertainment expenses can be claimed by the eligible officers through Union Parivar. For the said purpose, a new module shall be developed i n Union Parivar and the details regarding the same will be informed i n due course. For ascertaining the additional limit, the Officers who were posted as Branch Heads of Aspirational Districts or BRMs of Aspirational Districts for 15 days or more in a month shall be eligible for the additional limit for that particular month. The accumulation/ carry forward of eligible amount shall be permitted for the next quarter from the month the amount is due. For example, the claim of the quarter ending July-September, can be claimed before the end of October-December quarter.
5	Effective Date	The additional limits are applicable from 01.07.2023 to 31.03.2024.

REIMBURSEMENT OF CLUB MEMBERSHIP/SUBSCRIPTION FEES

(SC 7139 dated 27.03.2020) w.e.f. 01.04.2020

- a. All Branch Managers/Officers in Senior Management and Top Management Grades will be eligible to become members of Clubs/Associations at the place of their posting at Bank's cost. The maximum limit for reimbursement of admission fees and subscription fees will be as follows:

Eligibility	Admission Fee Limit Rs.	Annual Fees Subscription Rs.
a) Branch Managers of Small Branches	1000.00	1000.00
b) Branch Managers of Medium Branches	1000.00	1000.00
c) Branch Managers of Large Branches	1000.00	1000.00
d) Officers in Scale IV	1200.00	1200.00
e) Officers in Scale V	1200.00	1200.00
f) Officers in Scale VI	1200.00	1500.00
g) Officers in Scale VII	1200.00	1500.00

- I. Officers in equivalent positions/Grades/Scales in which Officers in [a] to [c] fall, will not be eligible for reimbursement of admission fees and or subscription fees for becoming a member of the Clubs/Associations. It is clarified that only the Branch Head in JMGS-I, MMGS-II and MMGS-III will be eligible for this facility. All other officers, though holding designated post such as Dy. Branch Head, Manager, and Senior Manager etc. will not be eligible for this facility.
- II. However, Officer-in-Charge in Human Resource Management Department at all Zonal/Regional Offices are permitted to become a member of Human Resource Development Centers or any other H.R related professional body, functioning at various centers. Marketing Officers are also permitted to become a member of the Clubs/Associations. The Admission Fees and Subscription Fees will be as applicable to the Scale and Grade of the Officer i.e. Officer-in-Charge (HRM) / Marketing Officers. The Competent Authority for approval of the Membership and Payment of Membership/Subscription Fees will be the respective Regional Head.
- III. The Bank will reimburse admission fees and/or subscription fees not exceeding the amount mentioned above.
- IV. If an Officer is permitted by the Bank to become a member of the Bankers' Club, Admission fees and Subscription fees for that club will be reimbursed over and above the maximum limits now being suggested.
- V. An Officer can become a member of more than one Club/Association subject to the condition that the reimbursement of Admission fees & Subscription fees shall not exceed the overall limits fixed for the respective Scale / Grade of the Officer and category of the Branch.
- VI. During the tenure in one position/post, an Officer eligible for this facility shall not be entitled to reimbursement of the admission fees, not exceeding the prescribed limit more than once.

VII. An Officer officiating in the place of a permanent incumbent who is eligible for this facility shall not be entitled for reimbursement of Admission fees and or Subscription fees for becoming a member of the Club/Association.

VIII. The membership will normally be taken in Bank's name. If the rules of a Club/Association do not provide for Corporate membership, it will be open for the Officer concerned to take up membership in his personal name.

The Competent Authority shall take into account whether Club(s)/Association(s) are of repute in reference to the place where the Officer is posted and how far membership of Club(s)/Association(s) will serve the business interest of the Bank. If the authority is of the view that such membership will not help in business development of the Bank, it may decline the permission.

REIMBURSEMENT OF CLEANING MATERIAL CHARGES:

(SC 7138 dated 27.03.2020) w.e.f 01.04.2020

(SC 8021 dated 30.06.2023) w.e.f 01.07.2023

- All Officers including those on probation are eligible for Cleaning Material expenses on a monthly basis at monetary ceiling as mentioned as under:

Scale	Limits (Amount in Rs.) per month
TEGS-VIII	2500/-
TEGS-VII	2500/-
TEGS-VI	2000/-
SMGS-V	2000/-
SMGS-IV	2000/-
MMGS-III	1000/-
MMGS-II	1000/-
JMGS-I	1000/-

- The expenses shall be payable quarterly on declaration basis, and accumulation/ carry forward of expenses shall be permitted for the next two quarters from the date the amount is due.
For example, the cleaning expenses for the quarter January-March, is to be claimed before the end of July- September Quarter.
The sanction in this regard shall be made through Union Parivar at HR Suvidha on declaration basis.

BRIEF CASE

- **STAFF CIRCULAR No.7727 Date: July 8th, 2022**
- **(SC No. 7137 dated 27.03.2020) w.e.f. 01.04.2020**

All Officers including Probationers are eligible for one Brief Case once in 3 years from the date of last purchase. Expenses in this regard are to be debited to Exp. a/c – Misc. expenses (code No.3374).

- Female officers who are eligible for briefcase may be allowed reimbursement against hand bag in place of briefcase.
- Monetary limits for different scales of officers are as under:

Sr. No.	Scale/Cadre	Amount payable every 3 years
1	TEGS – VII	Rs. 10000/-
2	TEGS – VI	Rs.3500/-
3	SMGS – V	Rs.3000/-
4	SMGS – IV	Rs.2200/-
5	MMGS – III	Rs.1800/-
6	MMGS – II	Rs.1500/-
7	JMGS – I	Rs.1400/-

- The Briefcase reimbursement shall be payable through Union Parivar on production of bills.

Clarification on provision of Briefcase reimbursement for Officers and Award Staff

STAFF CIRCULAR No.7727 Date: July 8th, 2022

This is in reference to Staff Circulars No. 7137 dated 27.03.2020 and 7337 dated 01.01.2021 regarding provision of Briefcase reimbursement for Officers and Award Staff, respectively.

As per the aforesaid circulars Officers and Award Staff employees are eligible for the facility of reimbursement of expenses incurred for purchase of a briefcase once in 3 years from the date of last purchase. Further, Female officers/employees, who are eligible for briefcase are also permitted to reimbursement against purchase of handbag in place of briefcase.

We are in receipt of representations from field as well as Officers' Federation for inclusion of other office bags under the ambit of the Scheme.

It is also observed that with the change in fashion trends and availability of new variety of accessories in the market, employees are purchasing and using various types of briefcase / office bags.

It has, therefore, been decided to include the below-mentioned types of bags under the provision for reimbursement of briefcase expenses for Officers as well as Award Staff.

'Handbags, sling bags, backpacks, Office bags, Hobo bags, Messenger bags, Tote bags, Laptop bags, Daypack, Satchel, Satchel Backpack etc. excluding the bags which are used for travelling purposes like Trolleys/suitcase/rucksack/ Luggage bag etc.'

Further, it is also clarified that, on promotion from one cadre to another i.e., Sub staff to Clerk or Clerk to Officer or on elevation to higher scale in case of Officers, the employee/ officer shall be eligible for the entitled limit for purchase of new briefcase/bag only after completion of 3 years from the date of last purchase.

LEASED ACCOMODATION FACILITY FOR RESEDENTIAL QUARTERS BY OFFICERS

- (SC 8072 dated 01.09.2023)

Lease Rent Accommodation facility for residential accommodation taken by Officers either in Bank's name or in personal name

In terms of Regulation 25 of Union Bank of India Officer's (Service) Regulations, 1979, Bank's accommodation is provided to eligible Officers by the Bank, subject to availability of Bank's flat. Where Bank is not in a position to provide residential accommodation, Officers are allowed to arrange residential accommodation on their own, on lease basis and can claim the rent from the Bank as per their entitlement. Rental limits are entitled as per the place of posting or place of residence, subject to the fixed rental ceilings or actual rent, whichever is lower. The Scheme for lease rent accommodation facility for residential accommodation taken by officers was circulated vide Staff Circular no. 7490 dated 31.08.2021.

We are now pleased to inform that Board has approved enhancement in the lease rental ceiling and other modifications in the Scheme. The revised limits, other modifications in the Scheme and other Annexures are enclosed as mentioned below:

S.N.	Subject	Annexure
1	Scheme of lease rent accommodation facility for residential accommodation taken by officers either in Bank's name or in personal name	Annexure-I
2	Offer of premises by landlord	Annexure-II
3	Beneficiary details	Annexure-III
3	Format of Leave & License Agreement	Annexure-IV

The revised Scheme will be effective from 01.09.2023 onwards and the revised rental ceiling will be provided for monthly rent amount payable for the month of September 2023 onwards. The increase in rental limit, will ease the financial burden on the officers, who are not having their own accommodation.

Therefore, Officers who are bearing the additional expenditure towards lease rental accommodation (as per the lease rent agreement) will be provided with the enhanced monthly rental limits (as per their revised eligibility) from the month of September 2023 onwards without submission of any application/request.

All concerned are advised to take a careful note of the above and be guided accordingly.

LEASE RENT ACCOMMODATION FACILITY FOR RESIDENTIAL ACCOMMODATION TAKEN BY OFFICERS EITHER IN BANK'S NAME OR IN PERSONAL NAME

S.N.	PARTICULARS	DETAILS
1	Eligibility	All Officers including probationary officers will be eligible for taking up Bank's residential quarters. In case Bank's residential quarters are not available, the Officers including on probation may take residential accommodation on lease basis in Bank's name or in personal name as per their eligibility. However, in below mentioned circumstances, officers are not eligible for availment of lease rent facility: a) If any officer owns a house in the city of his/her place of posting, he/she is not eligible for leased accommodation. b) If any officer is having accommodation in the name of his/her spouse or if spouse of the officer is provided with residential accommodation from his/her employer, the officer is not eligible for leased accommodation in the same city. c) If parents/ parents-in-law (for both male & female employees) of the officer own any accommodation in a city where the officer is posted, normally the officer is not eligible for lease rent facility. However, sanctioning authority may permit the lease rent facility in exceptional cases, subject to satisfaction of the Sanctioning Authority of the reasons for staying in/availing a separate accommodation on lease rent basis at the centre/place. d) If both wife and husband are working in the Bank at the same place of posting and one of them is provided with leased accommodation by the Bank, the spouse is not eligible for leased accommodation. e) If an Officer takes leased accommodation for a house owned by his father/ mother/spouse/children/parents-in-law (for both male & female employees) the officer is not eligible for leased accommodation. If an officer takes leased accommodation of a house owned by his/her other close relative (other than the close relatives as mentioned above at point no. e), where the house owner resides with him/her, the officer is not eligible for leased accommodation.
2	Monthly Limit	The lease rental ceiling for residential accommodation taken up by officers (including officers on probation) in various scales either in Bank's name or personal name is stated hereunder:

S.N.	PARTICULARS	DETAILS			
		<u>Monthly Rental Ceiling in Mumbai, Delhi & Major ‘A’ Class Cities:</u>			
		SCALE	MUMBAI	DELHI	MAJOR ‘A’
		VIII	87500/-	87500/-	60000/-
		VII	85500/-	85500/-	57500/-
		VI	74000/-	74000/-	45500/-
		V	45000/-	45000/-	33000/-
		IV	37000/-	34000/-	29500/-
		III	33500/-	32000/-	26000/-
		II	32000/-	30000/-	23500/-
		I	30000/-	28000/-	22500/-
		<u>Monthly Rental Ceiling in Area-I, Area-II & Other Places:</u>			
		SCALE	AREA-I	AREA-II	OTHERS
		VIII	50000/-	50000/-	40000/-
		VII	40000/-	40000/-	30000/-
		VI	34000/-	34000/-	22000/-
		V	26000/-	23500/-	16000/-
		IV	23500/-	20500/-	13500/-
		III	20500/-	14000/-	10500/-
		II	18000/-	13000/-	9500/-
		I	17000/-	12000/-	8500/-
3	Additional Monthly Limits for Regional Head/ Zonal Heads/ Chief General Managers	Regional Heads are eligible for higher rent per month upto Rs.5000/- and in case of Zonal Heads / Chief General Managers, a higher rent per month upto 10,000/- for getting lease rent accommodation near to the place of their work/office, over and above the monthly rental limits with the approval of Executive Director - HR. In such cases, for claiming the higher lease rent amount, applications to be sent to HRAD CO with the recommendation of the Zonal Head along with the request letter from the Executive.			
4	Maximum Payable Amount as Refundable Security Deposit	Maximum six months’ eligible rent is provided as refundable security deposit. However, Sanctioning Authority of respective Region/Zone/CO shall decide the amount of security deposit depending upon the prevailing rate in the area, subject to maximum of six months’ rent eligibility.			

S.N.	PARTICULARS	DETAILS	
5	Lease Facility for Officers on probation	Officers on probation are also eligible for refundable security deposit amount upto their 6 months' rent eligibility, if the lease agreement is executed by them alongwith the monthly rent amount. The eligibility for the Officers on probation for the said purpose are subject to below mentioned conditions:	
		Cases	Eligibility
		Eligibility for Probationary Officers during or after their 52 weeks of onboarding training program/ other officers on probation (If lease agreement is executed)	If lease agreement is executed by the officers on probation (during or after 52 weeks of their onboarding training program/ Officers on probation not undergoing through 52 weeks onboarding training program), will be eligible for refundable security deposit amount maximum upto their six months' rent eligibility. The monthly lease rent amount will be provided to them as per their eligibility mentioned above at point no. 2.
		Eligibility for Probationary Officers during their 52 Weeks Onboarding Training Program (If lease agreement is not executed)	If lease agreement is not executed, such Probationary Officers during 52 weeks onboarding training program are eligible for reimbursement of lease rental amount on declaration basis as per their eligibility as mentioned above at point no. 2. However, in such case, they are not eligible for refundable security deposit amount.

6

Brokerage

Brokerage at Mumbai & Delhi

Employees who are posted at Mumbai & Delhi shall be paid brokerage amount upto the extent of two month rent eligibility. The brokerage shall be paid once in 3 years from the date of last sanction at the same city/station, subject to change in residence and production of valid bill/receipt & proof of payment.

Brokerage at other Urban & Metro Centres

Brokerage shall be paid at other Urban & Metro Centres (except Mumbai & Delhi) to the extent of one month rent eligibility once in 3 years from the date of last sanction at the same city/station, subject to change in residence and production of valid bill/receipt & proof of payment.

General Conditions for Payment of Brokerage

The Brokerage amount can be claimed by the Officer & paid through below mentioned modes:

Particulars	Details
Payment of Broker Amount directly to the Broker	If brokerage amount is to be paid directly to the Broker by the Bank, account details and proper invoice should be submitted for the payment. In such case, if brokerage amount paid by the Bank is more than Rs.15,000/-, TDS shall be deducted at the time of payment as per Income Tax Act. (The same is at present 5% as per Section 194(H)).
Reimbursement of brokerage amount to the Officer	If, brokerage amount is paid by the Officer and he/she is claiming the reimbursement of the Brokerage amount, proper invoice & account statement as a proof of payment should be submitted to the Bank. Officers should ensure that payment of brokerage amount should be made through their account only. If the brokerage amount is paid through cash, the Officer is not eligible for brokerage amount reimbursement.

S.N.	PARTICULARS	DETAILS	
7	Categorization of Places (for ascertaining the eligibility for lease rent purpose only)	Categorization of places has been done as per population size based on Census 2011 (as per SC. No.6240 dt. 05.09.2015) with upward categorization of certain places and the same is mentioned below:	
		Places	Categorization
		Mumbai	Mumbai City, Mumbai Suburban, Navi Mumbai (It includes places upto Panvel, Badlapur & Virar).
		Delhi	Delhi, Gurugram, Noida, Greater Noida, Ghaziabad, Gurgaon and Faridabad.
		Major ‘A’	Ahmedabad (including Gandhinagar), Bengaluru, Chennai, Hyderabad including Secunderabad, Kolkata including Howrah, Pune, Surat.
		Area-I	Chandigarh, Mohali, Panchkula, Jammu, Srinagar, State Capitals (not covered under Major-A Category Centers), Union Territories (having population of 5 lacs & above) and places with population of 7.5 lacs and above.
		Area II	Places with population of 1 lac and above but below 7.5 lacs, Union Territories (having population less than 5 lacs) and Branches/Offices in state of Goa (except Panjim, as panjim is a State Capital).
		Others	All other places having population less than 1 lacs and not included in the above categories.
		In case, any city/area is falling under one or more category, the highest eligibility shall be applicable. This clause is applicable for aforesaid categorization purpose only.	
		<u>Important Notes:</u> Such cities where Regional Offices are located and fall under ‘Others’ Category as per aforesaid classification shall be provided with the eligibility of Area-II as mentioned above. Further, branches which are not falling under the ambit of Municipal Corporation/Nagar Palika	

S.N.	PARTICULARS	DETAILS																			
		where Regional Offices are located will be provided with their eligibility as per aforesaid categorization only. For Example: Chandauli falls under Others as per aforesaid classification (based on Census 2011). Therefore, it will be provided with the eligibility of Area-II. - Such cities where Regional Offices are located and fall under Area-II as per aforesaid classification shall be provided with the eligibility of Area-I as mentioned above. Further, branches which are not falling under the ambit of Municipal Corporation/Nagar Palika where Regional Office is located will be provided with their eligibility as per aforesaid categorization only. For Example: Guntur falls under Area-II as per aforesaid classification (based on Census 2011). Therefore, it will be provided with the eligibility of Area-I. - In Mumbai & Delhi, if an Officer owns an accommodation at a district under Urban Agglomeration of Mumbai & Delhi, other than the district of his/her place of posting, he/she will be eligible for lease accommodation facility at his/her place of posting subject to fulfillment of other eligibility conditions & satisfaction of the lease Sanctioning Authority.																			
8	Local Transportation charges	If an Officer who has taken up residential accommodation either in Bank's name (Lease/Banks Quarter) or in his/her personal name chooses to shift to another location at the same city/station due to various administrative/personal reasons he/she will be entitled for reimbursement of local transportation charges for shifting of household items from old residence to new residence once in 3 years from the date of last availment at the same place of posting. For the said purpose, the maximum transportation charges provided for local shifting are as under: (Amt. in Rs.) <table><tr><th rowspan="2">Scale</th><th colspan="3">Centers</th></tr><tr><th>Mumbai & Delhi</th><th>Major A Class & Area-I</th><th>Area-II & Others</th></tr><tr><td>I, II & III</td><td>10,000/-</td><td>7,000/-</td><td>5,000/-</td></tr><tr><td>IV, V & VI</td><td>15,000/-</td><td>12,000/-</td><td>6,000/-</td></tr><tr><td>VII & VIII</td><td>20,000/-</td><td>15,000/-</td><td>8,000/-</td></tr></table>	Scale	Centers			Mumbai & Delhi	Major A Class & Area-I	Area-II & Others	I, II & III	10,000/-	7,000/-	5,000/-	IV, V & VI	15,000/-	12,000/-	6,000/-	VII & VIII	20,000/-	15,000/-	8,000/-
Scale	Centers																				
	Mumbai & Delhi	Major A Class & Area-I	Area-II & Others																		
I, II & III	10,000/-	7,000/-	5,000/-																		
IV, V & VI	15,000/-	12,000/-	6,000/-																		
VII & VIII	20,000/-	15,000/-	8,000/-																		

S.N.	PARTICULARS	DETAILS
		- The transportation charges in shifting shall be permitted as per the ceiling mentioned above or actual amount paid whichever is lower on submission of valid transportation bills/receipts from the vendor. The payment should be routed through the account of the Officer. The aforesaid limits are inclusive of all taxes/charges. - The local transportation charges as mentioned above, can be claimed by the eligible employee, only through Union Parivar. The necessary modifications in the module are being carried out and informed in due course. The Competent Authority for the sanction of the same will be same as lease sanctioning authority. Till the development of said changes, no manual applications will be processed/sanctioned. - The local transportation charges will not be provided in below mentioned circumstances: a) When local shifting of residence is made before 01.09.2023. b) When lease start date is prior to 01.09.2023 and local shifting is made after 01.09.2023.
9	Lease eligibility on Relieving	- Officers can get the lease eligibility of previous place of posting upto 2 months from their relieving. Thereafter if lease is continued at previous place of posting, the lowest limit between the new & previous place of posting will be provided, subject to a condition that their leave & license agreement is valid and they are not availing any lease facility/HRA at new place of posting. - In such case, employee should request the lease sanctioning authority of new place of posting to continue the lease at previous place of posting and provide the eligibility of previous place of posting for 2 months, subject to a condition that their leave & license agreement is valid and they are not availing any lease facility/HRA at new place of posting. - After lapse of maximum 2 months from date of relieving, if the employee continues with the lease of previous place of posting, the officers will be entitled for rental limits as per the place of posting or place of residence, subject to the fixed rental ceiling or actual rent, whichever is lower.
10	Lease eligibility on Retirement	In case of retirement, the officer can get the lease facility upto one month from the date of retirement. This clause is not applicable in case of Resignation/VRS cases.
11	Lease eligibility on Demise of an Officer	In case of demise of an Officer, the family of the Officer shall be permitted to avail the facility of lease accommodation as per the eligibility of the deceased employee upto 6 months from the date of death of the deceased employee.

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S.N.	PARTICULARS	DETAILS
12	General Conditions regarding Execution of an Agreement	• Leave and License Agreement to be made either in Bank's name or in Personal Name. • If Leave & License Agreement is executed in Personal Name then the original agreement is not required to be kept with Bank whereas if leave & license agreement is executed in Bank's name then the original agreement is required to be kept with the Bank. • The applicant has to apply for lease rent application within 90 days of execution of leave & license agreement. In case of renewal of lease also, applicant has to request for the same within 90 days after expiry of previous lease. • Leave and License Agreement should mandatorily be executed in the name of the officer as Licensee singly who is availing the lease rent facility from the Bank. • The Leave and License Agreement to be executed as per respective state norms. • The format of leave & license agreement as enclosed is indicative. The format of actual leave & license agreement while execution may vary in different States. Sanctioning Authorities must ensure that all the points as mentioned in the indicative format must be covered in the agreement submitted by Officer and also ensure that if any additional clause/point is mentioned therein, it must not contradict the extant guidelines. • In case the property in Joint Name: a) In normal circumstances, both the owners should sign the leave and license agreement. However, in case of non-availability of 2nd owner, the same can be signed by one owner subject to submission of NOC from other co-owner. b) If the property is in joint name and both the owners request to pay the bifurcated lease rent amount in two separate accounts, the same can be bifurcated between the joint owners. The clause pertaining to the same should also be invariably mentioned in the lease agreement. c) If the property is in joint name and monthly rent is to be credited in account of the single owner, NOC from other co-owner of the property should be obtained. d) If the property is a single name and the monthly rent amount is to be credited in account of the Joint account, NOC from other account holder to be obtained.

S.N.	PARTICULARS	DETAILS
13	General Conditions	- Officers may be permitted to avail lease rent facility for self or his/her family at a place other than his/her place of posting subject to their eligibility. - Officers are entitled for rental limits as per the place of posting or place of residence, subject to fixed rental ceilings or actual rent whichever is lower. - In case any city/town/area falls under two categories, higher of the two limits will be applicable. - Tax is deducted as per Income Tax rules/guidelines. - In case of pre-mature termination of Leave and License Agreement by any Officer for reasons other than transfer/purchase of own accommodation/ allocation of staff quarter/cessation of services due to any reason, the recommending/approving/sanctioning authority should exercise due caution while recommending/approving/sanctioning the new lease rent application submitted by the officer. - Officers who are officiating in higher Grades/Scales shall be eligible for the rental limit as applicable to their original Grades/scales. - Employees who have been placed under suspension may also be paid lease rent amount, provided the lease facility has been sanctioned prior to the date of suspension. Renewal of lease facility shall also be allowed during the period of suspension. However, sanction for fresh lease shall not be permitted. This clause shall be applicable prospectively. - Where an officer is provided with residential accommodation by the Bank, a sum equal to 0.50% of the basic pay in the first stage of the scale of pay in which the officer is placed or standard rent for the accommodation (as specified in SC 4397 dated 17.10.1997) whichever is less, will be recovered from him/her. - If the annual rent paid by the employee exceeds Rs.2,40,000/- per annum, it is mandatory for the employee to report PAN of the landlord to the employer. This limit of Rs.2,40,000/- is derived from the limit till which tax deduction was exempted as per Income Tax Act w.e.f. 15.04.2019 and hence PAN of the landlord is required only if rent exceeds Rs.2,40,000/- p.a. However, this limit is subject to revision as per Income Tax guidelines. - In case the renewal of Lease Agreement is not made by the Officer the payment of the monthly lease rent cannot be made. Hence, all

S.N.	PARTICULARS	DETAILS			
		concerned authorities should ensure that the monthly rent payments are made only after sanction of lease rent applications. In case of any doubt with regard to the application or interpretation of any of the terms and conditions stated above, it shall be referred to Chief General Manager (HR) and his/her decision shall be final and binding.			
14	Competent Authorities	The Competent Authority for staff posted at various branches/offices is specified below:			
		Posting of an Officer	Recomm. Authority	Approving Authority	Sanctioning Authority
		Officers posted under Regional Office/ branches/offices reporting to Regional Offices (Including Officers posted under Currency Chest, Mid Corp. Branch, CAPS/CMS, Service Branch, RVCs /MLPs/ RLPs/ARBs/ALPs/ Zonal Audit Offices etc.)	Branch Head/ Departmental In-charge	HR Head of concerned RO	Regional Head
		AGM-Dy. Regional Head/ Regional Head/ Zonal Audit Head	HR Head of concerned Zonal Office	Dy. Zonal Head	Zonal Head
		Zonal Office (including staff posted at Inquiry Cell, Help Desk, SAMV, LCB, Zonal Vigilance Cell, ZLCs/ULAs or any other Branch/Office reporting directly to Zonal Office)	Departmental Head/ In-charge	HR Head of concerned Zonal Office	Zonal Head
		Zonal Head	Processing Officer at HRAD, CO	AGM(HR), CO	General Manager (HR)

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S.N.	PARTICULARS	DETAILS			
		Officers upto Scale V posted under Verticals/back offices of Central Office including CO Annexes	Departmental Head/ In-charge	Processing Officer at HRAD, CO	AGM(HR)
		Executives in scale VI & above at Central Office (All Verticals/back offices of Central Office/ CO Annexes)	Processing Officer at HRAD, CO	AGM(HR), CO	General Manager (HR)
15	How to Apply for Lease Rent Applications	The eligible Officers can apply for the Lease Rent Application through below mentioned navigation: Employee Self Service ↓ Lease Rent Application ↓ Add a New Value			
16	Documents Required	The below mentioned documents are required to be uploaded with the application: • Leave and License Agreement (as enclosed). • Offer of Premises by Landlord (as enclosed). • Beneficiary Details (as enclosed) • Copy of PAN Card of Owner (If annual rent amount exceeds Rs.2.40 lacs per F.Y.) • Ownership Proof (Copy of Sale Deed/ latest utility bill like Electricity Bill or Maintenance Receipt or Gas Connection Bill, etc. not more than 3 months old). • Copy of cancelled cheque or copy of pass book having details like Account No., Account Name & IFSC No. • NOCs, if applicable.			

S.N.	PARTICULARS	DETAILS
		Rent Deposit Receipt from 01.04.2025 as per SC.No 8598 dated 01.04.2025
17	Processing & Sanctioning of Applications	Regrading scanning and safe keeping of documents, the below mentioned procedure to be adopted: - File should be in PDF Format and less than 2 MB. - All documents should be saved as one single file. - Scanning should be done in Black & White Only. - Resolution of Scanner should be between 100 to 200 DPI. - Scanned documents should be clear & readable. - Upload the documents & add the beneficiary details. - Save & Submit the application. - Processing of Lease Rent applications have 3 layered workflows i.e. recommender, approver and sanctioner. - Recommending Authority should ensure that applicant has uploaded readable scanned copy of required documents pertaining to his/her application. - After sanctioning the application, the applicant will get acknowledgement in his/her worklist. - Once the application is sanction, Sanction advice from Union Parivar can be generated.
18	Remittance of Lease Rent to Owner	- Payment will be made by respective branch/office as per place of posting of applicant directly to the account of landlord by NEFT/RTGS/Online Transfer etc. - Paying Authority has to ensure that they are making payment for the staff posted under their jurisdiction only. - In case of relieving, staff should give written request to concerned officials at previous place of posting to stop the lease rent payment. However, if 2 months' rent is to be paid after relieving at previous place of posting, clause no. 9 as mentioned above will be applicable. - Reimbursement of Monthly Lease Rent Amount to the Officer under any circumstances is not permitted. However, deposit & brokerage amount paid by the Officer to the landlord/ broker can be reimbursed as per the clauses mentioned above.
19	Surrender of Accommodation	Option for surrender of accommodation is provided in Union Parivar. In case of transfer to other city, purchase of own accommodation/allocation of staff quarter, change of lease accommodation or other reasons, the Officer can apply online for surrender of accommodation.

S.N.	PARTICULARS	DETAILS
		Officers should ensure that refundable security deposit amount should be refunded to the Bank immediately in case of lease surrender or exit of Officers from the services of the Bank.
20	Account for Payment	<u>For Refundable Rent Deposit Amount:</u> A/C No.- XXXXX8260080000 <u>For Monthly Rent Payment:</u> A/C No.- XXXXX8810028000 <u>Brokerage:</u> A/C No.- XXXXX8840461000 While transferring the amount, Name, Emp No. of the concerned officer should invariably be mentioned in the 'Remarks' Field.

ANNEXURE- II

To,

Union Bank of India

Branch/ Office

.....

OFFER OF PREMISES BY HOUSE OWNER

I wish to Offer my premises on lease to Union Bank of India/ Shri/ Smt.....on following terms and conditions.

S.N	Particulars	Details
1	Name & Address of Landlord	
2	Location of Premises	
3	Description of Premises	
4	Carpet Area	
5	Monthly Rent	
6	Water & Electricity Bills	Charges to be borne by occupant as per the Consumption/ Demand
7	Tenancy	
8	Whitewashing/ Painting & Repairing	
9	Date of Possession	
10	Municipal taxes	
11	Any Other Information	

Yours faithfully

Signature:

Name:

Date:

Place:

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To,
Union Bank of India

BENEFICIARY DETAILS

I wish to submit beneficiary details to Union Bank of India as below.

S.N	Particulars	Details	
1	Type of Ownership	Single Owner/Joint Owner	
2	Status of Owner	Resident/NRI	
3	Details of Owner	1 st owner	2 nd owner (applicable in case of joint ownership)
4	Name of Owner (Beneficiary)		
5	Bank Name		
6	Bank code		
7	Branch Name		
8	Branch Code		
9	Account Type		
10	Account Number		
11	IFSC code		
12	Actual rent		
13	Eligibility		
14	PAN Number of Owner		
15	Staff salary Account No. for Staff contribution		

Signature of Officer:

Name:
PF:

Date:
Place:

LEAVE AND LICENCE AGREEMENT

AGREEMENT is made at this day of 20.....between...../.....hereinafter referred to as the 'Licensor' of the One Part and hereinafter referred to as the 'Licensee' of the Other Part, as follows:

WHEREAS

1. The Licensor is the owner of the flat no. situated at (description of the flat/ house) at of the building consisting of floor having built up area of about square feet.
2. The Licensee has approached the Licensor with a request to allow the Licensee to temporarily occupy the said flat/ house of the said building for residential purposes on leave and license basis.
3. The Licensor has agreed to grant leave and license to the Licensee to occupy and use the said flat/ house on the following terms and conditions agreed to between the parties hereto:

NOW IT IS AGREED BY AND BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. The Licensor hereby grants leave and license to the Licensee to occupy and use the said flat/ house of the Licensor (hereinafter referred to as the Licensed Premises) for a period of eleven months commencing from
2. The Licensee shall pay to the Licensor a sum of Rs.....per month as License fee or compensation.
3. All the Municipal taxes and other taxes and levies in respect of the Licensed premises will be paid by the Licensor alone.
4. The electricity charges for electric consumption in the said licensed premises will be paid by the Licensee to the authorities concerned and the Licensor will not be responsible for the same. For the sake of convenience a separate electric and water meter if possible will be provided in the said premises.
5. The licensed premises will be used only for residential purpose and for no other purpose.
6. The licensed premises have normal electrical fittings and fixtures. If the Licensee desires to have any additional fittings and fixtures, the Licensee may do so at his/her cost and in compliance with the rules. The Licensee shall remove such fittings and fixtures on the termination of the license failing which they shall be deemed to be the property of the Licensor.
7. The licensed premises are given to the Licensee on personal basis and the Licensee will not be entitled to transfer the benefit of this agreement to anybody else or will not be entitled to allow anybody else to occupy the premises or any part thereof. Nothing in this agreement shall be deemed to grant a lease and the Licensee agrees and undertakes that no such contention shall be taken up by the Licensee at any time.
8. The Licensee shall be deemed to be in the exclusive occupation of the licensed premises and the Licensor shall enter the flat/ house with the consent of the Licensee during the day to inspect the premises.

9. The Licensee shall maintain the licensed premises in good condition and will not cause any damage thereto. If any damage is caused to the premises or any part thereof by the Licensee or his/her employees, servants or agents, the same will be made good by the Licensee at the cost of the Licensee either by rectifying the damage or by paying cash compensation as may be determined by the Licensor's Architect.
10. The Licensee shall not carry out any work of structural repairs or additions or alterations to the said premises. Only such alterations or additions as are not of structural type or of permanent nature may be allowed to be made by the Licensee inside the premises with the previous permission of the Licensor.
11. The Licensee shall deposit a sum of Rs.....(in words) as interest free rent deposit in advance with the Licensor for the occupation of the said flat/ house on leave and license basis. The Licensor shall refund the said rent deposit of Rs.....(in words) at the time of delivery of the vacant physical possession of the flat/ house to the Licensor after clearing the outstanding dues, if any.
12. This agreement shall not be terminated by reason of sale or mortgage of the licensed premises.
13. If the Licensee commits a breach of any term of this agreement then, notwithstanding anything contained herein, the Licensor will be entitled to terminate this agreement by giving days' prior notice to the Licensee.
14. If, at any time, during the continuance of this agreement, the Licensee/ Licensor intends to vacate the licensed premises, he/she may do so by giving one month's calendar notice.
15. On the expiry of the said term or period of the License or earlier termination thereof, the Licensee shall hand over vacant and peaceful possession of the Licensed premises to the Licensor in the same condition in which the premises now exist subject to normal wear and tear. The Licensee's occupation of the premises after such termination will be deemed to be that of trespasser.

IN WITNESS WHEREOF the parties hereto have put their hands the day and year first herein above written.

Signed by the within named Licensor Shri/Ms

In the presence of

Signed by the within named Licensee Shri/Ms.....

In the presence of

LEASED ACCOMMODATION FACILITY-FREQUENTLY ASKED QUESTIONS (FAQs)

This has further reference to Staff Circular No.7143 dated 27.03.2020 and Staff Circular No.7181 dated 21.04.2020, in terms of which the salient features of the Scheme of “Leased Rent Accommodation Facility for Residential Quarters taken by Officers” of the Amalgamated Entity were communicated.

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

No.	Question	Clarification
Q1.	Is an officer posted in a particular place/city only in Urban & Metro centre eligible for brokerage in case of change in accommodation in the same place/city while applying new leased accommodation facility?	Officer who has earlier not availed brokerage in a particular place of posting (Urban & Metro Centre) and applied for a new leased accommodation facility in case of change of previous accommodation, he/she will be eligible for one time brokerage to the extent of one month rent eligibility in the same place/city subject to production of valid bill & receipt. However, brokerage will not be provided in case of renewal.
		If an Officer is transferred within the Region in a same place/city, he/she will be eligible for one time brokerage to the extent of one month rent eligibility while applying new leased accommodation facility in case of change of previous accommodation only and not on renewal, subject to the condition that he/she has not availed brokerage in the same place/city earlier and on production of valid bill & receipt.
Q2.	Am I eligible for payment/ remittance of rent/security deposit for leased accommodation after confirmation (completion of probation period) while applying renewal application for leased residential accommodation?	Officer, if confirmed after initial sanction of lease application can be paid rent/security deposit for existing leased residential accommodation. However, he/she will be eligible for payment of rent/security deposit only at the time of application for the next renewal application for leased accommodation.
		Note: - If rent/security deposit amount is revised by the Bank after the initial sanction then the Officer will not be eligible for the difference amount. He/she, while applying renewal application after confirmation, will be eligible for payment of rent/security deposit as per the previous eligibility at the time of initial sanction of leased accommodation facility.
Q3.	From which Account Head will the Monthly Rent & Rent/Security Deposit, Brokerage (only in Urban and Metro centres) for	Monthly rent for leased residential accommodation will be paid from A/c No.881-28000 (Rent paid on residential quarters).

	leased residential accommodation be paid?	
		Rent/Security Deposit for leased residential accommodation will be paid from A/c No.826-2400 (Rent deposit for Officer for leased accommodation).
		Brokerage for leased residential accommodation in Urban and Metro centres only will be paid from A/c No.884-461000 (Brokerage paid for leased rental accommodation),
		Note: - It is to be strictly ensured that the Bank's expenditure in the above mentioned cases is not debited without sanction/approval only.
		Departments/Offices/Branches should ensure proper monitoring and reconciliation of the above mentioned Office Accounts regularly.

	TDS is to be deducted as per Income Tax Act.	
Q4.	Processing of lease rent applications and payment/remittance of rent for Officers posted in CO Annex-Mangalore, CO Annex- Hyderabad, and Officers posted in departments which are a part of Central Office, Mumbai but situated in other cities.	Lease rent applications of Officers posted in CO Annex Mangalore, CO Annex Hyderabad and departments which are a part of Central Office, Mumbai but situated in other cities will be processed in HR Department, Central Office, Mumbai, whereas the rent on behalf of these Officers will be paid/remitted by the respective departments. Lease rent and rent/ security deposit paid on behalf of those Officers will be claimed by raising POB on quarterly basis to HR Department, Central Office, Mumbai (SOL ID- 80010). List of Officers with their PF Nos., expenditure debited for the rent paid on their behalf, staff contribution, TDS deduction (if applicable), name of the owner and sanctioned lease tenure will be sent by the respective departments at the time of raising POB.

In case any further clarification in the revised Leased Rent Accommodation Facility for Residential Quarters Scheme is required, Regional Offices to take up the matter with their respective FGMos and in case if the query is still unresolved; the matter may be taken up with HRAD, HRD, CO Mumbai

Use of new Suspense account for Lease Rental Deposit with pointer system - A/co No. XXXXX8160080000

Staff Circular No. 7836 Date: 18.11.2022

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Bank is providing leased rent accommodation to all eligible Officers in places where Bank's residential accommodation is not available, which is circulated vide Staff Circular No.7490 dated 31st August 2021. As per the Scheme, Officers are eligible upto 6 months lease rent as refundable security deposit payable to landlord. Presently, the refundable security deposit for the leased accommodation is being paid by debiting Suspense Account - Rent Deposit for Officers (AI c. No. XXXXX8260002400) and the outstanding entry is adjusted upon surrender of lease by the Officer. During the course of Statutory Audit of branches/ offices, Central Statutory Auditors have given observation that Suspense Account- Rent Deposit for Officers (A/C. No. XXXXX8260002400) should be a pointing account. Accordingly, in order to carry out smooth reconciliation of the account, a new Suspense Account -Rent Deposit for Officer for leased accommodation (Ale. No. XXXXX8260080000) has been opened for all branches/offices of the Bank. Henceforth, branches/offices are advised to debit this new Suspense account for payment of refundable security deposit to landlord. Further, all branches/offices are also advised to reconcile the existing entries in the old Suspense Account - Rent Deposit for Officers (Ale. No. XXXXX8260002400) and transfer the outstanding entries to the new Suspense Account -Rent Deposit for Officer for leased accommodation (A/c. No. XXXXX8260080000). While transferring the individual entry, the Name and Emp. No. of the concerned Officer should invariably be mentioned in the 'Remarks' field. FGMOs/ROs should ensure that this exercise should be completed by all branches/ offices in their jurisdiction by 20th December 2022.

Employees superannuated/ voluntarily superannuated from the services are eligible to avail the facility of Holiday Home on all days irrespective of any restriction.

- An employee in service can book maximum upto 5 holiday homes in a Financial Year.
- The modifications in the Holiday Home Scheme is effective from 1st April 2025 onwards.

DISCOMFORT ALLOWANCE TO EMPLOYEES

(Staff Cir.6106 dated 17th June, 2014)

DISCOMFORT ALLOWANCE TO EMPLOYEES WORKING IN CTS /SERVICE BRANCHES

As per the suggestions of RBI, the Cheque Truncation System is implemented in our Bank. The employees working in MICR Centres, Service Branches, Main Branches at the Station, handling CTS clearing are subject to early coming and late sitting to complete the work in order to meet the time line provided by RBI as well as National Payment Corporation of India / Clearing House. It was therefore felt that these employees need to be compensated for the odd working hours and the typical nature of the job which is to be completed in a time bound manner.

Now Board has approved payment of Discomfort Allowance (per day) to the employees attending to CTS clearing work at MICR Centre / Service Branch / Main Branch at the Station at the following rates:

CADRE	METRO CENTRES	OTHER CENTRES
Officers	RS.150/-	Rs.130/-
Award Staff	RS.100/-	Rs.90/-

The said allowance will be paid to the employees for those days when they have actually attended to the work of CTS Clearing. In other words, the allowance will not be paid during the leave/absence of the employees and on Bank Holiday.

The Allowance will be paid with effect from 01.06.2014.

DAILY ALLOWANACE – FOREIGN TRAVEL FOR OFFICIAL PURPOSES

(Staff Circular No. 6119 dated 12th August, 2014)

1. For overseas travel on official visit the bank officials are entitled to diem allowances as per laid down norms which are different from those applicable for domestic travel on official trip.
2. In view of the recent guidelines received from Ministry of Finance, the Board has accorded approval in the meeting held on 26.6.2014 about daily allowance for foreign travel, and accordingly the 'All inclusive' rate meant to cover expenses on all items including hotel, food conveyance/taxi, etc. will be as follows: -

General Manager	USD 400.00 per day

Below General Manager	USD 300.00 per day

3. The rate of DA component for food etc., applicable to various countries, shall be prescribed by the Ministry of External Affairs from time to time. The current rates are given in Annexure-I.
4. The DA component for hotel, conveyance/taxi and other contingent expenditure shall be as per actual, but within the 'all inclusive' rate of DA. All officials will be required to render account on return from tour for all the components of the DA, other than the DA component for food etc. as specified in paragraph 3 above.
5. Expenses incurred on hotel accommodation should be supported by bills/receipt.
6. Expenses on local conveyance, telephone and other contingent expenditure are permissible subject to a limit of 10% of the DA. In case such expenditure exceeds 10% of applicable DA, it may be supported by bills/receipts but subject to a total limit of 30% of the DA.
7. Computation of Period.
 - Day for the purpose of DA, entitlement should be reckoned on 24 hours basis from the time of arrival at the foreign destination till the time of departure from the foreign destination.
 - DA will be admissible as under for the additional time after calculating DA on 24 hours basis.
 - (i) Full DA if the additional time exceeds 12 hours.
 - (ii) Half DA if the additional time exceeds 6 hours, but is less than 12 hours.
 - (iii) No DA if the additional time is less than 6 hours.
8. DA during Training period
 - All inclusive DA rate for the training period will be decreased by 20% of the total entitlement if the training period is up to 40 days and will be reduced by 50% if the training period is beyond 40 days.

SANCTION OF TOUR PROGRAMME

- As per the extant guidelines tour programs of staff members for visiting other centers are sanctioned at different levels.
- Instances have come to notice where the tour programs sanctioned are not in conformity with the official duty assigned to the staff members e.g. staff leave the headquarter much before in advance; overstays at the visiting place even after the completion of the assigned duties/work; journey to visiting place is not undertaken by a direct route etc.
- All concerned are hereby advised that while sanctioning the tour programs of staff members for official tours / trainings / attending interviews etc. the following care must be taken:

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- The outward journey should commence in accordance with the official duties keeping in view a reasonable time for journey, availability of mode of transport etc.
- The return journey should be as early as possible after the work is over. The overstay after completion of work be avoided.
- As far as possible direct journey to the visiting place be undertaken unless otherwise justified.

PAYMENT OF CONVEYANCE ALLOWANCE TO DEAF AND DUMB EMPLOYEES

(Staff Cir No.6091 dated 27th May 2014).

(Staff Cir No.8276 dated 07th May 2024).

As per the guidelines issued by Government of India, Ministry of Finance, the Board has approved Conveyance Allowance to Deaf and Dumb employees at the rate of 5% of basic pay, subject to a maximum of Rs.400/-, w.e.f. 01.05.2014, on the following terms and conditions which are similar to that applicable to Blind and Orthopedically Challenged Employees w.e.f. 01.05.2014:

- a) The Conveyance Allowance will be admissible to the Deaf and Dumb Employees on the recommendations of the Head of ENT Department of a Government Civil Hospital;
- b) In case of Award Staff, the Conveyance Allowance payable will be in addition to the Transport Allowance payable to all Workmen as per the Bipartite Settlement, which is currently fixed at Rs.225/- per month up to the 15th stage of Pay scale and Rs.275/- per month from the 16th stage onwards;
- c) 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;
- d) The eligible employees who are allotted residential accommodation in the same campus of the Branch/Office of the Bank will not be eligible for the allowance;
- e) The during leave period (except casual leave), joining time or suspension. Allowance will not be admissible

Please be guided accordingly.

As per Staff Cir No.8276 dated 07th May 2024, the rate of conveyance allowance for Disabled Employees (Deaf, Dumb, Visually, Intellectually and Orthopedically Disabled Employees) is increased from Rs.400/- p.m. to Rs.600/- p.m. (payable uniformly at all places), in addition to the Transport Allowance being paid presently. The revised rate shall be payable from the month of April 2024.

VISITING CARDS

- **(SC No. 7148 dated 27.03.2020)**

All the Officers will be provided with Visiting Cards in Bilingual format being provided by the Regional Office/NRO within the eligible cost of the Cards.

ITEM	100 CARDS	200 CARDS	300 CARDS	400 CARDS	500 CARDS
CARDS IMPORTED-IVORY CARD	Rs.315	Rs.380	Rs.440	Rs.500	Rs.560
INDIAN CARD	Rs.300	Rs.340	Rs.380	Rs.420	Rs.460
NON TEARABLE CARD	Rs.320	Rs.380	Rs.440	Rs.500	Rs.560

Note: Plastic Cards should not be used.

- Officers in Scale I other than Marketing Officers & Branch Heads shall not be provided with more than 200 visiting cards per financial year.
- All officers, who are entitled to print visiting cards have to follow the design and specification prescribed by the Bank. Printing of visiting cards in any other format or color combination is strictly prohibited.

REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH:

- ❖ **(SC 2974 DT 31.5.86)**

TO PAY BALANCE, IF CLAIMED BY REPRESENTATIVE / FAMILY MEMBERS.

Total amount of Medical Aid lying to the credit of the concerned officer's Medical Aid Account at the time of his/her death can be claimed by the legal representative/family member of the deceased employee.

FAMILY PLANNING INCENTIVES:

A lump sum reward of Rs.500/- will be paid to the officer in case of adopting family planning.

(SC 2786 DT 22.02.1985).

ENCASHMENT OF PL IN CASE OF RESIGNATION:

(SC No.4638 dtd.24.06.2000.)

An Officer is entitled for encashment of 50% of accumulated balance of PL in case he has tendered his resignation, subject to a maximum of 120 days only. He should submit his resignation with notice w.e.f. 01-04-2001

FURNITURE ITEMS PROVIDED BY BANK TO THE OFFICERS

Staff circular:7965 dated 06.04.2023

SCHEME FOR PROVIDING HOUSEHOLD ITEMS TO OFFICERS (FURNITURE / ELECTRIC & ELECTRONIC HOUSEHOLD ITEMS)

- Periodicity for availment of Furniture, Electric & Electronic item is reduced from 10 years to 5 years.
- Increase in the depreciation rates under the Scheme from 10% to 20%.
- Officers are permitted to avail afresh till their superannuation.
- No restriction on number of items to be purchased under the Scheme.
- Husband & Wife working in the Bank can purchase items under the Scheme without any restriction.

Attention of all offices/branches are invited towards below mentioned Staff Circulars/ Circular letter vide which Scheme of Furniture for Officers and further modifications/clarifications regarding the Scheme were circulated:

S.N	Circular Name	Circular No./ Circular Letter No.	Circular Date
1	Harmonization of Staff Benefits: Furniture for Officers	7142	27.03.2020
2	Clarifications on Furniture items provided to Officers	7200/2020	18.05.2020
3	Furniture items for residential accommodation – Input Tax Credit on Furniture items provided to Officers	6513	02.09.2021
4	Clarification regarding Write off on Furniture/ Electric Items on completion of 10 years (For active staff)	7724	04.07.2022

We are pleased to inform that Board has approved modification in the Furniture Scheme provided to Officers and the Scheme is now renamed as ‘Scheme for providing Household items to Officers’.

In view of the aforesaid the detailed modified ‘Scheme for providing Household items to Officers’ is detailed as per the below mentioned table. The Revised Scheme is effective from 01.04.2023.

S.N	Particulars	Details
1	Eligibility	• An Officer will be eligible to avail this facility after confirmation or completion of 2 years in the bank services, whichever is earlier. • Officers will be eligible for reimbursement for purchase of Furniture/Electric/Electronic items depending upon the monetary limits fixed for residential accommodation taken by them in Bank’s name, personal name or the accommodation owned by them or staff quarters allotted to them.

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S.N	Particulars	Details																		
		• In case both husband and wife are working in officer cadre in the Bank, both of them can avail this facility in their individual capacities without any restriction on the items. • Officers are permitted to avail afresh till their superannuation. • Officers under suspension against whom disciplinary action is contemplated/pending will not be eligible for provision of household items during suspension period. However, Officers against whom disciplinary action is concluded and appropriate penalty is imposed will be eligible for provision of household items. • Officers shall be eligible for availing the benefit of the Scheme during the Maternity Leave as well. • Officers who are on Sabbatical Leave/ Loss of Pay shall not be eligible for availing the benefit of the Scheme. However, such Officers can avail the benefit of the Scheme once they resumes the active service of the Bank.																		
2	Limits	<table><tr><th>Scale</th><th>Limits (in lacs)*</th></tr><tr><td>VIII</td><td>5.00</td></tr><tr><td>VII</td><td>4.00</td></tr><tr><td>VI</td><td>3.50</td></tr><tr><td>V</td><td>2.75</td></tr><tr><td>IV</td><td>2.25</td></tr><tr><td>III</td><td>1.80</td></tr><tr><td>II</td><td>1.50</td></tr><tr><td>I</td><td>1.20</td></tr></table> *Limits are Exclusive of GST	Scale	Limits (in lacs)*	VIII	5.00	VII	4.00	VI	3.50	V	2.75	IV	2.25	III	1.80	II	1.50	I	1.20
Scale	Limits (in lacs)*																			
VIII	5.00																			
VII	4.00																			
VI	3.50																			
V	2.75																			
IV	2.25																			
III	1.80																			
II	1.50																			
I	1.20																			
3	Periodicity	The Officers can seek replacement of the household items after a period of 5 years. The limits shall be reinstated item wise after 5 years from the date of sanction.																		
4	Type of Furniture/ Electric/Electronic Items purchased under the Scheme	• The Officer can purchase any of the Furniture / Electric/ Electronic household items under the Scheme as per Annexure. Employees should ensure that they purchase the items falling within the purview of Furniture / Electric/ Electronic items of household only. • The indicative list of items are enclosed as Annexure below this table.																		
5	Depreciation	Depreciation will be calculated @20% Straight Line Method for each completed year, separately on each item from the date of sanction.																		

S.N	Particulars	Details								
6	Recovery in case of exists like retirement/ Voluntary retirement/ Resignation etc.	- At the time of retirement/ Voluntary retirement/ resignation etc., the recovery under the Scheme shall be as under:<table><tr><th>Age of Furniture/Electric/Electronic item from the date of sanction</th><th>Depreciation</th></tr><tr><td>Less than or equal to 2 years</td><td>Book Value</td></tr><tr><td>More than 2 years but less than or equal to 3 years</td><td>50% of Book Value (Depreciated Value)</td></tr><tr><td>More than 3 years</td><td>No recovery</td></tr></table> - Depreciation will be calculated @20% Straight Line Method for each completed year, separately on each item from the date of sanction. Notional Value of the items (Including 100% of GST amount sanctioned) shall be taken into account while calculating book value of the items. The depreciation shall be calculated on each completed year from the date of sanction. - At the time of retirement on superannuation/ VRS or resignation before completion of 3 years from the date of sanction, the value of household arrived at as per the above table shall be treated as recovery from the Officer. - In such cases, the recovery shall be made by the respective FGMO/ RO/CO from which the Officer is getting superannuated/ VRS and opted for resignation. - In respect of Officers terminated from the services by way of punishment (Dismissal/ CRS/ Removal), the amount of recovery shall be to the extent of the book value of the item. - In case of death of the Officer while in service, the family of the deceased officer i.e. Spouse or the PF nominee will be given household item already purchased by that Officer free of cost and the Book value of the items will be written off from the Bank's books.	Age of Furniture/Electric/Electronic item from the date of sanction	Depreciation	Less than or equal to 2 years	Book Value	More than 2 years but less than or equal to 3 years	50% of Book Value (Depreciated Value)	More than 3 years	No recovery
Age of Furniture/Electric/Electronic item from the date of sanction	Depreciation									
Less than or equal to 2 years	Book Value									
More than 2 years but less than or equal to 3 years	50% of Book Value (Depreciated Value)									
More than 3 years	No recovery									
7	Procedure to purchase items under the Scheme	Under the Scheme, Furniture/Electric/Electronic items can be purchased through below mentioned means: a) <u>Submission of quotations to the Bank & direct payment to Vendor:</u> - For unbranded items three quotations are to be obtained and the lowest quotation be approved by the Competent Authority for acquiring the Item. However, for branded item, only one quotation is required to be submitted. - Once the application is sanctioned in Union Parivar, the payment can be made to the Vendor either through NEFT/RTGS/IMPS/DD etc. and details of the same should also be entered while disbursing the application in Union Parivar. All Offices should ensure disbursement of the application in Parivar.								

S.N	Particulars	Details
		b) <u>Reimbursement to Officer:</u> - The reimbursement will be permitted for branded items which are purchased either through Online or Offline method. - Invoice/bill should be in the name of employee and as far as possible in the name of employee C/o Union Bank of India. - No advance in this case will be allowed. - Invoice/e-bill not having the name of staff as buyer will not be considered for reimbursement. - Payment to the vendor done by employee should be routed through the account or credit card of employee only. - If the purchase is made through cash, the purchase is not eligible for reimbursement under the Scheme. - Copy of the bill along with statement of account/statement of credit card, through which the payment has been made to be produced/ uploaded as proof of payment. - Furniture/ Electric/ Electronic items purchased on EMI transactions will not be reimbursed. - In case of online purchase, Officers are advised to apply for reimbursement only after expiring of return period to avoid cancelation of sanctioned application.
8	Sanction of Polishing Charges	In respect of wooden furniture items, polishing charges maximum upto 5% of furniture cost excluding GST will be allowed once in three years on actual basis on production of bills. The polishing charges can be availed once in 5 years. The modalities to be adopted for the said purpose are as under: - The polishing charges shall be payable for wooden furniture items only. - For such purpose, bill/invoices can be considered for the purpose of reimbursement and no quotations are required. - The polishing charges shall be payable maximum upto 5% of the cost of the furniture item. For eg. if the bill is for polishing of a bed for which the sanctioned amount was Rs.20,000/-, then an amount upto Rs. 1000/- can be sanctioned as polishing charges. If GST amount is payable on bill/invoice and the GST number of vendor is mentioned on the bill, the polishing charges may be reimbursed over & above the existing ceiling of the reimbursement. - In this regard, for submission of applications, a module is under development in Union Parivar and the details regarding the same shall be informed in due course.

S.N	Particulars	Details
		- All sanctioning authorities are advised to check the furniture register of concerned officer and periodicity of availment before sanctioning the charges. - The sanctioning authorities for the said purpose, shall remain same of that of sanctioning furniture/electronic items as mentioned at point no. 11.
9	General Instructions	- Payment to the vendor done by employee should be routed through the account or credit card of employee only. Copy of the bill along with statement of account/statement of credit card, through which the payment has been made to be produced as proof of payment. Household items purchased on EMI transactions will not be reimbursed. - Under Regulation 19 (3) of Union Bank of India Officers Service Regulations, 1979, a deduction of 0.15% of the first stage of scale of pay in which the officer is placed, shall be effected for the provision of household items to Officers. - If cost of any item is more than 50% of the total limit, the employee will be eligible for the reimbursement of 50% of his/her eligibility only and the rest amount will be borne by the Officer. - On promotion/ upon enhancement of limit the Officer will be permitted to purchase new items for the difference amount subject to maximum ceiling applicable to the respective Grade/ Scale of the Officer. The Officer can purchase household items at his/her place of choice. - The Bank would not reimburse any annual maintenance contract charged and the same will be borne by the Officer. - The Officers can seek replacement of the items sanctioned earlier after a period of 5 years from the date of sanction of furniture/electric/electronic items. No amount needs to be recovered/ deposited from/by these officers as the same gets written off in the books by way of depreciation. - Household items purchased by Officers as per the Scheme are to be controlled with all the details regarding sanction, disbursement and items of household items at the branch where the Officer is posted while availing the facility and the Register should be updated in Union Parivar. The physical records of sanction/purchase/ bills etc. shall be maintained at the office/ branch level. - There are no restriction on the number of items to be purchased under the Scheme. - The sanctioning of Household items should not amount to financing of existing household items and should be utilised for purchase of new items only. - GSTIN of the Bank may not be mentioned on invoices for payment/ reimbursement for household items provided to Officers. However, invoice should be in name of

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S.N	Particulars	Details
		Officer and Bank's name (e.g. Mr. XYZ, C/o Union Bank of India, ABC Branch/ Office, Full Address of Branch/ Office). Bank will capitalize the entire amount to be paid/ reimbursed to the Officer including GST irrespective of Bank's GSTIN mentioned on invoice or not. • No application should be processed/ sanctioned manually. • The Household items sanctioned under the Scheme shall be treated as perquisite in terms of Income Tax Act, 1961 and shall attract Section 17 (2) of the Income Tax, Act 1961 for computation and payment of tax. • Misuse of the facility will amount to misconduct and the Officer will be liable to appropriate disciplinary action in terms of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.
10	Conditions to be adhered to by Controlling Offices	• Ensure that the sanctioned Household items are entered in Union Parivar in all cases. • Ensure separate control of Household items sanctioned to officers in Bank's books and reconcile the furniture, Electric and electronic items sanctioned to officers with these heads at regular interval. • Ensure that the Furniture Rent Recovery (FRR) is being done as per laid down guidelines. • Ensure that the settlement of the furniture/Electric/ Electronic items provided to the officers who have retired/ resigned/ expired etc. has been done as per the extant guidelines.

S.N	Particulars	Details		
11	Sanctioning Authorities	S.N	Officers Working in	Sanctioning Authority
		1	Officers working in all type of branches/ offices including RLPs/ IFBs/ MCBs/USKs/ MLPs/ NPCs/ RAOs and other offices working under Regional Office.	Chief Manager or Authority above him at Regional Office.
		2	Regional Head, Officers working under FGMO/ STCs/ ZAO/ ZVC and all other offices operating in the Zone not covered under point no. 1 above.	Asst. General Manager or Authority above him at FGMO.
		3	Officers working under Central Office from Scale I to Scale III.	Chief Manager (HRAD) or Authority above him at CO.
		4	Executives working under Central Office from Scale IV to Scale VI.	Asst. General Manager (HRAD) or Authority above him at CO.
		5	Executives in TEGS-VII (General Managers).	Dy. General Manager or Authority above him at CO.
		6	Executives in TEGS-VIII (General Managers).	General Manager or Authority above him at CO.
12	Write off procedure after completion of 5 years	The write off procedure to be adopted after completion of 5 years shall be informed in due course. However, till the modified guidelines are circulated, the existing practice/procedure as enumerated in Staff circular no. 7724 dated 04.07.2022 shall be followed.		
13	Clarification	Chief General Manager (HR) is authorized as a Competent Authority for providing any clarification on the Scheme.		

INDICATIVE LIST OF FURNITURE ITEMS CAN BE PURCHASED UNDER THE SHCEME

S.N	Particulars
1	Single Bed/ Double Bed
2	Diwan
3	Couch
4	Sofa set
5	All type of Tables like Side table/ Bed Table etc.
6	Dining Table with Chairs
7	Nightstands
8	Store well/ Cabinet/ Closet/Cupboard/ Sideboard/ Almirah/ Display Unit
9	Desks
10	Bean Bag
11	Dresser/Dressing Table
12	Fireplace
13	Recliners
14	Ottomans/ Swivels & Gliders/ Chaises
15	All type of Chairs
16	Coffee Table Set / Tea Table Set
17	Benches
18	Chests & Armoires/ Chests of drawers
19	Bookshelves and open shelves
20	Gas Stove/ Gas Top/ Burner
21	Stools
22	Ironing Board
23	Mirror stand with mirror
24	Mattresses & Pillow
25	Modular Kitchen excluding kitchen utensils
26	Ladder
27	TV Stand
28	Computer Table
29	Display unit
30	Hammock/ Swing
31	Temple for home
32	Shoe rack
33	Exercise Equipment's
34	Kitchen cabinet/ kitchen shelves
35	Oxygen Concentrator

36	Other Furniture Household items
<i>The aforesaid list is only indicative list any other furniture item for home use can also be sanctioned under the Scheme.</i>	

NOTE: ITEMS NOT TO BE CONSIDERED FOR SANCTION UNDER THE SCHEME:

Below mentioned items cannot be purchased/reimbursed under the Scheme.

- Any Furnishing Item like Curtain/Bedsheets/ Carpets/ Rugs/ Blanket/Mink/binds etc.
- Home Decorative Items like Chandeliers/ paintings/frames/wall paper/lights/Wall Clock etc.
- Kitchen utensils like containers/cookers/jars/ cutlery etc.
- Medical Equipment's other than Oxygen Concentrator.
- Utensils for home use like buckets/mugs/curtain rods/ taps, Fixture items etc.

INDICATIVE LIST OF ELECTRONIC/ELECTRIC ITEMS CAN BE PURCHASED UNDER THE SHCEME

S.N	Particulars
1	Kitchen Chimney
2	Food processer/ Mixer/ Grinder/ Juicer/slicer/ Aata Chakki/ Hand blender/ Oil extractor machine for home use/ Electric spice grinder
3	Geyser
4	Water purifier
5	Refrigerator
6	Washing Machine
7	Television
8	Battery & Inverter/ Solar Home Inverter
9	Cloth dyer
10	Ceiling Fan/ Exhaust Fan/Table Fan
11	Dish Washer
12	Water Dispenser
13	Vacuum Cleaner
14	Toaster/ Sandwich maker
15	Oven/ Microwave/Air Fryer/ Electric Tandoor
16	Air Conditioner
17	Air Cooler/ Fan
18	Music System/ Home Theatre
19	Complete Home Security System
20	Hair Dryer/ Straighter/ Curler/ Trimmer
21	Laptop/ Dekstop/ I-pad/ Tablets
22	Electronic Exercise Equipment's for home use
23	Sewing Machine
24	Heat Convactor

25	Iron
26	Electric Rice Cooker
27	Coffee Maker
28	Roti Maker
29	Electric Kettle
30	Electric Soup Maker/ Yogurt Maker/ Egg boiler
31	Electric Exercise Equipment's.
32	Gaming Console/ Play Station
33	Other Electric/Electronic Household items
<i>The aforesaid list is only indicative list any other Electronic/Electric items for home use can also be sanctioned under the Scheme.</i>	

NOTE: ITEMS NOT TO BE CONSIDERED FOR SANCTION UNDER THE SCHEME:

Below mentioned items cannot be purchased/reimbursed under the Scheme.

- All type of Cameras
- Mobile Phone
- Any type of individual electronic accessories like headphones/I-Pods/ memory cards/ mouse/keyboards/card readers/ graphic cards/ camera/ etc.

DEPRECIATION CENTRALIZED PROCESS

1. The HRAD Department at Central Office, will restore the item wise limits in Union Parivar after completion of 5 years from the date of sanction of individual items on monthly basis.
2. Once the Furniture Register is updated centrally, the branch wise list of items updated in Union Parivar, shall be shared with the respective Regional Offices on monthly basis. It is the responsibility of the concerned Regional Office to forward the list to the respective branches and get the entries write off from the book of accounts as per Expenditure Policy of the Bank.
3. After approval, the same to be forwarded to Finance & Accounts Department by the branch/ RO for adjustment of OFF entries in Finacle.
4. On receipt of write-off amount from Finance & Accounts Department, a confirmation regarding the adjustment of OFF entries to be sent by the respective Regional Office to HRAD, CO latest by 20th of the month.

Staff Circular No7200 dated 18.05.2020

Subject: Clarifications on Furniture items provided to Officers Attention to all staff members is invited to Staff Circular nos. 5515 dated 31/07/2008, 5615 dated 26/09/2009, 6900 dated 17/12/2018 and 7142 dated 27/03/2020 on Furniture items provided to Officers.

We have been receiving queries from the field in respect of the facility of providing Furniture items to the Officers. Considering the common queries received, we append below the general terms and conditions

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governing the scheme along with clarifications on some of the issues for smooth implementation of the scheme.

General Terms and Conditions:

1. An Officer will be eligible to avail this facility after completion of two years in the Bank's services or confirmation in the service whichever is earlier.
2. In case both husband and wife are working in officer cadre in the bank, both of them can avail this facility but for different items,
3. The cost of any one individual item should not be more than 50 % of the total eligible limit for the Officer /Executive concerned.
4. For Unbranded items, three quotations are to be obtained and the lowest quotation be approved by the Competent Authority for acquiring the Furniture.
5. Furniture items purchased by Officers as per the scheme are to be controlled with all the details regarding sanction, disbursement and items of furniture at the Branch where the Officer is posted while availing the facility and the Furniture Register should be updated in Union Parivar.
6. On promotion, the Officers will be permitted to purchase new item/s for the difference amount, if any from his eligibility in the previous grade/scale and his new grade/scale.
7. The Officers can seek replacement of the furniture items after a period of 10 years. No amount need to be recovered/deposited from/by these Officers, as the same gets written-off in the books of the Bank by way of depreciation.
8. Under Regulation 19 (3) of Union Bank of India Officers Service Regulations, 1979, a deduction of 0.15 % of the first stage of scale of pay in which the Officer is placed, shall be effected for the provision of furniture items to Officers.
9. Those Officers who take the furniture items will be required to pay back notional value on retirement for the furniture.
10. If an officer leaves the Bank before completion of 5 years from the date of purchase of the furniture on account of VRS/Superannuation or resignation, while calculating the recoverable amount from the concerned staff, the following points should be noted as per the existing policy for calculation of depreciation on OFF items:

Age of Furniture from the date of Sanction	Superannuation / VRS / Resignation
Less than or equal to 3 years	Book Value (Depreciated Value)
More than 3 years but less than or equal to 5 years	50% of Book Value (Depreciated Value)
More than 5 year	No Recovery

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- ❖ Depreciation will be calculated @10% Straight Line Method for the each completed year, separately on each furniture item from the date of sanction.
- ❖ At the time of retirement on superannuation / VRS or Resignation before completion of 5 years from the date of sanction, the value of furniture arrived at as per above table shall be treated as the sale value of furniture, however, taxes, if any, on such value shall be borne by the Bank.
- ❖ Branches should not pass any entry for depreciation in their Books.

FURNITURE REGISTER:

It has been observed in many cases that applications for purchase of furniture items are processed manually without entering them in Union Parivar. As a result, the Furniture Register of the employee in Union Parivar is not updated. This amounts to non-compliance of the laid down guidelines in this regard. Please ensure Furniture Register is updated in Union Parivar for all officers with all the details of furniture items sanctioned to the Officer and a confirmation to this effect should be sent to the respective Regional Offices.

GSTIN NUMBER:

Wherever furniture items are purchased from vendors registered under GST, Bank's GSTIN number should invariably be mentioned by the vendors both in the quotation and in the final Bill/invoice. It should be noted that Bank will not reimburse GST amount, if the Bank's GSTIN number is not mentioned in the final bill.

REIMBURSEMENT:

It is observed that many a times the Officers are getting sizeable discount while purchasing furniture items online and/or at the time of purchasing the items by immediate direct payment to the Vendor. Hence it was decided to reimburse the amount to Officers as per Staff Circular 5615 dated 26/09/2009 and Staff Circular 6900 dated 17/12/2018. However, at the time of reimbursing the amount the following conditions should be fulfilled:

- a. Only Branded items purchased from Online/Offline vendor are permitted.
- b. Invoice/Bill should be in the name of employee c/o Union Bank of India only.
- c. Bank's GSTIN number should invariably be mentioned by the vendors, otherwise GST amount will not be reimbursed.
- d. Payment to the vendor done by employee should be routed through the account or credit card of Employee only. Copy of the bill along with Statement of account, through which the payment has been made to be produced as proof of payment.
- e. Furniture items purchased on EMI transactions will not be reimbursed.

FURNITURE ITEMS OF MORE THAN ONE QUANTITY:

Following furniture items are allowed to be purchased of more than one quantity under the subject scheme as mentioned below:

Furniture Items	Max. number of quantity allowed to be purchased
Single/Double Wooden Cots with Dunlop/Coir Mattresses	2
Store well	2
Air-Conditioner	2

Heat Convactor	2
Chairs (cane/metal/wooden and with/without arms and folding/non-folding)	5
Power Stabilizer	2
Geyser/Water Heater	3
Wall & Ceiling Fan	5
Exhaust Fan	2
AirPurifier	2

It has been decided to allow for purchase of Laptop/Desktop under furniture items w.e.f. 01.04.2020 i.e. from the date of merger. However, items like Mobile, I-pad, Gaming Console, Play Station, Fixture item etc. are not allowed under the scheme.

SANCTIONING AUTHORITY:

Sr.No.	Officers Working in	Sanctioning Authority
1	Officers working in all types of branches / Offices including ULPs/ IFBs/ MCBs/ USKs/ SARALs/ NPCs/ RAOs and Regional Offices.	Chief Manager or Authority above him at Regional Office.
2	Regional Head, Officers working in FGMO/ STCs/ ZAO/ ZVC and all other offices operating in the Zone not covered under point no.1.	Asst. General Manager or Authority above him at FGMO.
3	Officers/Executives working in CO from JMGS-I to TEGS-VI.	Asst. General Manager or Authority above him at CO.
4	Executives in TEGS- (General Managers) VII	Dy. General Manager or Authority above him at CO.

CALCULATION OF DEPRECIATION AND REPLACEMENT OFFURNITURE

Officers can seek replacement of furniture items after a period of 10 years from the date of sanction. However, following points should be noted before processing write-off of furniture items:

- Depreciation to be calculated on Straight line Method @10% for the each completed year, separately on each furniture item from the date of sanction.
- Notional Value of the furniture (i.e. after providing for depreciation) at the time of Superannuation/VRS Will be recovered from the Officer and such recovery is treated as the sale value of the furniture.
- Based on notional rate of depreciation, Branch/office has to submit a write- off proposal through RO to the Central Accounts Dept., Central Office, for:
 - Full value if the officer retires (superannuation/VRS) or resigned from service after 5 years of purchase of furniture items from the date of sanction.
 - 50% of Book Value (Depreciated Value) if the officer retires (superannuation/VRS) or resigned from service after more than 3 years but less than or equal to 5 years of purchase of furniture items from the date of sanction.
 - Proportionate Book Value (Depreciated Value) if the officer retires

(superannuation/VRS) or resigned from service after one year and before three years of purchase of furniture items from the date of sanction, depreciation will be calculated @ 10% per annum on straight line method for the each completed year, separately on each furniture item from the date of sanction.

iv. Taxes, if any, on recovery from staff of such sale value shall be borne by the Bank.

- d. After approval of write-off proposal from Central Office and adjustment of OFF entries in Finacle, write-off entry should be updated in Furniture Register in Union Parivar by concerned Branch/Office.

These guidelines are not exhaustive but are indicative only and are in response to the common queries received from the field. For detailed guidelines, Branches are advised to refer to the Staff circulars issued in this regard.

Example 1: Hypothetical (case:

Furniture item purchased	Rs.30000/- on 25.11.2018
Date of Retirement of Officer	30.06.2020
Depreciation:	
• 25.11.2018 to 24.11.2019 10%	Rs.3000/-
• 25.11.2018 to 30.06.2020	Nil
Amount to be recovered from Officer	Rs.27000/-
Entries to be passed	
• DR Officer SB/OD account	RS.27000/-
• DR POB on Central Account Dept. CO	RS.3000/-
• CR OFF account	Rs.30000/-

Example 2: Hypothetical case:

Furniture item purchased	Rs.50000/-on 05.05.2018
Date of Retirement of Officer	31.07.2020
Depreciation:	
• 05.05.2018 to 04.05.2019 10%	Rs.5000/-
• 05.05.2019 to 04.05.2020 10%	Rs.5000/-
• 05.05.2020 to 31.07.2020	Nil
Amount to be recovered from Officer	Rs.40000/-
Entries to be passed	
• DR Officer SB/OD account	RS.40000/-
• DR POB on Central Account Dept. CO	RS.10000/-
• CR OFF account	Rs.50000/-

Please take a careful note of above guidelines.

Staff circular 7432 dated 30.04.2021

Furniture facility to Officers Addition of item - Oxygen Concentrator

1. Attention is drawn to Staff Circular no.7142 dated 27.03.2020 and Staff Circular no.7200 dated 18.05.2020 on Furniture facility to Officers.

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2. In the current pandemic COVID-19 situation, many staff members affected by COVID-19 are facing very serious issues with lack of oxygen supply. Hence, it has been decided to add new item - Oxygen Concentrator to permissible item under Furniture Scheme to Officers.
3. Now, officers can purchase the Oxygen Concentrator within the overall eligibility of the officer under the scheme.
4. All other terms & conditions of the Scheme as circulated vide above staff circulars will remain the same.

Circular Letter No. 6513 Date: September 2nd , 2021

Furniture items for residential accommodation-Input Tax Credit on

Furniture items provided to Officers

Attention is drawn to Staff Circular no. 7142 dated 27.03.2020 and 7200 dated 18.05.2020 regarding harmonization of staff benefits-furniture for officers& clarifications on furniture items provided to officers respectively.

In the aforesaid circular, the scale wise monetary limits of the officers exclusive of GST was mentioned. Further, as per existing guidelines/system/practice, an Officer has to quote Bank's GSTIN on furniture quotations and on submission of GST invoices/ bills bearing GSTIN of the Bank, Bank is availing input tax credit of GST amount. It is now informed by Finance & accounts Department, Central Office, Mumbai that Bank will not avail input tax credit under furniture items provided to Staff and also advised to capitalize the total cost of furniture inclusive of GST.

Therefore, all staff members are advised to note that GSTIN of Bank may not be mentioned on invoices for payment/ reimbursement for furniture items provided to Officers. However, invoice should be in name of Officer and Bank's name (e.g. Mr. xyz C/o Union Bank of India ABC Branch/ Office Full Address of Branch/ Office). Bank will capitalize the entire amount to be paid/ reimbursed to the Officer including GST irrespective of Bank's GSTIN mentioned on invoice or not.

The contents of this circular is applicable to all the furniture applications sanctioned on or after 02.09.2021. All other terms & conditions of the aforesaid circulars remains the same. All staff members are requested to take a careful note of the above.

Clarification regarding Write off on Furniture/ Electric Items On completion of 10 years (For active Staff)

STAFF CIRCULAR No.7724 Date: July 4th, 2022.

This is in reference With Staff Circular nos. 7142 B: 7200 dated 27.03.2020 B: 18.05.2020 respectively regarding Harmonization of Staff benefits-Furniture for Officers and Clarifications on Furniture items provided to Officers. The aforesaid Circular I guidelines related to write off of Furniture/ Electric items provided to Staff, stated as under:

- The Officers can seek replacement of the furniture items after a period of 10 years. The limits shall be reinstated item wise every 10 years from the date of sanction of amount. No amount needed to be recovered/ deposited from/by these Officers, as the same gets written-off in the books of the Bank by way of depreciation.

- After approval of write-off proposal from Central Office and adjustment of OFF entries in Finacle, write-off entry should be updated in Furniture Register in Union Parivar by concerned Branch/ Office.

We are in receipt of queries from the field functionaries regarding the Competent Authority for approval of write-off proposals on Completion of 10 years from the date of sanction of Furniture/ Electric Items.

Therefore, it is to be clarified as under:

a) On completion of 10 years from the date of sanction of Furniture/Electric items, Officers are advised to request the concerned branch for the Write-Off, where the Furniture entry is maintained.

b) On verification of Finacle Entry from Finacle, such branches will forward the write-off proposal along with their recommendations to the Regional Offices (under which the branch maintaining the furniture entry falls).

(c) The Competent Authority for approval of the write off proposals will be as per Expenditure Policy of the Bank.

(d) After approval of write-off proposal from Competent Authority, the same to be forwarded to Finance & Accounts Department by the branch/ RO for adjustment of OFF entries in Finacle.

(e) On receipt of write-off amount from Finance & Accounts Department adjustment of OFF entries are to be carried out by the branches/ offices and the confirmation of the same will be sent by the branch/RO to the respective Regional Office (where the staff is posted) for updating the Furniture register of the Officer.

All Officers are advised to ensure that on completion of 10 years from the date of sanction of furniture/Electric items, OFF entry in Finacle and furniture register in Union Parivar pertaining to them are adjusted/updated.

MOBILE HANDSETS AND REIMBURSEMENT OF MONTHLY BILLS TO OFFICERS

Staff Circular :7883 dated 02.01.2023

Attention is drawn to Staff Circular nos. 7145 dated 27.03.2020 and 7634 dated 22.03.2022 regarding provision of Mobile Handsets to Officers of the Bank. We are pleased to inform that Board has approved enhancement in limits and modification in the Scheme. The details regarding the enhancement in limits, modification in the Scheme and the other salient features of the Scheme are reiterated as under:

S.N	Particulars	Details																		
1	Eligibility	Officers and Executives in all Scales, including Officers on probation are eligible for reimbursement of expenses for purchase of Mobile Handsets.																		
2	Periodicity	Once in 3 years from the date of last. purchase.																		
3	Limits	The ceiling fixed for provision of handsets to Officers (Exclusive of GST) are as under:<table><tr><th>Designation</th><th>Limit (Excl. GST)</th></tr><tr><td>Chief General Managers</td><td>Rs. 70,000/-</td></tr><tr><td>General Managers</td><td>Rs. 50,000/-</td></tr><tr><td>Regional Heads/ Dy. General Managers</td><td>Rs. 40,000/-</td></tr><tr><td>SMGS-V (excluding RHs)</td><td>Rs. 20,000/-</td></tr><tr><td>SMGS-IV</td><td>Rs. 15,000/-</td></tr><tr><td>MMGS-III</td><td>Rs. 12,000/-</td></tr><tr><td>MMGS-II</td><td>Rs. 11,000/-</td></tr><tr><td>JMGS-I</td><td>Rs. 10,000/-</td></tr></table>	Designation	Limit (Excl. GST)	Chief General Managers	Rs. 70,000/-	General Managers	Rs. 50,000/-	Regional Heads/ Dy. General Managers	Rs. 40,000/-	SMGS-V (excluding RHs)	Rs. 20,000/-	SMGS-IV	Rs. 15,000/-	MMGS-III	Rs. 12,000/-	MMGS-II	Rs. 11,000/-	JMGS-I	Rs. 10,000/-
Designation	Limit (Excl. GST)																			
Chief General Managers	Rs. 70,000/-																			
General Managers	Rs. 50,000/-																			
Regional Heads/ Dy. General Managers	Rs. 40,000/-																			
SMGS-V (excluding RHs)	Rs. 20,000/-																			
SMGS-IV	Rs. 15,000/-																			
MMGS-III	Rs. 12,000/-																			
MMGS-II	Rs. 11,000/-																			
JMGS-I	Rs. 10,000/-																			
4	How to Apply	Applications to be submitted in HR Package-Union Parivar.																		
5	Sanctioning Authority	HR-Suvidha																		
6	Mode of Payment	Once an application is sanctioned by HR-Suvidha in HRMS Package Union Parivar, the sanctioned amount will be credited manually by HR-Suvidha for Officers posted under Central Office whereas for other locations, the sanctioned amount will be credited manually by respective branches/ offices depending upon the place of posting of an employee.																		
7	General Instructions	A self-attested copy of invoice showing name of Officer/Executive to be uploaded in HRMS Package while submitting the applications. As informed by F&A Department, Central Office, Bank will not avail input tax credit under mobile handset provided to Officers, Therefore, all staff members are advised to note that GSTIN of Bank may not be mentioned on invoices for claiming the reimbursement for provision of mobile handsets. However, the name of Officer/Executive and Bank's name (e.g. Mr. XYZ, C/o Union Bank of India, ABC																		

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		Branch/Office, and Full Address of Branch I Office) should be mentioned on the invoices. • Officers/Executives eligible for handsets are allowed to purchase mobile set of any model of their choice once in three years within the ceiling fixed above or at a higher price at their discretion. However, reimbursement shall be restricted to the maximum ceiling fixed. • The existing handset provided to the Officers/ Executives should be three years old to become eligible for purchase of new handset as per the Scheme and the Period of three years shall be calculated from the date of last purchase. • Expenses in this regard are to be debited to Expenditure Head (xxxxx8840141000) (Exclusive of GST). • On transfer, officers/ executives are allowed to carry their mobile handsets to the new place of posting. • On superannuation, Officers/Executives concerned are allowed to retain the mobile handsets provided to them.
8	Effective Date	The revised limits and modification in Scheme are applicable from 1st January 2023. Therefore, mobile handsets purchased on or after 01.01.2023 will be eligible for reimbursement under the revised Scheme.

Provision of Mobile Handset-Input Tax Credit on Mobile Handset- for Officers

Staff Circular 7634 dated 22.03.2022

Attention is drawn to Staff Circular no.7145 dated 27th March, 2020 regarding harmonization of staff benefits-provision of mobile handset for Officers.

In the aforesaid circular, the scale wise monetary limit of the officers exclusive of GST was mentioned. Further, as per existing guidelines/system/practice, an officer has to quote Bank's GSTIN and on submission of GST invoice / bills, Bank is availing input tax credit of GST amount.

It is now informed by Finance and Account Department, Central Office, Mumbai that Bank will not avail input tax credit under mobile handset provided to Officers.

Therefore, all staff members are advised to note that GSTIN of Bank may not be mentioned on invoices for payment / reimbursement for mobile handset provided to officers. However, invoice should be in name of officer and Bank's name (e.g. Mr. XVZ, C/o Union Bank of India ,ABC Branch/Office, Full Address of Branch/Office).

The contents of this circular is applicable to all the Mobile Handset Applications sanctioned on or after 22.03.2022. All other terms and conditions of the aforesaid circular remain the same. All staff members are requested to take a careful note of the above.

REIMBURSEMENT OF MOBILE CALL CHARGES

- (SC 7144 dated 27.03.2020)

The monthly monetary limit fixed for reimbursement of mobile call charges to various categories of Officers is as follows:

Scale	Reimbursement of actual amount on production of bills (amounts specified are exclusive of taxes)	Amount on declaration basis
GMs	Residence telephone with broadband / WIFI bill: Actual charges incurred	NA
	Air time inclusive of data plan charges (exclusive of residence telephone bill): Actual charges incurred, subject to maximum of Rs. 4000/-	
	iPad data charges (wherever iPad provided): Actual amount incurred	
DGMs, RHs (Scale V & VI)	Residence telephone with broadband / Wi-Fi bill: Actual charges incurred	NA
	Air time inclusive of data plan charges (exclusive of residence telephone bill): Actual charges incurred, subject to maximum of Rs. 3500/-	
	iPad data charges (wherever iPad provided), subject to maximum of Rs.500/-	
PROs	Residence telephone with broadband / WIFI bill: Actual charges incurred	NA
	Billing or prepaid: Actual charges up to maximum amount of 1800/-	

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AGMs	Residential telephone with broadband / WIFI: Maximum Rs. 1500/-	Residential telephone: Maximum Rs. 1500/-, on production of bills
	Billing or prepaid: Actual charges up to maximum amount of 2000/-	Rs. 700/- on declaration basis + GST
	iPad data charges (wherever iPad provided), subject to maximum of Rs.500/-	
Security Officers & LDMs	Billing or prepaid: Actual charges up to maximum amount of 1800/-	Rs. 700/- on declaration basis+ GST
CMs	Residential telephone with broadband / WIFI: Maximum Rs. 1000/-	Residential telephone with broadband / WIFI: Maximum Rs. 1000/- on production of bills
	Billing or prepaid: Actual charges up to maximum amount of 1000/-	Rs. 700/- on declaration basis+ GST
	iPad data charges (wherever iPad provided), subject to maximum of Rs.500/-	
In charge of RCCs / ZCC Managers	Billing or prepaid: Actual charges up to maximum amount of 1000/-	Rs. 700/- on declaration basis+ GST
Marketing Officers, Relationship Officers, Fire Safety Officers, Electrical Officer in CO, Cash Van Officers, Officers of CBS implementation team, etc.	Billing or prepaid: Actual charges up to maximum amount of 700/-	Rs. 700/- on declaration basis+ GST
Branch Heads in Scale I, II, III	Mobile Bill - Billing or prepaid: Actual charges up to maximum amount of Sc. I - 900/- Sc. II - 1100/- Sc. III - 1300/-	Rs. 700/- on declaration basis+ GST

Other Officers in Scale I, II, III	Mobile Bill - Billing or prepaid: Actual charges up to maximum amount of Sc. I - 600/- Sc. II - 900/- Sc. III - 1100/-	Officers working in CO, ROs, FGMOs, Metro & Urban branches: Rs. 500 on declaration basis+ GST Officers working in branches including service branches in Rural and Semi Urban centres: Rs. 400/- on declaration basis+ GST

- In respect of reimbursement of mobile bill, the same shall be applicable for one connection only.
- For reimbursement on production of bill, only post-paid bills or receipts of online recharges will be acceptable. Manual recharge receipts are not acceptable.
- The sanction in this regard shall be made through Union Parivar.

OUTFIT ALLOWANCE TO MARKETING OFFICERS

Staff Circular:7822 dated 10/11/2022

Bank is continuously focusing towards improving its business strategy, enhancing products & services and reinforcing brand strategy within the Bank. Our attire not only helps in building a positive, professional image of the Bank but also increases confidence and productivity of the employees. Marketing Officers are the faces among the Public, who bring more exposure/visibility to the Bank. Therefore, with an objective to reinforce our brand strategy, Competent Authority has approved Outfit Allowance to Marketing Officers, who carry the brand image of our Bank. The details of the scheme are as under:

Sr	Particular	Details																
1	Scheme	Outfit Allowance to Marketing Officers.																
2	Applicability	All Marketing Officers, who are permanent employees of the Bank.																
3	Eligibility	Under the Scheme, Marketing Officers are eligible for reimbursement of outfit allowance as mentioned below:																
		<table><tr><th>Male</th><th>Female</th><th>Max eligible amount</th><th>Periodicity</th></tr><tr><td>3 White Shirts & 3 Navy Blue Trousers</td><td>3 White Shirts & 3 Navy Blue Trousers</td><td>Up to Rs 10000/-</td><td>Once in a year</td></tr><tr><td colspan="2">1 Navy Blue blazer</td><td>Up to Rs 7000/-</td><td>Once in two Years</td></tr><tr><td colspan="2">Tie and tie-pin containing Bank logo</td><td>Up to Rs 1000/-</td><td>Once in a year</td></tr></table>	Male	Female	Max eligible amount	Periodicity	3 White Shirts & 3 Navy Blue Trousers	3 White Shirts & 3 Navy Blue Trousers	Up to Rs 10000/-	Once in a year	1 Navy Blue blazer		Up to Rs 7000/-	Once in two Years	Tie and tie-pin containing Bank logo		Up to Rs 1000/-	Once in a year
		Male	Female	Max eligible amount	Periodicity													
		3 White Shirts & 3 Navy Blue Trousers	3 White Shirts & 3 Navy Blue Trousers	Up to Rs 10000/-	Once in a year													
1 Navy Blue blazer		Up to Rs 7000/-	Once in two Years															
Tie and tie-pin containing Bank logo		Up to Rs 1000/-	Once in a year															
4	How to Apply	Applications to be filled in HRMS Package - Union Parivar by uploading the bills & proof of payment. In this regard, a new module is being developed in the Union Parivar. Detailed circular regarding the navigation and other operational guidelines will be issued in due course.																
5	Sanctioning Authority	HR-Suvidha. Once the application is sanctioned in Union Parivar, the reimbursement amount will be auto credited in salary account of the employee.																
6	General Instructions	- Item wise frequency as mentioned above shall be considered from the date of last sanction. - Number of shirts/trousers/skirts/blazers purchased should be clearly mentioned in the bill. - The bill/invoice should be strictly in the name of employee. - Invoice/bills not having the name of the staff as buyer or not routed through the account/ card of employee will not be considered for reimbursement. - Payment should be routed through the account/card of employee claiming the reimbursement. - Cash payments made for purchasing the outfits are not eligible for reimbursement. - The maximum eligible amount as mentioned above are fixed for claiming the item-wise reimbursement. - All eligible employees should ensure to apply for the itemwise outfit reimbursement in a single application. - Regional Offices should ensure that the Marketing Officers are using the																

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		standard outfits mandatorily. • Regional Offices will ensure to arrange with the local vendors to provide tie-pin containing Bank logo. • The Scheme is effective from the date of issuance of circular. General Manager (HR) will be the Competent Authority for providing any clarification required on the Scheme.

ADDITIONAL BENEFITS FOR OFFICIALS POSTED AT CORPORATE RELATION CELL (CRC) & BUSINESS RELATIONSHIP MANAGERS (BRM) OF ASPIRATIONAL DISTRICTS

Staff Circular:8002 dated 06.06.2023

Bank is providing reimbursement of Conveyance Expenses to Officers for accomplishing various official requirements and business development of the Bank. Further, with an objective to reinforce our brand strategy and to promote a sense of team spirit & Competition, Outfit Allowance was introduced for Marketing Officers.

Looking into various re-aligned strategic business goals, new Job roles are created to capitalize on emanating opportunities and improving market share. In this direction, recently Bank has established Corporate Relation Cell (CRC) and identify the job role of Business Relationship Managers (BRMs) in Aspirational Districts.

The Job profile of the Officials posted at CRC & BRMs of Aspirational Districts includes meeting with Clients Govt. Institutions at their respective locations etc. and hence require lot of movement across field for accomplishing their job responsibilities. Therefore, with an objective to provide additional support to such Officials to enable them to cater their job responsibilities without any hindrance, Competent Authority has approved below mentioned **additional benefits to officials posted at Corporate Relation Cell (CRC) & Business Relationship Managers (BRMs) of Aspirational Districts.**

- **Extension of Provision of Reimbursement of Additional Conveyance Limits to BRMs & Officials posted at CRCs.**

As per Staff Circular nos. 7147 dated 27.03.2020 and 7884 dated 02.01.2023, the reimbursement of Additional Conveyance Limits is provided to Marketing Officers over & above to their state-wise eligibility on declaration basis. The same additional limits are now extended to BRMs & officials posted at CRCs and are reproduced as under:

Place of Posting	No. of monthly additional limits
Major A Class Cities	30 litres
Area I	25 litres
Other Places	20 litres

- **Extension of Provision of Outfit Allowance:**

The existing Scheme for reimbursement of Outfit Allowance for Marketing Officers on submission of bills is extended to the Officials posted at CRC & BRMs of Aspirational District also (with partial modification in the attire for female officials). The limits under the Scheme are reproduced as under:

Male	Female*	Max. Eligible Amount	Periodicity
3 White Shirts & 3 Navy Blue Trousers	3 White Shirts & 3 Navy Blue Trousers/Skirts/Saree/Indian Salwar Suit	Up Rs.10,000/-	Once in a year
	1 Navy Blue Blazer	Up Rs.7,000/-	Once in two years

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Tie and tie-pin containing Bank logo	Up Rs.1,000/-	Once in a year

The attire for female Officials now also includes Navy-Blue Saree/ Indian Salwar Suit and the same is applicable for the Marketing Officers (Female Officials) as well.

Other Terms & Conditions of Schemes circulated vide Staff Circular nos. 7147 dated 27.03.2020, 7884 dated 02.01.2023 and 7822 dated 10.1.2022 remains same. Necessary modifications under the Scheme are under development in Union Parivar.

The additional monthly Conveyance Expenses for Officials posted at CRC & BRMs of aspirational districts will be applicable from the month of June 2023 (Payable from July 2023). However, the Outfit Allowance for Officials posted at CRC & BRMs of aspirational districts will be payable from the date of issuance of circular

REVISION IN REIMBURSEMENT OF LODGING/HOTEL EXPENSES TO OFFICERS

Sc. No.08250 dated 02.04.2024

This is in reference with Staff Circular no. 7510 dated 05.10.2021 regarding Reimbursement of Lodging/Hotel Expenses to Officers. We are pleased to inform that in view of the increase in hotel room tariffs, Board has approved, revision in limits and re-classification in areas under the Scheme of reimbursement of lodging expenses to Officers on official tours/visits.

a) Maximum Room Tariff Charges:

The per day maximum room tariff charges permissible for reimbursement under the Scheme is as under:

Scale	Metro	Major 'A' Class	Area-I	Other Places
VIII & VII	10000/-	9000/-	6000/-	4500/-
VI & V	9000/-	8000/-	5000/-	4000/-
IV	5500/-	5500/-	4000/-	3500/-
I, II & III	4000/-	4000/-	3500/-	2800/-

b) Classification in Areas:

The classification in areas is based on categorization of places as per Census 2011 (SC. No.6240 dated 05.09.2015) with upward categorization of certain places and the same is mentioned below:

Places	Classification
Metro	Mumbai, Delhi (Including Delhi, Gurugram, Noida, Greater Noida, Ghaziabad and Faridabad), Kolkata including Howrah, Chennai and Bengaluru.
Major-A	Ahmedabad including Gandhinagar, Hyderabad Et Secunderabad, Pune and Surat
Area-I	Agra, Bhopal, Coimbatore, Indore, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam, Srinagar, Vijayawada, Rajkot, Faridabad, Jamshedpur, Kozhikode, Trissur, Mallapuram, Tiruvanthapuram, Kannur, Jabalpur, Nashik, Meerut, Allahabad, Asansol, Udaipur, all State Capitals, Union Territories Et all places having population of 5 lakhs and above.
Others	Places with population below 5 lakhs

c) General Conditions:

1. In case, a city/area falls under one or more category, the higher eligibility shall be applicable. This clause is applicable for aforesaid categorization purpose only.
2. It may be noted that when any particular city or Municipal Corporation or census town or outgrowth form part of an Urban Agglomeration then such city or Municipal corporation or Census Town or Outgrowth can be treated as forming part of one unit.

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3. Staff members eligible for hotel expenses during their official travel should get the proper printed bill from the hotel. No hotel expenses are payable on declaration.
4. It is pertinent to mention that GST details of hotel and the Bank are to be mandatorily mentioned on the hotel bill while claiming the expenses. Hence, printed bill with GST no. (except in rural areas) only will be considered for reimbursement under the Scheme. Handwritten bills and such bills in which GST nos. are not mentioned will not be considered for reimbursement under the Scheme. Further, if GST number of Bank is not mentioned and GST number of hotel is only mentioned on the invoice/bill, the claims will be settled without including the GST amount.
5. It is further clarified that any other taxes/charges/room service charges etc. except room tariff charges and applicable GST amount will not be considered for reimbursement under the Scheme. If food bills are also submitted for the claims, the item-wise and day wise details of the items, should be clearly specified on the food bills/ invoice.
6. Staff members are advised to make the payments directly in the respective account of hotel only.
7. The payment to the hotels should be made preferably through online mode/ from the respective account of employee. In case claim/ invoice amount under the Scheme is more than Rs.20,000/-, payment of the same should mandatorily be routed through the account of the employee and payment proof has to be submitted along with other bills in HRMS i.e. Union Parivar, wherever applicable. Further, if the claim/ invoice amount under the Scheme is less than Rs.20,000/-, employee should ensure to make the payment to the hotel through online mode/ from the respective account of employee as far as possible. In unavoidable circumstances, where the payments are made through cash/any other mode, proper justification regarding the same upto the satisfaction of the Sanctioning Authority to be submitted.
8. Staff members should ensure to book refundable hotel rooms only. In case, non refundable rooms are booked by the employee, cancellation charges will not be payable in normal circumstances.
9. Staff members are also advised to check the hotel invoice/bills carefully before checking out.
10. Bookings made through hotel websites, mobile apps etc. should be accompanied by GST Invoice for sanctioning the GST amount.
11. The revised rates shall come into effect from 01.04.2024, i.e. for the official tours made on or after 01.04.2024.
12. The limits mentioned above are the maximum permissible charges. Hence, all staff members should ensure not to mis-utilize the facility provided to them. In case, it is found that the submitted claims are not genuine, Bank reserves its right to take appropriate disciplinary action against the employee as per Bank norms.
13. In case of any doubt regarding interpretation/ clarification on reimbursement of lodging/hotel expenses payable to officers and any of the terms Et conditions stated above, it shall be referred to Chief General Manager (HR) and his/her decision shall be final and binding.
14. The contents of this Circular should be brought to the notice of all concerned.

**FACILITY OF HOTEL & BOARDING EXPENSES TO OFFICERS ON TRANSFER AS PER 9TH JOINT NOTE
DATED 08.03.2024**

1. Bank has introduced the facility of 'Payment of Relocation Expenses to Officers on Transfer' vide Staff Circular no. 7757 dated 26.08.2022 with an objective to mitigate the hardship faced by Officers on transfer.
2. Bank has adopted 9 th Joint Note dated 08.03.2024 signed between IBA Et Officers Association and issued Staff Circular no. 08224 dated 26.03.2024. As per clause no.2(xiv) of 9th Joint Note dated 08.03.2024, 'An Officer on transfer will be eligible to draw a lumpsum amount as indicated below for expenses connected with packaging, local transportation, insuring the baggage etc.'

Officers	Amount (Rs.)
Up to Scale 3	40,000/-
4 and above	50,000/-

Apart from the above, either (a) 15 days lodging Et boarding charges or (b) 15 days Halting Allowance shall be paid from the date of joining at new place. The said clause is effective from 01.04.2024.

3. In view of the aforesaid, the Competent Authority has approved as under:

- Officers on account of their transfers shall either opt for reimbursement of (a) 15 days lodging Et boarding charges or (b) 15 days Halting Allowance.
- The said reimbursement shall be paid from the date of joining at new place.
- Further, payment of 'Relocation Expenses to Officers on Transfer' stands withdrawn w.e.f. 01.04.2024. Therefore, Transfer Orders issued on or after 01.04.2024 shall not be eligible for consideration under 'Scheme for payment of Relocation Expenses to Officers on Transfer'.
- Transfer Orders issued prior to 01.04.2024, where the relieving/joining of Officers/ shifting is done on or after 01.04.2024 will not be eligible to claim under the Old Scheme i.e. 'Scheme for payment of Relocation Expenses to Officers on Transfer'.

The details regarding the aforesaid provisions related to Reimbursement of Hotel/Lodging, Boarding Expenses & Halting Allowance are as under:

a) Hotel/Lodging & Boarding Expenses:

Hotel/Lodging Expenses

On Transfer, Officers shall be provided with reimbursement of Hotel/Lodging Et Boarding Expenses maximum up to 15 days or till the time of allotment/availing Quarter/Lease facility, whichever is earlier. The per day maximum room tariff charges provided to Officers towards reimbursement under Hotel/Lodging Expenses Scheme shall be as per Staff Circular no. 08250 dated 02.04.2024. The reimbursement of Hotel/Lodging Expenses shall be made on submission of bills/invoices.

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Boarding Expenses:

The reimbursement of Boarding Expenses shall be payable on submission of date-wise Et item-wise food bills (towards Boarding Expenses), as mentioned below:

- 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.

Scenarios for claiming Boarding Expenses:

- If lodging/hotel facility is only availed (i.e. no meal plans are included), 3/4th of the Halting Allowance or the amount of item-wise food bill whichever is lower, shall be payable as Boarding Expenses.
- If lodging/hotel and boarding facility is availed (meal plans are included), 1 / 4 th of the Halting Allowance or the amount of item-wise food bill whichever is lower, shall be payable as Boarding Expenses.

Therefore, while submitting the bills/invoices, all Officers should ensure that proper bills/invoices are submitted as per Staff Circular no. 08250 dated 02.04.2024 Et scenarios as mentioned above. Further, all Officers should ensure that as far as possible necessary payments should be made through online/digital modes only.

b) Halting Allowance:

Halting Allowance admissible shall be maximum upto 15 days or till the time of allotment/ availment of Quarter/Lease facility, whichever is earlier. The facility shall be provided on declaration basis as per the rates specified under 9th Joint Note dated 08.03.2024. The format for claiming the same is enclosed as Annexure - I.

- 4. Further, out of the aforesaid, either '15 days Lodging Et Boarding' OR '15 Halting Allowance' as enumerated in this circular, shall be provided to Officers on transfer.
- 5. All concerned are advised to take a careful note of the same Et the contents of the circular may be brought to the notice of all the employees.

SCHEME ON LOAN TO WHOLE TIME DIRECTORS OF THE BANK FOR CONSTRUCTING/ACQUIRING A HOUSE FOR PERSONAL USE

Sc. No.08251 dated 02.04.2024

Sc No.8551 dated 25.02.2025

Bank has introduced Scheme for Loan to Whole Time Directors of the Bank for constructing/acquiring house for personal use and the same was circulated vide Staff Circular no. 7358 dated 05.02.2021. The Scheme was further modified vide Staff Circular no. 7509 dated 05.10.2021.

We are pleased to inform that Board has approved modifications under the Scheme.

The modifications under the Scheme are enclosed as Annexure-I. All other Terms & Conditions and guidelines circulated vide Staff Circular nos. 7358 dated 05.02.2021 Et 7509 dated 05.10.2021 shall remain unchanged.

SCHEME ON LOAN TO WHOLE TIME DIRECTORS OF THE BANK FOR CONSTRUCTING/ACQUIRING A HOUSE FOR PERSONAL USE

EXISTING CLAUSE		MODIFIED CLAUSE		
1. Housing Loan Limit: (Para 4 of Staff Circular no.7358 dated 05.02.2021):				
		Category of WTD	Limits	
		Managing Director & CEO	Rs.225.00 lacs	
		Executive Director		
		Category of WTD	Limits	*WTDs are also eligible to avail loan for repair a renovation within the aforesaid proposed limit. The terms and conditions will be same as applicable to all employees of the Bank.
		Managing Director & CEO	Rs.150.00	
Executive Director	Rs.125.00			
2. Project Cost: (Para 2 of Staff Circular no.7509 dated 05.10.2021):				
Project Cost includes: • Purchase price of land/house/flat; (if Cost of applicable); • Cost of applicable). construction/extension • Registration charges, stamp duty, GST and premium of any Group Insurance Scheme covering the housing loan liability may be included as part of estimated cost of the project.		Project Cost includes: • Purchase price of land/house/flat; • Construction/extension (ifapplicable); • Registration charges, stamp duty, GST and premium of any Group Insurance Scheme covering the housing loan liability may be included as part of estimated cost of the project. •Cost of furnishing/interiors/pop work/modular kitchen (upto 15% of the cost of the house/flat or Rs.30 lakhs whichever is lower).		

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	• Cost of rooftop Solar Panels (upto Rs.5.00 lakhs).
3. Ownership Clause (Para 2 of Staff Circular no.7358 dated 05.02.2021):	
However, at any point of time, the WTD either in his/her name or along with his/her spouse should not have availed housing loan at concessional rate for more than two houses/flats including the house/flat proposed to be acquired under the Scheme.	Under the Scheme, at any point of time, the WTD individually or jointly with his/her spouse should not have ownership of more than two house/flats including the property/ house/flat proposed to be acquired under the Scheme. Clarification on Ownership clause: It is clarified that for the aforesaid purpose, ownership of the number of flats/houses solely in the name of the spouse/dependents/children/parents of WTD will not be counted for accessing the eligibility.
4. Loan Composition Ratio for purchase of Plot/Land Et Construction (Para 8 of Staff Circular no. 7358 dated 05.02.2021)	
Loan Component for purchase of Plot/Land and construction thereon has been fixed at 50:50. The maximum amount of loan towards the cost of land can be allowed up to 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.	No restriction on the loan component ratio for purchase of plot/land & construction i.e. no ceiling on the maximum amount of loan that can be availed towards the cost of land/plot a construction within the overall eligibility.
5. Construction of House - Time Limit (Para 10 of Staff Circular no. 7358 dated 05.02.2021)	
The construction should be completed within 18 months of the date on which the first instalment is drawn. Extension of time limit is permissible upto one year by the Board of Directors if the work is delayed due to circumstances beyond the control of WTD.	The construction should be completed within 36 months from the date on which first disbursement is made. Extension of time limit is permissible upto one year by the Board of Directors if the work is delayed due to circumstances beyond the control of WTD.
6. Construction of House - Insurance (Para 10 of Staff Circular no. 7358 dated 05.02.2021)	
On completion of construction/purchase, the house should be insured by the official at his/her cost against fire, flood and lightning	On completion of construction/ or after possession of the house/flat, the property should be covered under a Comprehensive Insurance Policy against fire or any other

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for the full value of the house. The Insurance Policy should be deposited with the Bank. The Insurance of the property should be obtained till liquidation of advance.	natural calamity. The sum assured for the policy should be minimum 120% of the loan amount (including loan amount for insurance if any). The insurance policy inclusive of the Bank's Clause should be deposited with the Bank and the premium receipts should be produced for inspection. The insurance should be kept alive till the liquidation of advance.
7. General Instructions (Para 17 of Staff Circular no. 7358 dated 05.02.2021)	
For the purpose of loan for purchase of ready built house/ apartment, the estimated residual life of the house/ apartment should be atleast 10 years more than the tenure of the proposed loan.	For the purpose of loan for purchase of ready built house/ apartment, the estimated residual life of the house/ apartment should be atleast 5 years more than the tenure of the proposed loan.
8. Competent Authority (New Clause)	
NA	Chief General Manager (HR) is the Competent Authority for issuing necessary guidelines and General Manager (HR) as a Competent Authority for interpretation/clarifications of any clause under the Scheme.
Repayment Period of Staff Housing Loan to Repayment Period of Staff Housing Loan to WTD will not be extended beyond 180 WTD months or 75 years of age whichever is less The repayment is to be effected such that The repayment is to be effected such that the number of instalments towards principal and interest should be in the ratio of 3:1, the principal being adjusted first in full.	Repayment Period of Staff Housing Loan to Repayment Period of Staff Housing Loan to WTD will not be extended beyond 360 WTD months or 75 years of age whichever is less The repayment is to be effected such that The repayment is to be effected such that the number of instalments towards principal and interest should be in the ratio of 3:1, the principal being adjusted first in full.

MASTER GUIDELINES ON TE/DA CLAIMS & ITS SETTLEMENT FOR OFFICERS

HIGHLIGHTS OF CIRCULAR

SC No: 8429 dated 07.10.2024

- **Introduction of master directions on settlement of claims.**
- **Important instructions related to bookings/cancellations/seat allocation charges.**
- **Introducing TAT for submission of claims and defining Competent Authority for according permission for Air Travel/ Taxi/Own Vehicle.**
- **Introduction of module in Union Parivar for Air Travel/ Taxi/Own Vehicle permissions.**
- **Defining guidelines related to transportation of goods/vehicle.**
- **Define eligibility of TE/DA of both husband a wife working in our Bank on Transfer.**
- **Defining documentation to be uploaded for settlement of claims.**
- **Modification in authorities for upkeeping of original documents etc.**
- **Employees posted under Central Office are not required to send hard copy of the TE/DA bills manually.**
- **The expenses incurred related to TE/DA claims should mandatorily be routed through digital mode/account of employee irrespective of amount.**
- **No POBs shall be responded or to be made related to TE/DA claims etc.**

In terms of Regulation 41, 42, 43 of Union Bank of India Officer's Service Regulation 1979 and provisions of Joint Note amended from time to time, Bank is providing reimbursement for the expenses on Travel on account of Transfer/ Official Tours/ Trainings undergone by the Officers.

Time a again, Bank has issued various circulars/directions related to TE/DA Settlement. However, the same are partial and are not comprehensive. The processing/ sanctioning of TE/DA settlement is centralized and is being carried out at HR-Suvidha. We are in receipt of various queries from field functionaries on various issues related to settlement of TE/DA.

Therefore, with an objective to introduce a comprehensive guideline related to documentation, settlements of all TE/DA claims a clarifications related to various issues, master directions as enclosed as Annexure-I are introduced. The master circular supersedes all previous guidelines/circulars issued related to settlement of TE/DA and the same is effective from the date of issuance of circular.

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1. INTRODUCTION

In terms of Regulation 41, 42, 43 of Union Bank of India Officers' Service Regulation 1979, provisions of Joint Note amended from time to time Et circulars, clarifications issued, Bank is providing expenses on Travel on account of Transfer/ Official tours/ Trainings undergone by the Officers. The detailed guidelines pertaining to Officers regarding Inland TE-Bill Settlement and TE- Transfer Bills are reiterated along with further clarifications.

2. TOUR PLAN CUM ADVANCE APPROVAL

2.1 Instructions for Employees for submission of Tour Plan cum Advance

- Before proceeding for journey employee should submit their tour programme by claiming advance amount or without any advance as per their convenience.
- Staff members are advised to get their Tour/Advance sanctioned immediately after receiving intimation for official assignment/nomination letters/relieving letters in order to avoid last minute high cost ticket bookings.
- In such cases, where journey period is already over, if needed tour programme can be submitted by the employees by claiming Zero (o) amount as advance.
- No TA/DA advance is admissible for suspended/retired employees (Superannuation/VRS).
- When applying for tour plan cum advance approval, proper journey plan and proper journey type should be selected by the employee.

2.1.1 Selection of proper Journey Type

All employees are advised to select correct Journey Type depending on purpose of TE/DA advance:

- a) Inland
- b) Overseas
- c) Transfer

2.1.2 For Inland Journey

All employees are advised that to select proper Journey Type as mentioned below depending on purpose of TE/DA advance:

Type of Journey	In case of
Regular	In case of regular official duties other than transfer/training/ Audit a sports related assignment.
Sports	For sports activities only
Training	For attending training/seminars/webinars etc.
Audit	For Audit related work only

2.1.3 For Overseas Journey

To be selected only in case of overseas travel for attending training/attending seminars/conferences etc. and overseas travel for official purposes.

2.1.4 In case of Transfers

For reporting at new place of posting, for shifting of household goods etc., journey type 'transfer' must be selected.

2.2 Instructions for Tour plan cum advance Approving/ Sanctioning Authority

- Approving/ Sanctioning Authorities are advised to check the correctness of the Journey Type while approving/sanctioning 'Tour plan cum advance applications' submitted by the employees.
- If required, Tour Sanctioning Authority may ratify the type of Tour plan cum advance submitted by the employee (mention purpose of visit, date, time, location and eligibility of TA / DA).
- Wherever, staff are not eligible for TA/DA, same should be mentioned invariably by the approving/sanctioning authority while rejecting claims to avoid wrong claim.
- Tour Programme should be approved only by eligible class/ mode of travel through direct / cheapest and shortest route.
- If the advance amount is claimed by the employee, an advance up to 90% of estimated travelling expenses, hotel/ lodging, halting expenses etc. may be paid to the employee.
- No advance amount should be sanctioned for the tour/journey which is already completed. In such cases, tour programme can be sanctioned with Zero (o) amount as advance.
- Please note that Tour Plan sanctioned by the Competent Authority is tentative and not final and does not necessarily authorize the sanction of expenses incurred for_ mode of travel etc. ,

2.3 Guidelines related to settling of claims Et TAT for submission of settlement claims

- An employee should submit his TE/DA bill invariably within seven (7) days of completion of tour/journey.

- In case of any training, workshop, enquiry, official assignment etc., nomination letter /official order/communication/permissions of the Competent Authority are required to be uploaded at the time of final submission of TE bill.
- If the tour is cancelled or postponed, it is the responsibility of the employee to nullify the advance availed immediately and inform TE/DA Advance Sanctioning Authority regarding the refund of advance amount.
- If it is observed that any advance granted to an employee for TE/TA remains unadjusted beyond 30 days, it will, besides being considered as lapse on his/her part Et the sanctioned advance amount will be recovered from the salary account of the concerned Officer or from any dues payable to him/her by the Bank.
- In case, it is observed that the Tour Plan is wrongly submitted/ sanctioned, the amount sanctioned will be recovered from the concerned employee.
- If there is any dispute about the sanctioned amount of TE/TA bill, the employee concerned will first adjust the excess advance as advised by the HR Suvidha and thereafter will take up the matter regarding the unresolved issues with the sanctioning authority.

2.4 Recommending Et Sanctioning Authority for Tour Plan Cum Advance

The recommending/sanctioning authorities for Tour Plan cum Advance Approval are as under:

Officials working under	Recommending Authority	Sanctioning Authority
Officers working in branches other than Dy. Branch Head & Branch head	Dy. Branch Head	Branch Head
Dy. Branch heads	Branch Head	Dy. Regional Head
All Branch Heads	Dy. Regional Head	Regional Head
Dy. Regional Head In case where Branch Manager and other officers working in branches are of the same scale	Dy. Regional Head	Regional Head
Audit Offices/ Vigilance Cell	Official at audit Office / Official at Vigilance Cell (not below the rank of Scale IV)	Audit Office Head/ Official at Vigilance Department Central Office
Dy. Regional Head	Dy. Regional Head	Regional Head
Officers working under Regional Offices/ Zonal Offices upto Scale III	HR Head	Dy. Regional Head/ Dy. — Zonal Head
Officers working under Regional Offices/ Zonal Offices - Scale IV a above	Dy. Regional Head/ Dy. Zonal Head	Regional Head/ Zonal Head
Officers working under Central Office	Leave Recommending	Official at HR Suvidha

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upto Scale VI except CO Annexe Hyderabad a Mangalore	Authority	
Officers working under CO Annexe Hyderabad a Mangalore upto Scale IV	HR Department of concerned CO Annex	Official at HR Suvidha
Officers working under CO Annexe Hyderabad Et Mangalore Scale V Et above	Leave Recommending Authority	Official at HR Suvidha
Dy. Zonal Head	Leave Recommending Authority	Zonal Head
General Managers	Vertical Head	CGM (HR)
Zonal Heads/ Vertical Heads	CGM (HR)	Respective ED

3 ELIGIBILITY FOR TRAVEL

The eligibility of Officers for travel for various official purposes is mentioned below:

3.1 Officer in Junior Management Grade (Scale I)

An Officer in Junior Management Grade will be entitled to travel by AC First Class by any train including Premium Trains like Rajdhani /Shatabdi/ Tejas/ Vande Bharat/ Amrit Bharat, etc. (except luxury trains). He/she may, however, travel by air (Economy class) if so permitted by the Competent Authority, having regard to the exigencies of business or public interest.

3.2 Officer in Middle Management Grade (Scale II ft Scale III)

An Officer in Middle Management Grade is entitled to travel by AC First Class by any train including Premium Trains (except luxury trains) as mentioned at point no. 3.1 above. He/she may, however, travel by air (Economy class), if the distance to be travelled is more than 500 kms. He/she 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.

3.3 Officer in Senior Management Grade (Scale IV, Scale V) ft Top Executive Grade (Scale VI, Scale VII Et Scale VIII)

An Officer in Senior Management Et Top Executive Grade is entitled to travel by AC First Class by any train including Premium Trains (except luxury trains) as mentioned at point no. 3.1 above or by air (Economy Class).

3.4 Travel by Car by Officer in Senior Management (Scale IV Et Scale V) or Top Executive Grade (Scale VI, Scale VII Et Scale VIII)

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, and only the rest of the distance should normally be covered by Car.

3.5 Travel by own Vehicle/Taxi/ Bank's Vehicle

An Officer may be authorized by the Competent Authority, having regard to the exigencies of business or public interest, to travel by his/her own vehicle or by taxi or by the Bank's Vehicle.

Executives who are provided with Bank's Vehicle, should invariably Et mandatorily use Bank's Vehicle for official purpose.

Other Officers (up to Scale IV) as far as possible should use Bank's Vehicle for official purpose. Whenever on account of non-availability of Bank's Vehicle, an Officer is undertaking journey by own car or by taxi for longer distance, a separate written approval from Competent Authority (mentioned below) is to be obtained. Such approval should invariably be uploaded along with taxi bill in case of travel by taxi while submitting the TE/DA claims.

- Proof of journey like toll tax receipt/Fastag statement, petrol bills, RC Copy etc. are to be enclosed when journey is undertaken by personal car. Competent Authority approving travel mode by taxi/personal car shall make enquiry regarding approximate expenditure that may incur for the journey.

3.6 Travel by Water Transport

An Officer of any grade/scale shall be eligible to travel by water transport in deluxe cabin category between places not connected by road or air or rail.

3.7 Air Travel by Staff posted by Hilly Areas

Employees working under Eight North Eastern States (Assam, Arunachal Pradesh, Nagaland, Tripura, Meghalaya, Mizoram, Sikkim and Manipur) are eligible to travel by air. In such cases flight fare up to nearest airport and thereafter train fare as per their eligibility from Kolkata onwards till destination shall be provided.

Note GST charges

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

4 TRAVEL ELIGIBILITY FOR ATTENDING/TRAINING/ SEMINAR/WORKSHOP ETC.

The eligibility for travel as mentioned above at point no. 3 is also applicable while attending training/seminars/workshop/conference/ conclaves etc.

4.1 Important instructions for issuance of nomination letters

Officials at Central Office/ Union Knowledge Centers/ Learning Academies/ Zonal Offices / Regional Offices Et concerned authorities issuing nomination letters are advised to issue nomination letters for attending the training/workshop/seminar etc. well in advance so that tickets can be reserved without any hassle. The nomination letters to be issued atleast 1 month prior to commencement date of training/workshop/seminar etc. While issuing nomination letters, nature of programme like Residential / Non-Residential to be invariably mentioned in the nomination letters.

4.2 Important instructions for Reporting Authorities

All Reporting Authorities are advised to relieve concerned officials with reasonable prior intimation for making travel arrangements. Further, tour programme submitted by the employees to be processed/approved well in advance as per bank norms to avoid high-cost flight tickets booking by the employees at the last minute.

4.3 important instruction for employees attending training/seminars etc.

Staff members are advised to ensure booking of tickets for the eligible mode immediately (ideally within a day or two) after receiving nomination letters. If it is found that tickets are being booked at the end hour, in spite of being issuance of nomination letters / authorization letters / permission or has incurred higher travelling cost

towards travel and if no reasonable justification upto the satisfaction of TE/DA sanctioning authority is provided, eligibility shall be worked out as if the same is booked within a day or two after receiving such nominations.

In case it is found that the escalation in fare charges are on account of delay in sanction of tour programme/ or delay in submission of tour Programme by the employee/ or delay in booking tickets by the employee, explanation may be called from the tour programme Sanctioning Authority/ employee, if needed.

- In case, an officer is nominated for residential training program and the officer opts to commute on daily basis without staying at the arrangements made by the Bank with approval of the competent authority, the officer will not be paid TE/DA for the daily commute. However, the officer may claim reimbursement of expenses incurred to reach the training destination from his place of residence/ or place of posting and back only.

4.4 Travelling Allowance for attendant/Escort accompanying PwD staff

When a PwD staff is required to travel for training purpose, Travelling Allowance (Journey Fare and/or Conveyance Expenses) in respect of Attendant/Escort accompanying the PwD staff during travel would be admissible in line with the government guidelines issued by Department of Expenditure, Ministry of Finance, Government of India office memorandum no. 19030/3/2013-E/IV dated 17.02.2015 and amended from time to time subject to below mentioned conditions:

- The PwD staff is required to purchase travel tickets for self and Attendant/Escort at concessional rates, if any, offered by Indian Railways / Airlines.
- The facility of Travelling Allowance for the Attendant/Escort would only be admissible to those PwD staff wherein it is certified by the competent Medical Authority that such a person compulsorily requires assistance of another person for travel. Under this clause, necessary certificate is to be obtained from the Head of Department of a Government Civil Hospital designated for the type/form of disability of the PwD staff. Based on the certificate from competent Medical Authority, Vertical Head / ZH/Dy. ZH / RH /Dy. RH would have to further satisfy the need for an Attendant/Escort during travel of the PwD staff, before allowing the journey for the Attendant/Escort.
- Subject to clause (ii) above, Travelling Allowance for the Attendant/Escort would be admissible to the PwD staff when deputed on training, provided it is recorded by the authority nominating such staff on training, that such training is a mandatory training for career progression or induction training for probationers.
- In case of newly recruited probationary officers / Clerical Staff, the necessary medical certificate obtained from the Head of Department of a Government Civil Hospital designated for the type/form of disability of the PwD staff shall suffice for the said purpose.
- Travelling Allowance consists of two parts:
 - i. Journey Fare and/or Conveyance Expenses
 - ii. Halting Allowance

Important Instructions:

- a) No Halting Allowance would be admissible to the Attendant/Escort of the PwD staff.
- b) Stay arrangements, if any, for the Attendant/Escort shall be made by the concerned PwD staff at his/her own expenses.
- c) To Et Fro Journey Fare and/or Conveyance Expenses would be admissible to the Attendant/Escort at the same rate and in the same mode of travel as the PwD staff is entitled to as per his/her eligibility.

d) In case of travel by any of the modes of conveyance by road, no separate Journey Fare and/or Conveyance Expenses would be admissible to the PwD Staff w.r.t. the Attendant/Escort, except where the travel is by public bus.

e) In case of travel by any of the modes of conveyance by road, no separate Journey Fare and/or Conveyance Expenses would be admissible to the PwD Staff w.r.t. the Attendant/Escort, except where the travel is by public bus.

5 IMPORTANT INSTRUCTIONS TO BE ADHERED TO WHILE BOOKING TRAVEL TICKETS & UNDERGOING JOURNEY (STRICTLY TO BE ADHERED)

The important instructions to be strictly adhered to by the employees while booking travel tickets Et undergoing Journey are as under:

5.1 For Booking Tickets:

- Reimbursement of fare by Premium Trains (except Luxury Trains) as mentioned at point no. 3 above shall be allowed to all Officers.
- In case of journey by train, tatkal charges may be considered subject to exigencies on case to case basis. However, Premium Tatkal charges will not be reimbursed any circumstances.
- GST Charges levied on train Fare shall be over and above the entitlement.,
- Staff members eligible to travel by air should book refundable ticket under Economy Class, shortest route Et Cheapest Fare only.
- If the place of destination/visit is not accessible by train, the officer may travel by other means of transport. Such distance will be notionally taken as if covered by the mode and class by which an officer is entitled to travel or actual fare of the transport by which he/she has travelled, whichever is lower.
- Only those Officers who are eligible to travel by flight should undertake the journey by flight. If the Officers are not eligible to travel by flight, bank will reimburse travel expenses as per the eligible mode of travel of the Officers.
- All staff members are advised to ensure booking of tickets immediately (within a day or two) after receiving training nomination letter / meeting schedule / any other official duty.
- If it is found that air tickets are being booked at the last minute, in spite of receipt of nomination letter / authorization letter / permission/ information provided for official assignment etc. and employee has incurred higher travelling cost towards travel and if no reasonable justification is provided upto the satisfaction of TE/DA Sanctioning Authority, eligibility of the employee shall be worked out as if the same is booked within • day or two after receiving such intimation.

Staff to take the flights from the nearest airport (even with layover) and to avoid taking flights from the distant airports for taking direct flights.

- Staff members should book flight with lowest fare as far as possible and should preserve screenshot of the calendar with fares as well as the flights available on the booking day from lowest to highest and the same to be uploaded at the time of submission of TE Bills in Union Parivar. In case, staff members book tickets with higher fares even though lower fare flights are available, then notional airfare will be sanctioned.
- If it is found that, staff members are choosing indirect / long route for reaching the place of visit, place of posting etc. incurring higher travelling cost, and in absence of reasonable justification for deviation in respect of

travel route, eligibility shall be worked out by taking in view the shortest available route, mode and class eligible and applicable fare calculated on the basis of T+ number of days from the date of issuance of nomination letter /intimation for official work.

5.2 Claim of Journey Fare Without Submission of Tickets/Bills/Invoices

All claims made in respect of journey should be supported by proper payment receipts/invoices, tickets issued by, Airlines, Railways and State Transport Corporations Et all necessary documents in support of claims otherwise the same will not be reimbursed.

However, in cases where in journey tickets are not produced, notional fare will be calculated as per State Transport Corporations fares per km and accordingly the arrived fare or Rs.500.00 whichever lower will be sanctioned.

5.3 Cancellation/Re-schedule of Flight

- Please note that ticket cancellation charges will not be reimbursed except due to the exigency of the Bank supported by related communication/document.
- In case of cancellation of flight by airlines for bad weather or for any other reason, staff member should travel with earliest alternate flight provided by the same airlines. Staff members should avoid booking flight from other airlines at higher cost. In case no alternate flight is made available by the same carrier/airline, a confirmation to the effect must be obtained from the carrier before booking flight from another airlines/carrier.
- Please note that Ticket cancellation charges will not be reimbursed except due to the exigency of the Bank only with specific written approval of the Competent Authority.
- Bank shall not reimburse reschedule / change fee (if flight reschedule initiated by the employee) for air journey.

5.4 Food/Seat Allocation Charges etc.

- It is informed that food / meals charges, excess baggage and donation charges will not be reimbursed by the Bank. However, seat allocation charges on production of the bill/invoice/payment receipt will be reimbursed by the bank up to a maximum of Rs. 600/- per person.
- Similarly, catering charges levied by IRCTC during train journey/ food/ meal charges while undergoing air travel will not be reimbursed by the Bank.

5.5 Submission of Boarding Pass

Boarding Pass is an essential document which is to be submitted while claiming the final TE Bill. Hence, all employees should ensure to preserve the same. In case employee is unable to submit the boarding pass, a travel certificate issued by the airlines is required to be submitted to claim the eligible expenses. Please also note to submit full invoice (with breakup of charges) and ticket invariably along with Boarding Pass.

6 COMPETENT AUTHORITY FOR GRANTING PERMISSIONS

The Competent Authority for granting Air Travel/Taxi/Own Vehicle Permissions are as under:

6.1 Competent Authority for permitting Taxi/Own Vehicle

Posting of Employees	Recommender	Approver	Sanctioner
Employees (excluding Dy.	Leave Recommending	Regional HR Head	Regional Head

Classification: Confidential

Regional Head) posted under branches/offices under RO	Authority		
Employees posted under various offices under Zone/ Regional/ Dy. Regional Heads	Leave Recommending Authority	Zonal HR Head	Zonal Head
Employees in Scale I to IV posted under Central Office including CO Annexes	Leave Recommending Authority	AGM (HR)	DGM (HR)
Employees posted under Central Office including CO Annexes (V Et VI)	Leave Recommending Authority	AGM (HR)	General Manager (HR)
Zonal Head/General Manager /Chief General Managers	AGM (HR)	General Manager (HR)	Chief General Manager (HR)

6.2 Competent Authority for permitting Air Travel

The Competent authority for permitting Air Travel for the employees not eligible to travel by air is as under:

Posting of staff	Competent Authority
Branches/ offices under Region/Zone	Zonal Head
Employees posted under Central Office a its annexes	General Manager (HR)

6.3 Guidelines related to granting permission for Air Travel/ Taxi/ Own Vehicle

A module for Air Travel/Taxi/Own Vehicle permission is made live under HRMS i.e. Union Parivar. The module is under development and shall be made live shortly. Once the module become live, no manual applications for

granting permissions shall be processed/sanctioned. While granting such permissions for **Air Travel/ Taxi/ Own Vehicle processing/sanctioning authorities should ensure as under:**

- Competent Authorities should ensure that Bank's Vehicle provided at Zone/RO/ offices to be used for accomplishing various official responsibilities like inspection/branch visits etc.

Executives who are provided with Banks Vehicle should use banks vehicle for various official work. In such cases where journey is undertaken by Bank's Vehicle, permission is not needed.

- Further, in case of non-availability of Vehicle at Zone/RO/Central Office Et business exigencies only, the Taxi/Own Vehicle permission may be granted subject to fulfilment of below mentioned conditions only:

a) A comparison between the available mode of travel and estimated expenditure on using own vehicle/Taxi/Air travel to be uploaded in the module while placing the request. Processing/sanctioning authorities should cross check the estimated expenditure through local level/ websites/apps etc.

b) In case of owned vehicle, the Vehicle should either be in the name of Officer or his/her spouse only. Further, justification regarding usage of own vehicle Et non-availability of Bank's Vehicle to be uploaded while applying for the permission.

c) Employee should state the distance of travel, details of the vehicle mentioning the engine capacity (in case of Own Vehicle) to be utilized for travel Et expenditure involved.

d) Permission for travelling by own vehicle/Taxi/Air Travel should be given judiciously by considering time, cost factor, medical issues (if any) official exigencies, safety of the employee, expenditure control a other circumstances involved in travelling for the scheduled tour.

e) Request for permission shall may/may not be granted upto the satisfaction of Competent Authority subject to conditions mentioned above and looking into the safety, business exigency a expenditure involved.

f) The permission cannot be taken as a matter of right. It depends on case-to-case depending upon exigencies, expenditure involved Et upto the satisfaction of Sanctioning Authority.

7 GUIDELINES RELATED TO SETTLEMENTS OF CLAIMS WHERE THE PERMISSION IS ACCORDED BY THE COMPETENT AUTHORITY OTHER THAN ELIGIBLE MODE OF TRAVEL

The guidelines related to settlement of claims where permission is accorded is as under:

7.1 In case of air travel

The cheapest flight rate considering the shortest route shall be considered for sanctioning.

7.2 In case of own vehicle

For various official purposes like training, inspection, audit, transfers, official assignments as per the permission of Competent Authority, the below mentioned rates shall be considered for providing reimbursement:

Rates for Travel by own vehicle for official duty: The per Km rates for travel by own vehicle for official duty are as under:

Particulars	Rate Per km. (in Rs.)
Four-Wheeler- Engine capacity of 1000 CC or more	Rs.11.00
Four-Wheeler-Engine capacity of less than 1000 CC	Rs.9.00

Motorcycle and Scooter	Rs.6.00
Mopeds	Rs.4.00

7.3 In case of travel by taxi Wherever hiring of a taxi is permitted, the actual taxi charges will be reimbursed if the same are found to be reasonable. However, in case it is found that the bills/invoices submitted for taxi fare are on higher side, the rates as available on various websites/ agencies shall only be sanctioned after enquiring with the local transport providers depending upon the place visited by the employee. As far as possible, taxi to be booked after rationalizing the cost of booking from digital apps Et through local vendors. Taxi to be booked considering the lowest expenditure fare only. In case of extreme hike in fare, Sanctioning Authority may extract the details from local vendor/ digital apps and process/ sanction the claims as per the prevailing market rates only.

7.4 Important Instructions for Settlement of Claims

- Wherever the Officer has travelled by own car, the Officer should ensure to upload RC copy, Toll receipts, petrol bills along with permission to travel by own car while submitting their final TE Bill Claims mandatorily.
- If the Officer fails to submit any of the documents in case of travel by own vehicle (RC copy, Toll receipts/Fastag statement, petrol bills along with permission to travel), notional fare of the cheapest mode of travel as per the eligibility of the Officer shall be paid.
- Please note that mode of travel other than eligible mode of travel while submitting tour program will not be accepted as approval to travel. In such cases, approval to be obtained from the Competent Authorities only as defined above.
- If staff members choose indirect/long route for reaching the place of visit, place of posting etc. incurring higher travelling cost without proper reasons/permission, eligibility shall be worked out through shortest available route only.
- Further, if the Taxi Bill amount is Rs.500/- & above, travel agency name, GST no. of the agency should be mandatory specified on the bill/invoice. In case GST number is not mentioned, bank will not reimburse the GST amount.
- Payment made to the agencies should be routed through account of the employee and should be through online/digital mode.
- Officers should ensure to upload payment proof regarding the payment to Taxi while submitting their final TE Bill Claims mandatorily.
- If the Officer fails to submit any of the documents in case of travel by taxi (payment proof along with permission to travel), notional fare of the cheapest mode of travel as per the eligibility of the Officer shall be paid.

8 I REIMBURSEMENT OF EXPENSES ON LODGING/HOTEL EXPENSES

The guidelines related to reimbursement of expenses on lodging/Hotel expenses is as under:

8.1 Room Tariff Charges

The per day maximum room tariff charges permissible for reimbursement under the Scheme

Official visits, if accommodation is not provided by the Bank is as under:

(Amt. in Rs.)
Scale Metro Major 'A Class Cities Area-I Other Places

VIII Et VII 10000/- 9000/- 6000/- 4500/-
vi a v 9000/- 8000/- 5000/- 4000/-
IV 5500/- 5500/- 4000/- 3500/-
1, II Et III 4000/- 4000/- 3500/- 2800/-

The aforesaid rates are maximum room tariff charges and the GST amount will be provided in addition to the aforesaid per day room tariff charges.

8.2 Classification of Areas

The classification in areas is based on categorization of places as per Census 2011 (SC. No.6240 dated 05.09.2015) with upward categorization of certain places and the same is mentioned below:

Places	Classification
Metro	Bengaluru, Chennai, Delhi (Including Delhi, Gurugram, Noida, Greater Noida, Ghaziabad, Gurgaon and Faridabad), Kolkata including Howrah and Mumbai.
Major-A	Ahmedabad including Gandhinagar, Hyderabad Et Secunderabad, Pune and Surat
Area-I	Agra, Allahabad, Asansol, Bhopal, Coimbatore, Indore, Jamshedpur, Kozhikode, Kanpur, Kochi, Kannur, Jabalpur, Lucknow, Ludhiana, Madurai, Malappuram, Meerut, Nashik, Nagpur, Patna, Rajkot, Srinagar, Trissur, Thiruvananthapuram, Udaipur, Vadodara, Varanasi, Visakhapatnam, Vijayawada. All State Capitals, Union Territories Et all places having population of 5 lakhs and above.
Others	Places with population below 5 lakhs a not coming any category as mentioned above.

8.3 Important Instructions regarding reimbursement of Lodging/Hotel Expenses

- In case, a city/area falls under one or more category, the higher eligibility shall be applicable. This clause is applicable for aforesaid categorization purpose only.
- It may be noted that when any particular city or Municipal Corporation or census town or outgrowth forms part of an Urban Agglomeration then such city or Municipal corporation or Census Town or Outgrowth can be treated as forming part of one unit.
- In case of hotel room shared by two or more employees (either the names of the persons are mentioned or no. of pax is mentioned as two in the invoice), all the employees have to submit a declaration with full name and EMP ID stating the hotel invoice amount claimed by each employee. The amount claimed by each of the employee should not exceed the individual eligibility and the total claim of all the employees put together should not exceed the total bill amount.
- Staff members eligible for hotel expenses during their official travel should get the proper printed bill from the hotel. No hotel expenses are payable on declaration.

- It is pertinent to mention that GST details of hotel and the Bank (Bank GST of the state where the service is availed) are to be mandatorily mentioned on the hotel bill while claiming the expenses. Hence, printed bill with GST no. will only be considered for reimbursement under the Scheme. Handwritten bills and such bills in which GST nos. are not mentioned will not be considered for reimbursement under the Scheme. Further, if GST number of Bank is not mentioned and GST number of hotels is only mentioned on the invoice/bill, the claims will be settled without GST amount.
- It is further clarified that any other taxes/charges/room service charges etc. except room tariff charges and applicable GST amount will not be considered for reimbursement under the Scheme. If food bills are also submitted for the claims, the item-wise and day wise details of the items should be clearly specified on the food bills/ invoice.
- Staff members are advised to make the payments directly to the hotel A/c only through online mode and claim to be submitted along with payment proof in Union Parivar, wherever applicable.
- Staff members should ensure to book refundable hotel rooms only. In case, non-refundable rooms are booked by the employee, cancellation charges will not be payable in normal circumstances.
- Staff members are also advised to check the hotel invoice/bills carefully regarding correctness of name, dates, time, GST details etc. before checking out.
- Bookings made through hotel websites, mobile apps etc. should be accompanied by GST Invoice of hotel for sanctioning the GST amount.
- The limits mentioned above are the maximum permissible charges. Hence, all staff members should ensure not to mis-utilize the facility provided to them.

9 HALTING ALLOWANCE/DIEM ALLOWANCE

Halting allowance is a payment made to an employee in addition to other emoluments for any day during which an employee is absent from headquarters on duty and is intended to cover the ordinary daily expenses incurred by him/her in consequence of such absence.

9.1 Computing Halting/Diem Allowance

The procedure for calculation of Halting/Diem Allowance is as under:

- a) Halting allowance / Diem allowance is payable depending upon the categorization of their place of visit.
- b) For the purpose of computing halting allowance 'per diem' shall mean each period of 24 hrs or any subsequent part thereof, reckoned from the reporting time plus one hour (2hours +1 hour) for departure in case of air travel and scheduled time of departure in other cases, to the actual time of arrival.
- c) Where total period of absence from station is less than 24 hours, 'per diem' shall mean a period of not less than 8 hours. For Officers, when the total period of absence is less than 8 hours but more than 4 hours, Halting Allowance at half rates shall be payable as per halting allowance at respective place of visit.
- d) In Official Tours other than transfer, full Halting Allowance as per eligibility -4a1 be / provided on declaration basis.
- e) Further, in addition to payment of halting allowance on declaration basis, 1/4th diem allowance is payable only for the days employee has stayed in the hotel and against submission of date wise-item wise food bill amounting to minimum 50% of the diem allowance for each day. The same will be sanctioned only if the sanctioning authority is

satisfied with the bills submitted by the employee except in case of transfer.

f) Supplementary diem allowance of Rs 10/- is payable on inspection duty outside headquarters to the Inspecting officers.

g) Officers posted at stations other than their domicile and deputed to their domicile for official visit/duties are eligible for TE/DA as per their eligibility if lease/ quarters are not sanctioned at the place of domicile.

h) An officer who is deputed for training at the residential training college/Centers where free lodging and boarding facilities are provided and the officer is required to stay overnight in the training college/center/s, he will be paid 1/e Diem/Halting Allowance even if such training/deputation is within the Officers headquarters. However, this facility will not be available to an officer who is deputed to non-residential training centre within his headquarters.

i) With an objective to promote usage of residing at Banks provided properties Et to ensure expenditure control, in case for official visits (other than training/OTP), where Officers/Executives are staying in Banks accommodation/ Banks Guest House/ Training centers / accommodation provided by the Bank Et are not using hotel/lodging facility, the Officer/ Executive shall be paid with 1/2th diem allowance on declaration basis.

9.2 Per Day Rates of Halting Allowance/ Diem Allowance

The Halting Allowance/Diem Allowance per day rates are mentioned below:

(Amt. in Rs.

Grade/Scale of Officers Metro Major 'A' Class

Cities

Area 1 Others

Officers in Scale VI & above 4050/- 2925/- 2475/- 2150/ -

Officers in Scale IV Et V 3375/- 2925/- 2475/- 2150/ -

Officers in Scale I, II Et III 2925/- 2475/- 2150/- 1800/-

9.3 Categorization of Places for Payment of Halting Allowance/ Diem Allowance

The classification in areas for payment of Halting Allowance is based on categorization of places as per Census 2011 (SC. No.6240 dated 05.09.2015).

In this regard, it is to be mentioned that the categorization of hotel/Lodging Expense is not applicable to the Payment of Halting Allowance/ Diem Allowance. The Payment of Halting Allowance/ Diem Allowance shall be made as per the direction of IBA only i.e. Census 2011 circulated vide Staff Circular no. 6240 dated 05.09.2015.

Therefore, the Payment of Halting Allowance/ Diem Allowance will depend upon the place of travel and as per Census 2011 only.

10 LOCAL CONVEYANCE CHARGES

The local conveyance charges which can be reimbursed for performing various official duties are as under:

10.1 Rates for Local Conveyance Charges

• In Metro a Major A Class Cities (as per categorization of Lodging/Hotel expenses), one-way local conveyance charges claimed by the Officers are up to Rs.200/- the same can be provided without submission of bills. If one-way local conveyance charges claimed by the Officers are more than Rs.200/- the same can be provided on submission of proper bills/tickets only.

- In Area-I It Other Areas (as per categorization of Lodging/Hotel expenses), one-way local conveyance charges claimed by the Officers are up to Rs.100/- the same can be reimbursed without submission of bills. If one-way local conveyance charges claimed by the Officers are more than Rs.100/-, the same can be reimbursed on submission of proper bills/tickets only or else state transport fares will be sanctioned for the distance covered.

10.2 Important Instructions for local Conveyance charges

- Officers should ensure to claim local conveyance charges for to and fro journey separately.
- While submitting local conveyance charges, employees should provide full details about the distance travelled, mode of transport, and the expenses incurred separately for each such journey under Conveyance charges tab in the module.
- Employee should ensure to avail the facility of cheapest mode of transport such as public buses, trains etc. for local conveyance as far as possible. In absence of public transport, any other cheaper mode of transport shall be used.
- Employee must mandatorily enter the distance while claiming local conveyance/journey charges. Bus/Train/Air fare towards journey should not be entered in Conveyance page and the same should be entered under Inland journey details.

11 TE/DA AND OTHER FACILITIES ON TRANSFER

On Transfer, if otherwise eligible for TE/DA, an Officer will be eligible for claiming reimbursement of the below mentioned charges:

- a) Amount claimed for Journey
- b) Transportation Charges
- c) Incidental Charges
- d) Stay Arrangements - Lodging/Hotel Et Boarding Expenses or Halting Allowance

In case of transfer, one (1) single claim for joining Et shifting of goods or two (2) separate claims for joining a for shifting of goods separately can be submitted by the employee.

11.1 Amount claimed for Journey

The journey charges will be provided as per the details enumerated above at point no. 3. However, local conveyance charges shall not be paid in case of transfer.

11.2 Transportation Charges

Staff members should utilize the services of IBA approved Transport Operators for shifting of household goods. While availing services of transport operators for shifting of household goods, staff members should make inquiries with different transport operators/agencies and to negotiate with them for getting competent rates before finalizing the operator. While doing so, proper quotations should be obtained from different transport operators, which should form part of other documents while submitting the claim.

If for any reason beyond control IBA approved operators are not available in semi-urban/rural areas, precautions should be taken and services of only renowned transport operators be utilized by the staff members and declaration mentioning the reasons for not utilizing IBA approved operator should be attached.

11.3 Limits for Transportation

Since Officers the shipments are happening only through Lorry, the following limits are permitted to for reimbursement of expenses on transfer from one place to another:

Basic Pay Range (Rs.) With Family Without Family

48480-64820 3000 kgs/ 3 Tonne 1500 kgs/1.5 Tonne

64821 and above 12000 kgs/12 Tonne 2500 kgs/ 2.5 Tonne

11.4 Rates for Transportation

The limits for reimbursement of expenses of shifting of personal effects between two places as under:

Distance in Kms. Rate in Rs. Per tonne per k.m*

Up to 1000 Kms Rs.5.90

Beyond 1000 kms Rs.4.25

*The above rates are exclusive of GST amount and are applicable on slab basis. For the first 1000 kms the rate shall be Rs.5.90 km and thereafter it is Rs.4.25 per kms.

11.5 Minimum threshold limit of Distance

In case of Officers transferred to shorter distance up to 300 kms, the reimbursement for transportation of household goods will be processed considering the distance as 300 kms.

11.6 Officers transferred in and out of hilly terrains

In case of Officers transferred to and from hilly terrains may be reimbursed to the extent of two times of applicable rate for the distance covered in hilly terrain and at normal rate for the remaining distance. Confirmation of distance of hilly terrain to be obtained from HR at Regional Office and same to be uploaded while claiming the TE Transfer Bill.

11.7 Incidental Charges**Officers Amount (Rs)**

UP TO SCALE 3 40000.00

SCALE 4 AND ABOVE 50000.00

Aforesaid Incidental charges shall be provided on declaration basis only if households are shifted from one place to another. Such circumstances where household goods shifted, Officers will not be eligible for Incidental Charges on declaration basis. In exceptional circumstances, where the Officer is declaring that he/she will any Transportation charges related to household goods/vehicles etc. for reason of goods by his/her own mode/not claiming transportation charges from the Bank he/she may be considered for the reimbursement of Incidental Charges on declaration up to the satisfaction of Sanctioning Authority.

Where an Officer has taken permission for shifting of family at a later period from the Competent Authority, he/she can either claim incidental charges along with transportation expenses at the time of shifting of family (within the permitted time period) or can claim incidental charges only.

11.8 Definition of Family

The Officers will be considered under 'with family' category if he/she has dependent family (Family as defined in the Joint Note) members and the same is reiterated as under:

a) The employee's Spouse.

- b) Wholly dependent unmarried children (including dependent stepchildren and legally adopted children).
- c) Wholly dependent physically and mentally challenged brother/sister with 40% or more disability.
- d) Widowed daughter and dependent divorced/ separated daughter.
- e) Sisters including unmarried/ divorced/abandoned or separated from husband/widowed sisters
- f) Parents wholly dependent on the Employee.
- g) For all employees, any two of the dependent father, mother, father-in-law, mother-inlaw shall be covered. The employee will have the choice to substitute either of the dependents or both once in a calendar year. Provided that in the case of physically and mentally challenged children of employee irrespective of age, they shall be construed as dependents even after their marriage, subject to however fulfilling the income criteria for dependent.

The term wholly dependent child/parent shall mean such member of the family having a monthly income not exceeding Rs.18,000/- p.m. If the income of one of the parents exceeds Rs.18,000/- p.m. or the aggregate income of both the parents exceeds Rs.18,000/- p.m. both the parents shall not be considered as wholly dependent on the Officer.

Therefore, such Officials whose dependents are not shifting along with them on account of their transfer, shall also be considered under the definition of Family for calculation of rates under transportation based on the goods transported.

11.9 Essential Documents for claiming Transportation Bills

Staff members are required to obtain the following documents from Transport Agency while submitting Transfer TE Bill:

- a) Invoice/bill with the stamp of the Transport Agency containing break-up of the total amount paid, which should necessarily contain the following information:

Please note that if any of the aforesaid charges are not specified clearly, the same shall be treated as Zero (0).

- a) It is pertinent to mention that GST details of service provider and the Bank are to be mandatorily mentioned on the invoice while claiming the transportation expenses.

Further, if GST number of Bank is not mentioned and GST number of service provider is only mentioned on the invoice/bill, the claims will be settled without GST amount.

- b) Goods Consignment Note (GC Note)/ MLR/RR should clearly specify weight of goods, distance (in Km) and Stamp of the Transport Agency. It is to be informed that GC Note/MLR and Invoice are two different documents and both are necessarily required to be submitted.
- c) Packing List provided by the transporter with complete list of articles transported.
- d) If Packing Charges are not mentioned in the bill 10% of the Freight Charges will be deducted.
- e) No separate Loading and Unloading charges will be paid henceforth.
- f) For transportation expenses, all payments made should be compulsorily made through digital mode, cheque/DD etc. only from the account of the officer irrespective of amount. Payments made through cash mode shall not be considered for reimbursement.

11.10 Stay Arrangements on Transfer

On Transfer either (a) 15 days lodging Et boarding charges or (b) 15 days Halting Allowance till provision of Bank's quarters or sanction of leased accommodation whichever is earlier shall be paid from the date of joining at new place as per the details enumerated as under:

11.10(a) 15 days Lodging Et Boarding charges on submission of bills

Lodging/Hotel Expenses: .

The per day maximum room tariff charges permissible for reimbursement to Officers on submission of bills is as per point 8 above.

Boarding Charges

Boarding Charges shall be provided as under:

- a) Where lodging is provided at bank's cost or arranged through the bank free of cost, $\frac{3}{4}$ th of the Halting Allowance will be admissible.
- b) Where boarding is provided at bank's cost or arranged through the bank free of cost, $\frac{1}{2}$ of the Halting Allowance will be admissible. A
- c) Where lodging and boarding are provided at bank's cost or arranged through the bank free of cost, $\frac{1}{4}$ th of the Halting Allowance will be admissible.

The aforesaid Boarding Charges will be provided on submission of bills only. Further, the boarding charges as mentioned above are maximum rates and if the bills submitted are lesser than the admissible amount, whichever is lower will be paid.

11.10(b) 15 Days Hotel or Halting Allowance on Declaration basis

- The Halting Allowance on transfer shall be paid maximum for 15 days on declaration basis or till provision of Bank's quarters or sanction of leased accommodation whichever is earlier.
- Officers opting for 15 days diem allowance on transfer should submit enclosed format (Table-A) duly recommended .
- If leased accommodation is sanctioned, a copy of sanction letter also to be enclosed along with the declaration format clearly mentioning the date of agreement and date of possession.
- In case, bank quarter is allotted to the staff member, a copy of allotment letter to be enclosed with the TE/DA claims. It may also be noted that in some cases where bank quarter is allotted to the staff member but the same could not be occupied due to maintenance work, repairs etc., an intimation by the authority allotting the Banks Quarter to that effect may be furnished stating the period of maintenance work and the actual possession date.
- With an objective to promote usage of residing at Banks provided properties Et to ensure expenditure control, in case for transfer, where Officers/Executives are staying in Banks accommodation/ Banks Guest House/ Training centers / accommodation provided by the Bank Et are not using hotel/lodging facility, the Officer/Executive shall be paid with $\frac{1}{2}$ th diem allowance on declaration basis maximum up to 15 days or till allotment banks quarter or leased accommodation facility whichever is earlier from their date of reporting to new place of posting.
- Employees are eligible for 15 days lodging/boarding or 15 days diem allowance till provision of Bank's quarters or sanction of leased accommodation whichever is earlier.
- In case of inordinate delay in finalization of posting, request for consideration of payment of halting allowance in addition to 15 days shall not be entertained.

- In addition to 15 days diem, travel diem for journey period will be considered only with the production of journey tickets as per point 9.1 above.
- Whenever an Officer is transferred and he/she commutes daily from his previous place of residence to his/her new place of posting, he /she shall not be eligible for payment of any diem/halting allowance.

11.11 Discontinuation of reimbursement of Relocation expenses

Relocation charges are dispensed with effect from 01.04.2024 vide SC 8278 dated 07.05.2024.

11.12 Declaration format for Halting/Diem Allowance

The declaration format for Halting/Diem Allowance is enclosed as Table-A. Concerned Recommending Authorities as enumerated above at point no. 11.11 (b) are requested to verify the details as furnished by the Officers.

11.13 Transportation of Vehicles

Employees are also eligible to claim reimbursement of expenses incurred on shifting their own vehicle from one place to another on account of their transfer for 4-Wheeler vehicles (car) only. No separate claims for shifting the 2-Wheeler Vehicles shall be considered. The permissible rates for transportation of 4- Wheeler Vehicles is as under:

Distance between previous and new place of posting
Maximum Amount
(For 4 - Wheeler Vehicle) (Inclusive of Taxes)
Up to 300 kms Rs.4,000/-
301 kms Up to 700 kms Rs.9,000/-
701 kms to 1000 Kms Rs.12,000/-
1001 kms to 1500 Kms Rs.15,000/-
1501 kms to 2000 Kms Rs.18,000/-
Above 2000 Kms Rs.20,000/-

In case of Officers transferred to shorter distance up to 300 kms, the reimbursement for transportation of 4-Wheeler Vehicle will be processed considering the distance upto 300 kms. For claiming the transportation charges for vehicle separately, Officers should -submit separate documents as mentioned below:

- Proper Invoice
- Payment Receipt
- Car RC Book
- In case distance between previous and new place of posting is up to 500 kms, Fastag Statement of the vehicle is to be submitted.
- Vehicle for which amount is claimed should be registered in the name of Officer or his/her spouse only.

If the spouse is also employed with our Bank, then officer may shift two cars provided the car/s are registered in the name of the employee/spouse.

Officer on transfer may travel by personal car up to a distance of 500 kms without prior permission of the competent authority (only once - either at the time of reporting or shifting

family). In such cases, the officer will be eligible for reimbursement as per the rates specified in point 7.2 (Rates applicable for usage of own car for official purpose) against submission of RC Copy, Fastag Statement, Toll Receipts, Fuel Bills/DL etc.

11.14 Eligibility of Diem or Hotel Expenses/Transportation on Transfer - in case Husband Et Wife both are working in our Bank

In case husband Et wife both employed in our bank, their TE/DA claims on transfer shall be settled considering the scenarios as mentioned below:

11.14.1 Where Husband & Wife both are posted at different locations and both are transferred to same place of posting

Case 1: Both of them reported at new place of posting together

The transferred staffs can either opt for diem allowance individually on declaration basis or avail hotel facility by staying in a single room (double occupancy) as per the eligibility of one of the staffs. However, boarding can be claimed separately by each of the staffs against date wise/item wise food bills. Such facility i.e. hotel or diem allowance facility can only be provided to them if they are otherwise eligible for diem allowance or hotel/lodging facility. Further, both staffs can claim expenses for shifting of household goods as per their individual eligibility if otherwise eligible. In such cases, as both constitutes a single family, proper justification in support of the amount claimed towards transportation in shifting of goods may also require to be submitted upto the satisfaction of the sanctioning authority, if needed.

Case 2: If one of them reported to new place of posting after reporting of another

If leased accommodation / quarters is already sanctioned/allotted to the staff who reported earlier (spouse) then the reporting staff (spouse who is reporting later on) shall not be eligible for diem allowance or hotel/lodging Et boarding expenses. If leased accommodation / quarters is not sanctioned/allotted to the staff (spouse) who reported earlier, then diem allowance or lodging Et boarding expenses can be the date of reporting (of the spouse who reported later) till leased accommodation / quarters is sanctioned/allotted or 15 days whichever is earlier, if he/she is otherwise eligible for the said claim. For overlapping period of stay of husband and wife, lodging Et boarding expenses to only one of the employees is admissible. However, boarding can be claimed separately by each of the staffs against date wise/item wise food bills for the overlapping period. Such facility i.e. hotel or diem allowance facility can only be provided to them if they are otherwise eligible for diem allowance or hotel/lodging facility.

In normal course only once, transportation of household goods applicable for family is allowed. However, if the time gap is more, the other staff may also claim transportation charges for shifting of goods as per their individual entitlement. In such cases, as both constitutes a single family, proper justification in support of the claim upto the satisfaction of the sanctioning authority may also require to be submitted.

11.14.2 Where Husband & Wife both are posted at one location and new place of posting is also same for both of them.

Case 1: Both of them reported at new place of posting together

The transferred staffs can either opt diem allowance individually on declaration basis or avail hotel facility by staying in a single room (double occupancy) as per the eligibility of one of the staffs. However, boarding can be claimed separately by each of the staffs against date wise/item wise food bills. Such facility i.e. hotel or diem

allowance facility can only be provided to them if they are otherwise eligible for diem allowance or hotel/lodging facility.

Further, either of the staff can claim reimbursement of expenses towards transportation/ shifting of household goods as applicable for with family. In such case, incidental charges can be claimed only by the staff who is shifting the household goods. Case 2: If one of them reported to new place of posting after reporting of another If leased accommodation / quarters is already sanctioned/allotted to the staff who reported earlier (spouse) then the reporting staff (spouse who is reporting later on) shall not be eligible for diem allowance or hotel/lodging Et boarding expenses.

If leased accommodation / quarters is not sanctioned/allotted to the staff (spouse) who reported earlier, then diem allowance or lodging Et boarding expenses can be considered from the date of reporting (of the spouse who reported later) till leased accommodation / quarters is sanctioned/allotted or 15 days whichever is earlier. For overlapping period of stay of husband and wife, lodging Et boarding expenses to only one of the employees is admissible.

However, boarding can be claimed separately by each of the staffs against date wise/item wise food bills for the overlapping period. Such facility i.e. hotel or diem allowance facility can only be provided to them if they are otherwise eligible for diem allowance or hotel/lodging facility.

The reporting staff will be eligible for shifting charges eligible for with family provided the other staff (spouse) has availed shifting charges previously with charges applicable for without family and vice versa. Both the staff is eligible for Incidental Charges. In case one of the staffs (either husband or wife) is already posted at the transferred location The reporting staff shall not be eligible for halting/ diem allowance or lodging Et boarding expenses. In such case, the reporting staff will be eligible for transportation charges & incidental charges only. Further, as the staff already located at transferred location Et employee transferred constitutes a one single family, proper justification in support of the transportation claim towards amount claimed for shifting of goods may also require to be submitted upto the satisfaction of the sanctioning authority, if needed.

11.14.4 Other Important instructions related to transfer of husband Et wife working in our Bank

- Expenses towards shifting of personal vehicles (4-Wheeler Vehicle) can be claimed only by the staff who is shifting the household goods.
- Incidental charges can be claimed only by the staff who is shifting the household goods. In case of partly shifting of goods (where full transportation is already claimed by one), Incidental Charges shall not be provided to another.
- If claiming 15 days hotel/lodging charges on production of bills, boarding charges can be claimed separately by each of the staffs against date wise/item wise food bills.
- The amount towards the journey claim for the same dependents can be claimed by any one of them.
- Where leased accommodation is retained at the previous place of posting, the employee may claim reimbursement of shifting of goods while shifting the family to the new place of posting.

11.15 In case the staff is transferred to place of domicile/place having owned accommodation

In such scenarios, where staff is posted/transferred at place of domicile/ place having owned accommodation of self/ spouse/ parental/ or rented out his/her house/flat, he/she shall not be eligible for claiming 15 days diem

allowance or 15 days lodging Et boarding expenses. However, the staff can claim travelling expenses, shifting charges of household goods and incidental charges as per his eligibility.

11.16 Permission for shifting of Family/Goods on Transfer

- a) In such circumstances, where an Officer is unable to shift his family/ belongings/household goods/ vehicles etc., within six (6) months from the date of relieving, he/she should obtain written approval of the Competent Authority with clearly specifying the time period of shifting of goods and submission of bills/claims in
- c) The maximum time period for which extension in shifting of family/goods can be permitted is one year from the date of relieving of employee.
- d) In case any TE/DA advance is availed by the employee the same to be adjusted immediately on granting such permission.

In such cases, employee should submit their request to the Competent Authority in the format as enclosed as Table-D for consideration. The decision in such cases of the Competent Authority shall be final Et binding as per the discretion of the Competent Authority. Once permission is given, no further extension shall be permitted. Further, TE/DA Bills in extension in shifting of goods/ family should be submitted within 15 days from the date of shipment of the baggage/family/household goods, failing which besides treating it a lapse on the part of the concerned staff members, advance amount shall be recovered from the salary payable to them in the succeeding month of completion of journey or from their savings accounts/any other dues payable to them.

11.17 Shifting of Family/Goods on Transfer other than place of posting

There may be cases where an employee is willing to shift his/her family at a place other than his/her new place of posting. In such cases, officers are permitted to shift their families and also transport their household goods to the place other than his/her new place of posting, subject to the condition that the reimbursement of expenses incurred in shifting the family and transportation the household goods to the place of choice of the officers would be restricted to the amount (whichever is lower) which they would have incurred for shifting their families as also transporting their household articles from the former place of posting to the new place of posting.

11.18 Reimbursement of Journey Fare of the dependents in case they are shifting from a place other than place of posting of employee

It has been observed that sometimes dependents of the employee are joining the employee at the new place of posting from the places other than the last place of posting. In such cases, if the dependents are shifting with the employee from the places other than their last place of posting, in exceptional circumstances and submission of requisite clarification upto the satisfaction of sanctioning authority, journey fare reimbursement for such dependents would be restricted upto the notional amount which they would have incurred for travelling from the last place of posting to the new place of posting. I

12 DAILY ALLOWANCE IN CASE OF FOREIGN TRAVEL FOR OFFICIAL PURPOSES

- For overseas travel on official visit the bank officials are entitled to diem allowances as per laid down norms which are different from those applicable for domestic travel on official trip.
- The daily allowance during foreign travel are as under:

General Manager USD 400.00 per day

Below General Manager USD 300.00 per day

- The above rates are all inclusive rate meant to cover expenses on all items including hotel, food conveyance/taxi etc.
- The rate of DA component for food etc., applicable to various countries are prescribed by the Ministry of External affairs from time to time. The existing rates are enumerated under staff circular no. 6119 dated 12.08.2014.
- The DA component for hotel, conveyance/taxi and other contingent expenditure shall be as per actual, but within the 'all inclusive' rate of DA. All officials will be required to render account on return from tour for all the components of the DA, other than the DA component for food etc. as specified above.
- Expenses incurred on hotel accommodation should be supported by bills/ receipts.
- Expenses on local conveyance, telephone and other contingent expenditure are permissible subject to a limit of 10% of the DA. In case such expenditure exceeds 10% of applicable DA, it may be supported by bills/ receipts but subject to a total limit of 30% of the DA.

• **Computation of Period:**

Day for the purpose of DA, entitlement should be reckoned on 24 hours basis from the time of arrival at the foreign destination till the time of departure from the foreign destination till the time of departure from the foreign designation.

DA will be admissible as under for the additional time after calculating DA on 24-hour basis:

- a) Full DA if the additional time exceeds 12 hours.
- b) Half DA if the additional time exceeds 6 hours, but is less than 12 hours.
- c) No DA if the additional time is less than 6 hours.

• **DA During Training Period**

All-inclusive DA rate for the training period will be decreased by 20% of the total entitlement if the training period is upto 40 days and will be reduced by 50% if the training period is beyond 40 days.

13 SETTLEMENT OF THE CLAIM OF AUDITORS

Along with the documents/invoice/bills as mentioned above, the excel sheet indicating movement of the auditors in audited branches, duration and stay in each Branch, expenditure incurred especially conveyance charges are to be vetted and confirmed for its correctness by an Officer not below the rank of Scale-IV for Officer up to Scale-III and Zonal Audit Head for officers in Scale-IV and above duly affixing the following specified rubber stamp on the excel sheet:

'Branches audited confirmed & documents verified with originals. Original bills received and kept in ZAO Custody':

Signature :

Name :

Emp. No.:

Designation:

Classification: Confidential

ZAO:

While uploading the TE Bills in Union Parivar for claim, all applicable documents/bills are to be affixed with the following stamp and duly attested in addition to the above stamp:

'Verified with originals Et Original bills received and kept in ZAO Custody'

Signature:

Name:

Emp. No.:

Designation:

ZAO:

After scanning and uploading, original hard copies shall be retained in the Audit office where the staff member is posted.

- Auditors to stay in hotels close to the Auditee Branch and refrain from booking hotels at far off distance from the Auditee branch and avoid claiming huge conveyance charges.
- Auditors to draw monthly conveyance proportionately duly considering the conveyance claimed in their TE/DA Bills during their audit period.
- The Desk Officer should verify the movement of branches of the Auditor (from ZAO, residence, Auditee Branch and back or to next branch) and satisfy himself that the route furnished by the Auditor is correct and the shortest one. He should also verify that Auditee Branch does not come under city agglomeration for which DA is being claimed.
- The Auditor should furnish declaration at the end of the excel sheet that the information submitted is true and genuine to the best of his knowledge and personally liable for the wrong information fabricated bills, excess claims etc., if any, made by me. 'I confirm the genuineness of the bills/receipt/documents uploaded by me in Union Parivar and I have handed over the Original bills/receipts/invoices to Department with regard to my above TE/DA claim.'
- It is also the responsibility of the Desk Officer/Zonal Audit Head to ensure the genuineness and correctness of the expenses claimed by the auditors.
- Auditors on completion of the assigned audit work in a particular branch should return to the headquarter or proceed to the next auditee branch as assigned to them. No TE/DA will be paid if they travel to destination other than the period assigned for official work.
- Auditors who are leaving station during the audit period with prior approval of the competent authority are not eligible for TA/DA during the period of leave/absence including journey expenses.

Further auditors are advised to comply with guidelines mentioned in MUD, CO Circular Letter No AETI:1302:2023-24 dated 17.06.2023 and AETI:3104:2023-24 dated 06.12.2023 Et amended time to time by the Audit Et Inspection Department regrading submission of TE/DA Bills.

14 TEMPORARY TRANSFERS

Employees on temporary transfers are not eligible for payment of TE/DA.

15 ATTENDING COURT / CBI / ED CASES

Wherever officials are visiting Court / CBI / ED cases, attendance sheet along with summons etc. to be invariably uploaded while submitting Final TE/DA Bill Claims in Union Parivar along with other bills/invoices as mentioned above.

16 DEPUTATION TO OTHER BRANCHES/OFFICES EXCLUDING TRAINING

Normally, whenever the officers are undergoing deputation to other branches/offices beyond 8 kms within the municipal limit and urban agglomeration, he/she is not eligible for TE/DA and can claim local conveyance charges only.

However, in Metro/Major 'A' Class cities, on deputation of an officer to another office/branch within the same municipal limits/urban agglomeration, wherein the distance of such deputation is 20 kms and more from the parent branch/office within the same municipal limits/urban agglomeration, diem allowance Et conveyance charges. as mentioned at point 9 above.

Further, if officer is not eligible for TA/DA, then only local conveyance charges for official duty shall not be claimed through Union Parivar and may be claimed through branch/office on • In support of attendance to deputed branch/office, the attendance details as enclosed format as Table-B should be certified by the Dy. branch head/ branch head of the respective branch/office where the employee was sent on deputation or Dy. RH/ RH or Zonal Head of the concerned Region/Zone.

- Such cases, where the deputation period is more than 7 days, the claims should be submitted along with proper justification (clearly specifying the reason regarding, deputation of the Official for more than 7 days) by the Dy. RH/RH/Dy. Zonal Head/ Zonal Head of the concerned Region/Zone only.

17 ATTENDING MEETING/REVIEW MEETINGS/BRANCH/OFFICE VISITS

a) Whenever officers are being called for any Meeting/Review at Region/Zonal/ Other Places, clear instructions regarding the same should be given in advance to all the Officials.

b) Zos/ ROs while sending communication/ email to the Branch Heads/ other officials to attend review meeting should mention whether the visit requires stay at hotel or not (include number of days of hotel stay). Hotel bill will be sanctioned only when RO/ZO has permitted for hotel stay. The mail sent /communication given by the Reporting Authorities to be uploaded by the employee while claiming TE/DA.

c) For calculation of Diem Allowance and for reimbursement of hotel stay charges for the number of days, proper journey tickets with clear instructions from Regional Head/Zonal Head as per the details mentioned above at point no. a Et b to be uploaded or else based on distance travelled and nature of work, TE Bill will be sanctioned and no further correspondence will be entertained.

18 TA/DA FOR NEWLY RECRUITED OFFICERS

Employees on their recruitment shall not be provided with any TE/DA for initial reporting/joining. However, after joining the services of the Bank, Probationary Officers shall be provided with TE/DA as per their eligibility for training period and further reporting to the allotted branch/office.

19 TA/DA FOR ATTENDING PROMOTION EXAM/ OTP PROGRAMMES

As far as possible all Regional/Zonal Offices should ensure to make stay arrangements for the candidates.

- Wherever the OTPs are on non-residential basis, conducted by the Bank or by the Association the eligible employees who attended the OTP, shall be eligible to claim reimbursement of hotel/ lodging/ halting allowance as per their scale-wise eligibility.
- Wherever the OTPs are on residential basis, either conducted by the Bank or by the Association, the eligible employees who attended the OTP, shall be eligible to claim 1 /4th Diem Allowance on declaration basis.
- All requisite documents related to TE/DA claims along with attendance sheet is required to be uploaded while submitting such claims.

20 TA/DA TO SERVING/RETIRED EMPLOYEES ATTENDING DISCIPLINARY/CRIMINAL PROCEEDINGS AS CHARGE SHEETED OFFICER, PROSECUTION/DEFENCE WITNESS ETC.

20.1 Other important points to be considered (applicable for serving Et retired Officers)

Other points which should be considered while submitting claims under point no. 19 is as under:

- The officer or authority holding the enquiry shall furnish a certificate, as per format enclosed to every person appearing before him to given evidence and the same to be uploaded while submitting the claims.
- In such cases, the employee shall be paid travelling allowance, halting allowance as if he was on tour. Further, he/she may also be considered for reimbursement of Lodging 8 boarding Expenses in lieu of halting allowance as per his/her eligibility.
- The minimum time required to be spent by him on the journey to and from the place where the inquiry if held and the days on which he is required to remain present before the authority holding the inquiry, shall be treated as duty. However, if the bank official is on leave, the entire time spent by him shall be treated as a part of the leave and he/she shall not be deemed to have been recalled on duty.
- Where a bank official is called by an authority holding the departmental inquiry to give evidence as to the fact which have come to his knowledge at a time when he was not in the bank's service, he may be paid travelling allowance as provided above.

21 INLAND TE BILL/TRANSFER BILL OF RETIRED STAFF MEMBERS

- On retirement, an Officer will be eligible to claim Travelling Allowance, baggage and other expenses for himself and his family from the last station at which he/she posted to the place where he/she proposes to settle down on retirement.
- Such Inland TE Bill/Transfer bills would be sanctioned by the Competent Authority manually as mentioned below:
- All original requisite documents as applicable to employees in service shall be required to be submitted by the retired employees to the respective Regional Office/ZO/HR Suvidha as the case may be along with the application in the format enclosed Table-
- The officers who have superannuated and settling in the same place/area of their last posting are eligible for shifting of their baggage/household goods from the leased accommodation/bank's quarters to the rented/owned house within the same city/place subject to the following:
 - a. Transportation charges and Incidental Charges will be reimbursed as per eligibility applicable to the cadre/scale of the employee at the time of superannuation/VRS. However, no separate loading expenses/unloading expenses will be considered.

b. Officer relocating within the same city/place shall not be eligible for travelling expenses as no travelling is involved on settling at the place of last posting.

c. Once the officer has availed this facility, further claim for subsequent shifting shall not be entertained. Hence, an undertaking regarding the same to be submitted by the officer at the time of availing the subject facility.

22 TE/DA/TRANSFER EXPENSES IN CASE OF DEATH IN HARNESS

On baggage to In TE/DA same above death in harness, the nominee of deceased employee can claim Travelling Allowance, and other expenses in shifting goods of the deceased employee from place of posting other locations as per the eligibility of the deceased employee. Last posting of demised * Where employee was last posted at the time of demise. case of the last place of posting of demised employee is Central Office Et CO Annex, the claims shall be settled and payment to be made by HR Suvidha. The application for the has to be submitted to the respective Regional Office/ZO/HR Suvidha as mentioned in the manual application format as enclosed as Table-C.

23 TE/ DA/ TRANSFER EXPENSES IN CASE OF RESIGNATION/CRS/TERMINATIONNRS

An Officer whose services are terminated or who has resigned or who is Compulsorily Retired as a punishment as per Officer Employees' (Discipline Et Appeal) Regulations will not be entitled for travelling allowance on retirement. The benefits are however available to those who opt to voluntarily retire in terms of Regulation 29 of the Bank (Employees') Pension regulations, 1995.

24 TAT FOR SUBMISSION OF TE/DA BILLS/CLAIMS EXCEPT TRANSFER

All employees should ensure that the TE/DA Bills should be submitted within 7 days after completion of tour, failing which besides treating it a lapse on the part of the concerned staff members, advance amount shall be recovered from the salary payable to them in the succeeding month of completion of journey or from their savings accounts/any other dues payable to them.

25 TAT FOR SUBMISSION OF TRANSFER TE/DA BILLS

Shifting of family/goods, to be undertaken within six (6) months from the date of relieving of the Officers. Further, TE/DA Bills should be submitted within 15 days from the date of shipment of the baggage/family/household goods, failing which besides treating it a lapse on the part of the concerned staff members, advance amount shall be recovered from the salary payable to them in the succeeding month of completion of journey or from their savings accounts/any other dues payable to them. In case of Permission is taken for extension in shifting of family/ transportation of goods, the clause as mentioned in 11.16 above should be adhered.

26 UPLOADING OF DOCUMENTS/BILLS/INVOICES IN HRMS i.e. UNION PARIVAR

• Concerned staff member or any authorized person in the branch/office should scan and save all the relevant bills/ documents. While scanning the documents, employee should ensure that:

- a) File is in PDF Format only.
- b) All documents are scanned and saved as one single file.
- c) Scanning is done in Black Et White.
- d) Size of file is less than 2 MB.
- e) Scanned image is legible.

- Scanned Copies of the TE/TA bills/receipts along with nomination/assignment letter for training / official work to be uploaded in Union Parivar.
- Before uploading bills/receipts/documents in Union Parivar, all employee should ensure that each document uploaded is affixed with the following rubber stamp along with the name, employee ID, designation Et signature of Officer/Executive verifying invoices/bills.

`Verified with originals

Et Original bills received and kept in branch/office Custody'

Name Emp Id .

Designation .

Branch /Office

- After scanning and uploading, original hard copies shall be retained in the branch/office as mentioned above.

- Branches/offices where the employee is posted is required to ensure safe keeping of these original bills/ invoices for audit purposes. Branches/offices are advised to maintain a file named TE-101. All original TE/TA bills along with first page of sanctioned claim taken out from Union Parivar will be kept in these files.

26.1 Verification a safe keeping of original bills/receipts/documents related to TE/DA

for active employees

The verification and safe keeping of original bills/receipts/documents shall be done by the following Officers/offices:

Office

Central Office HRAD, Central Office HR Suvidha

CO Annexes Hyderabad At their respective HR

Department at CO Annexes

Hyderabad

*Auto credit of TE/DA sanctioned is under process. Until the payment making authorities as mentioned above should release While verifying the bills/invoice, the invoices/bills verifying authorities the bills/invoices are genuine and tariff / ticket rates are not found by the verifying authorities that the bills are forged / fabricated, be brought to the notice of higher officials to take necessary action. same is introduced, the the payments. Wherever it is such instances must should ensure that escalated.

27 SANCTIONING OF TE CLAIMS

- On uploading of all requisite documents in Union Parivar, HR-Suvidha will sanction TE/DA claims for active employees on the basis of scanned images of the bills/documents uploaded in HRMS i.e. Union Parivar.
- Hence, all employees should ensure that all relevant fields are properly filled. Before submitting the TE/DA Bills ensure that fields are not kept blank, GST no. of vendor and bank should be mentioned correctly, and necessary claims are submitted in the individual fields only.
- In case all the relevant documents / bills / receipts are not uploaded in Union Parivar, HR Suvidha may reject TE Inland / TE Transfer bills by mentioning appropriate remarks for its compliance.
- Please note that any document / bill / receipt submitted by e-mail / WhatsApp will not be accepted and the same are to be invariably uploaded in Union Parivar only.

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28 WHO ARE NOT ELIGIBLE FOR TE/DA?

- In case an Officer travels beyond 8 kms within the municipal limit and urban agglomeration (except deputation as mentioned above), he / she shall not be eligible for TE / DA and can claim only conveyance charges from the concerned branch/office.

However, if an Officer travels beyond municipal area and urban agglomeration, he/she can claim TE/DA by applying tour programme in Union Parivar.

If an Officer is transferred to his hometown/ where Officer is having his/her own accommodation/accommodation in the name of spouse/ parental house at his/her place of posting, he/she will not be eligible for reimbursement of hotel/boarding or Diem Allowance for initial 15 days from the date of reporting. For such purpose, place of posting means the station. However, if an officer is transferred to his place of domicile and no house in the name of officer/spouse/parents is available in the place of domicile, he will be eligible for payment of hotel/boarding or Diem Allowance as per his eligibility against declaration for not having house at domicile as stated.

- In case request transfer of officer other than on completion of minimum required tenure of 3 years in a particular region/zone, is considered by the competent authority, the concerned officer will not be entitled to TE/DA and transfer expenses/joining time etc.

- Employees on Temporary Transfer

- In case of spouse ground transfer, Officers shall neither be eligible for Hotel/Boarding lodging expenses nor diem allowance. However, other allowances shall be provided as applicable to normal transfers. In such cases, HR officials at CO / ZO / RO should invariably mention whether the concerned officer is eligible for TE/TA/DA.

- Payment of TE/DA for attending certificate examinations conducted by IRDAI/NISM is dispensed off.

29 SETTLEMENT OF POB OUTSTANDING (IF APPLICABLE)

Where expenses towards journey and hotel bookings are initially borne by Regional/Zonal Offices, it is the responsibility of the concerned officer to settle the expenditure incurred by the Regional/ Zonal Office. The practice of raising the POBs on account of such claims are dispensed of and no POBs are allowed to be made in this regard.

30 IN CASE OF MISUTILIZATION OF FACILITY

In case it is found the fake/fabricated/inflated bills/invoices are produced/ submitted by the Officers or if it is found the facility is being mis utilized, the same will be considered as lapses on the part of employees as per code of ethics document Et conduct regulation and necessary disciplinary action may also be initiated against the employee as per Bank norms.

31 GENERAL INSTRUCTIONS

- Transfer issuing Authorities at Regional/ Zonal/Central Office should invariably mention the TE / DA eligibility while issuing Transfer Orders. Transfer Orders in which the eligibility of the Officers for TE/DA on account of Transfers are not mentioned, it will be deemed that such Officers are not eligible for TE/DA and no request regrading settlement of TE/DA in such cases will be entertained. Hence, all Officers should ensure while receiving their Transfer Orders that their eligibility regarding TE/DA is clearly specified on their Transfer Orders.

- TE bills will be processed only if the claim made in the TE Bill matches with the tour programme approved dates or else the same will be rejected.
- Travelling Allowance / Expenses are payable for the officer and not for the family members when an employee travels on duty (not permanent transfer).
- Officer should refrain from taking employees other than those nominated for attending meetings like BLBC, DLBC, SLBC etc. unless otherwise specifically permitted by the competent authority (RH/ZH). In the absence of such explicit permission, the accompanying officer will not be eligible for TE/DA.
- While submitting travelling expenses bills, the concerned employee will have to give full details about the distance travelled, the mode of transport adopted, and the expenses incurred separately for each such journey.
- While submission of claims, all Officers should ensure that the claims submitted by them are genuine and not fabricated. Bank reserves its right to verify the authenticity of the documents/claims made by the Officers. If falsification of claims/journey/bills etc. are found to be made, strict disciplinary action may be initiated by the Bank and he/she may also be penalized for the said action.
- Officer shall submit the travel bills within the stipulated time as mentioned above. However, in case the TE bill is submitted beyond the stipulated timeline up to 6 months from the date of journey/shipment, the TE Bill should be submitted along with recommendation of Regional Head/Zonal Head. In case of delay beyond 6 months, the TE Bills should invariably be recommended by General Manager (HR).
- TE claims regarding legal and financial support to serving/retired employees, officers, present/previous directors of the Bank and their family members against cases arriving out of bonafide execution of Bank's work during their service period/ tenure shall be settled by HR Suvidha as permitted by the competent authority as per point no. 6.7 & 6.8 of Staff Circular No. 6920 dated 14th January, 2019.

32 TAT FOR PROCESSING/SANCTIONING OF TE/DA BILLS

The TAT for processing/ sanctioning of inland TE/DA bills are as under:

Approver T + 3 working days

Sanctioner T + 3 working days from the date of approval

Approver (in case of Transfer bills) T + 5 working days

Sanctioner (in case of Transfer bills) T + 5 working days from the date of approval

However, the TAT may increase due to large number of applications.

33 I CHECK-LIST OF DOCUMENTS

The check-list of documents required to be submitted is enclosed as Table- E in the circular.

UNION PRERNA IS NOW EKAM



Transforming HR through digital to empower employees and build the bank of the future



EKAM: Together We Grow



Vision

EKAM marks the beginning of a transformative journey in HR, leveraging digital innovation to amplify value and align with our bank's highest aspirations. It's an exciting leap forward in our quest for excellence.

At the heart of EKAM is a commitment to redefine the HR experience. Our employees, the bedrock of our success, are set to benefit from a more intuitive, responsive, and enriching work environment.

We're redefining every aspect of our HR processes. This includes refining performance management with sharper analytics, enhancing learning and development through customized programs. EKAM is where tradition meets innovation, creating a vibrant workspace that nurtures talent and fosters growth.



Initiatives

Building on our existing HR platform, we have crafted novel initiatives for Union Bank employees. These will steer the creation & adoption of sophisticated digital tools, like EKAM mobile app, Rewards & Recognition, and Community Connect.

Unified, these tools will catalyze a significant transformation in empowering our employees daily. This synergy is key to elevating our bank to its pinnacle of potential.



EKAM's Digital Gateway: Experience a sleek, modern design offering comprehensive access to all employee data in one central location.



Team Performance Overview: Gain a clear view of team achievements, including PMS scores and individual recognitions.



Detailed KRA Analysis: Methodically track your and your team's growth through regular, detailed KRA assessments.



Rewards & Recognition: Celebrate your achievements with a variety of rewards, redeemable from an extensive 100+ category catalogue.



Community Connect: Engage within our digital community space, enriched with over 20 interactive elements for stronger connections.



Learning & Development: Continuously develop your skills with our wide range of educational resources.



Health Analytics: Access personalized health insights for enhanced management of your well-being.



Benefits

EKAM will benefit the bank across three areas



Business Advancement: Propel our bank towards sustained revenue growth and cost optimization. Ensuring stringent control, adherence to policies, and nurturing a premier talent pool



Employee Enhancement: Elevate employee satisfaction with enriched learning and skill development opportunities. Strengthening engagement and fostering a vibrant workplace culture



Customer Excellence: Drive service brilliance and heightened customer contentment. Achieved through dedicated efforts in performance management and strategic talent nurturing



Welcome to Ekam Helpdesk

Welcome to Ekam Helpdesk

- My Tools
- My Tools mouse over link
- Role Clarity
 - Appraisal
 - Role Kira Library
 - Ekam Microsite
 - Ekam Helpdesk
 - Rewards & Recognition

Employee Dashboard



Welcome to Ekam FAQs

My Queries

Add Query +

My Role



My Appraisal



My Job Family



My Dashboard



My Skill Assessment



My Targets



pemahandsh:img

LAUNCH OF EKAM: TOGETHER WE GROW (EKAM:EMPOWERING EMPLOYEES THROUGH KNOWLEDGE, ANALYTICS AND MENTORSHIP)

Sc No.8182 dated 23.01.2024

The journey of HR Transformation Project - Union Prerna, started with the aim of improving business outcomes through better performance management. Initially, the project aimed at deriving the benefit from the synergies offered by the amalgamation of three banks and to on-board the employees to align with the Bank's vision, by developing a '*performance mindset*'.

However, over the years the scope of activities of Union Prerna project have been extended far and beyond from creating the new performance management system of the bank and has evolved with a grander perspective of providing the employees with a more dynamic and inclusive employee experience. Thus, a strong need was felt for rebranding the project that will help reflect its expanse and the other scope and objectives of HR being fulfilled by it.

The scope and activities of Union Prerna shall now be renamed to **"EKAM"** - which stands for Empowering employees through Knowledge, Analytics and Mentorship, with the tag line **"Together We Grow"**.



'EKAM' - a term derived from Sanskrit meaning 'one'. EKAM is not just a name; it symbolizes the banks dedication to a unified, integrated approach in all its HR endeavors and will also help the bank to use the idea of collaboration and unity as a driving force behind growth and success of its employees.

EKAM shall serve not just as a platform for employees to experience pulsating HR interventions but shall also represent a change in our system, our mindset - towards greater collaboration, integration, and unity in our pursuit of excellence. It shall also act as a reflection of the bank's commitment to make a workplace that operates as a cohesive unit, valuing each employee and their contributions.

A dedicated mobile app for EKAM has also been launched for all employees. The EKAM Mobile App has been developed with many built in features like performance reviews of employees, performance review of team members, rewards points, community connect platform for employees and access to relevant training for upskilling of employees. Employees can have access to HR processes and their performance on their fingertips.

All our Employees are advised to download the EKAM mobile app from Google Play Store/Apple Store.

NOTE: WHEREVER PRERNA CIRCULARS MENTIONED IT SHOULD BE CONSIDERED AS EKAM

NEW REWARDS & RECOGNITION (R&R) FRAMEWORK

Sc. No.8074 dated 13.09.2023

1. Background

- 1.1. Reward and Recognition program is a strategic initiative designed to acknowledge and celebrate the efforts, achievements, and contributions of employees within an organization. It serves as a means of appreciating and motivating individuals and teams for their outstanding performance, dedication, and commitment to the organization's mission and values.
- 1.2. In order to recognize and reward the employees based on the performance in their KRAs, Bank has designed and developed a new Rewards and Recognition framework.
- 1.3. The proposed Rewards & Recognition structure is objective, inclusive and PMS linked with an aim to attract and retain the best talent.

2. Purpose of New Rewards & Recognition Framework:

The primary purposes of a Reward and Recognition program are:

- 1.1. Motivation and Morale: Boosting employee motivation and morale by acknowledging their hard work and accomplishments, which, in turn, enhances job satisfaction and engagement.
- 1.2. Retention: Increasing employee retention rates by creating a positive and fulfilling work environment where employees feel valued and appreciated.
- 1.3. Productivity and Performance: Encouraging higher levels of productivity and performance as employees strive for recognition and rewards.
- 1.4. Alignment with Organizational Goals: Aligning individual and team efforts with the organization's goals and objectives by highlighting behaviors and achievements that contribute to success.
- 1.5. Fostering a Positive Culture: Cultivating a culture of appreciation, respect, and excellence where employees are encouraged to excel and support one another.
- 1.6. Promoting Innovation: Recognizing innovative ideas and solutions that drive growth and competitiveness.

3. Objectives of New Rewards & Recognition (R&R) Framework

- 3.1. The aim of the new digital R&R framework is to put in place a holistic system that encourages transparency, flexibility, and avoid favoritism at workplace.
- 3.2. To make R&R framework more effective and more accessible to employees and embed a culture of recognition throughout the organization.
- 3.3. To implement the new R&R framework through digital tool. This digital tool will allow employees to check in on bank wide Leader boards, download certificates, collect points, and redeem rewards etc.

4. Key features of the proposed R&R System are as follows:

- 4.1. PMS linkages with monthly/quarterly data flow
- 4.2. Downloadable certificate and badges directly from the tool
- 4.3. Simplified and measurable KRA led cohort ranking
- 4.4. Bank-wide Leader boards & points-based reward mechanism
- 4.5. Live marketplace to redeem prizes based on rewards

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- 4.6. Admin functionality for rewards & redemptions reports
- 4.7. Reward categories split across Performance & Value based rewards

5. Rewards & Recognition Initiatives

In the new R&R structure, there are three new rewards proposed.

- 5.1. The Ace Performer Reward is a performance-based reward which will be provided for achievement of business excellence. It is measured based on the objective PMS scores for measurable performance KRAs. This reward aims to focus on growing the business by linking it with outcome-oriented roles and KRAs. All the officers will be eligible for this reward. The reward will be dependent upon their achievement of measurable KRAs in Performance Dashboard available under Union Prerna.
 - 5.2. The Pinnacle Performer of the Quarter is a nomination-based reward. The Vertical/Zonal/Regional/Branch Heads can nominate the employees of their Vertical/Zone/Region/Branch respectively. This reward will be given to employees based on various factors, including but not limited to fraud detection, loss minimization, living the competency, exhibiting extraordinary collaboration, exceptional achievement in the quarter, etc.
 - 5.3. Spotlight Shining Star is a unit-based reward given to an entire unit. This reward shall be based on the campaign which focuses on achievement of particular parameter for a given period of time. The winners will be identified based on the performance of that specific parameter in the campaign.
6. The detail description of each type of Rewards is given below: -

6.1. Ace Performer Reward:

- 6.1.1. The reward is designed for all officers for exemplary business performance and growth.
- 6.1.2. The rewards for the Zonal and Dy. Zonal Heads, Regional and Dy. Regional Heads, Branch & Dy. Branch Heads, and Heads of Specialized Units (RLP, MLP, MCB, LCB, SAMB, ARB, CRC, ALP etc), will be dependent upon their % achievement of measurable KRAs in Performance Dashboard each month available under Union Prerna.
- 6.1.3. The rewards for all the other officers, will be based upon their % achievement of measurable KRAs in Performance Dashboard each quarter available under Union Prerna
- 6.1.4. The rewards shall be provided to the top 5% of officers of each cohort on the aforementioned frequency.
- 6.1.5. The minimum of 3 officers in each cohort will be rewarded. In case of cohorts for Branch Heads, Deputy Branch Heads, Specialised Unit (SU) Heads and all other officers, if a cohort has less than 10 officers, then maximum 1 officer will be rewarded; if a cohort has less than 20 officers, then maximum 2 officers will be rewarded. For Zonal Heads, Deputy Zonal Heads, Regional Heads, and Deputy Regional Heads, minimum 3 officers will be rewarded
- 6.1.6. **Nature & Frequency:** Zonal and Dy. Zonal Heads, Regional and Dy. Regional Heads, Branch & Dy. Branch Heads, and Heads Specialized Units (RLP, MLP, MCB, LCB, SAMB, ARB, CRC, ALP etc): Monthly; All other officers: Quarterly.
- 6.1.7. **Reward Points:** Reward points are designed to acknowledge responsibility differences. Additionally, for effectively managing larger branches, reward points are assigned based on the respective scale for the branch heads, Dy. Branch heads, SU Heads and officers.

Position	Zonal Head	Dy. Zonal Head/ Regional Head	Dy. Regional Head
Golden Ace Performer Reward	72,000	60,000	54,000
Silver Ace Performer Reward	60,000	50,000	45,000
Bronze Ace Performer Reward	48,000	40,000	36,000

Position	Branch Head & Heads of Specialized Unit			
	Scale 1-2	Scale 3-4	Scale 5-6	Scale 7-8
Golden Ace Performer Reward	18,000	36,000	54,000	72,000
Silver Ace Performer Reward	15,000	30,000	45,000	60,000
Bronze Ace Performer Reward	12,000	24,000	36,000	48,000

Position	Dy. Branch Head and All other officers			
	Scale 1-2	Scale 3-4	Scale 5-6	Scale 7-8
Golden Ace Performer Reward	15,000	30,000	45,000	60,000
Silver Ace Performer Reward	12,500	25,000	37,500	50,000
Bronze Ace Performer Reward	10,000	20,000	30,000	40,000

- 6.1.8. An employee can get rewarded a maximum number of 3 times in a year. If a cohort has a smaller number of officers and all of these officers within that cohort have already received rewards three times in a year, no further rewards will be granted for that cohort for the remainder of the year.
- 6.1.9. If an officer achieves exemplary business performance and growth throughout the year on a consistent basis. The officer will be additionally rewarded annually with same reward points as in case of monthly/quarterly rewards after exhausting minimum 3 number of rewards.
- 6.1.10. Only domestic Branches are eligible for incentive under the scheme.

6.2. Pinnacle Performer of the Quarter:

- 6.2.1. This reward is a nomination-based reward to identify exceptional achievements of employees on a quarterly basis. Each Vertical/Zonal/Regional/Branch Head will be able to nominate three employees from their Vertical/Zone/Region/Branch.
- 6.2.2. This reward will be given to an employee based on various factors, including but not limited to fraud detection, loss minimization, living the competency (Change Management, Compliance & Risk Discipline, Communication, Emotional Intelligence, Individual Ownership & Accountability, Customer Focus, Digital Mindset, Collaboration), exceptional achievement in the quarter, etc.
- 6.2.3. Below is the list of the nominator as per unit type, who can nominate employees within their units:
 - GBB/CPC/SU: Branch Head/Unit Head
 - RO: Regional head
 - ZO: Zonal head
 - CO: Vertical head.
- 6.2.4. Coverage: All award staff and officers
- 6.2.5. Nature & Frequency: Three employees from a unit will be nominated every quarter. For instance, if a unit has less than 10 officers, then maximum 1 officer will be nominated. For a unit with less than 20 officers, then maximum 2 officers will be nominated.
- 6.2.6. **Reward Name:** Golden/Silver/Bronze Pinnacle Performer of the Quarter.
- 6.2.7. An employee can win this reward any number of times in a financial year. In cases where a Branch/Region/Zone/Vertical comprises lesser number of employees, the respective head reserves the right to refrain from nominating any employee for the reward during a specific quarter in such case. Additionally, the nominators are encouraged to consider different employees from different verticals for each quarter.
- 6.2.8. Reward points: Golden Pinnacle Performer – 4,000 each Silver Pinnacle Performer – 3,000 each Bronze Pinnacle Performer – 2,000 each
- 6.2.9. Recognition: The downloadable Certificate of Recognition and Leader boards to be published on the Union Prerna tool.

6.3. Spotlight Shining Star:

- 6.3.1. The reward has been specifically designed to for additional achievement of certain KRAs. The bank can decide the focus KRAs at any time of the year and apply an increment in all targets allocated for that particular KRA. For example, the target for achievement of fee income for all applicable roles be increased by x% (x is as per discretion of Bank). The top units will be identified based on the achievement against the new target.
- 6.3.2. **Coverage:** All field units (GBB, CPC, SU) to whom the selected KRAs are allocated.
- 6.3.3. **Nature & Frequency:** The reward shall be handed out after the end of each month based on the new percentage achievement of selected KRA.
- 6.3.4. A unit can win this reward any number of times in a financial year

6.3.5. **Reward points:** 2,000 points for officers in the winning units

6.3.6. **Recognition:** The downloadable Certificate of Recognition and Leader boards to be published on the Union Prerna tool

7. General Guidelines

- 7.1. In the proposed framework, all officers notwithstanding scale and role shall be eligible for being rewarded based on the objective appraisal scores generated in the Performance Management System.
- 7.2. The revised framework will provide a holistic view to all officers for achieving the scientific targets set for outcome-based roles which also lead to attain higher Appraisal scores and consequently, be rewarded for top performance.
- 7.3. The new Rewards and Recognition program will be implemented through a digital tool. This digital tool will allow employees to check in on bank wide Leader boards, download certificates, collect points, and redeem rewards etc.
- 7.4. Upon completion of the appraisals for each quarter, the Rewards and Recognition process will be initiated. Based on the appraisal scores, employees will receive rewards and certificates directly in the tool. The employees whose performance appraisal is timely completed at all levels to be considered for the determining eligibility for reward & recognition.
- 7.5. Each reward will have a certain number of reward points attached, which will be given to the employee. The employee can choose to redeem rewards with the help of tool itself. Once the employee selects the option to redeem the points, they will be able to see the available rewards and the points needed to redeem them. The employee can select the appropriate reward and redeem it against the mentioned number of reward points.
- 7.6. Each reward point provided to the employee will be worth INR 0.50. The employees can choose to redeem the rewards as per the points they have accrued and get it delivered to them. The detailed guidelines regarding redemption of reward points will be issued shortly
- 7.7. The rewards & Recognition framework will be effective from July-September (Q2_ 2023 and the detailed operational guidelines will be issued on due course.
8. The Bank believes that its people are its greatest assets and strategic partners in writing its glorious journey. This framework is meant to encourage recognition of efforts and excellent performance in a fair, prompt and defined manner
9. The contents of this circular may kindly be brought to the notice of all eligible employees

GENERAL GUIDELINES FOR REWARD & RECOGNITION FRAMEWORK

Sc. No.23567:2023 01.11.2023

Sc No 8469 dated 18.11.2024

(Sc No 8521 dated 23.01.2025)

General Guidelines of Reward and Recognition Framework

Objectives: -

The Main objective is to promote performance centric culture in the bank and through this platform, the employees will get the following features/benefits:

- PMS linkages with monthly/quarterly data flow
- Downloadable certificate and badges directly from the tool
- Simplified and measurable KRA led cohort ranking
- Bank-wide Leader boards & points-based reward mechanism
- Live marketplace to redeem prizes based on rewards
- Reward categories split across Performance & Value based rewards

Categories of Rewards –

1. The Ace Performer Reward
2. The Pinnacle Performer Reward
3. Spotlight Shining Star Reward
4. Star performer Award

1. The Ace Performer Reward: - The Ace Performer Reward is a performance-based reward which will be provided for the achievement in business excellence. It is measured based on the objective PMS scores for measurable performance KRAs. This reward aims to focus on growing the business by linking it with outcome-oriented roles and KRAs. All the officers will be eligible for this reward. The reward will be dependent upon their achievement of measurable KRAs in performance metrics available under Union Prerna.

1.1. Nature & Frequency:

- Zonal Heads, Dy. Zonal Heads, Regional Heads, Dy. Regional Heads, Branch Heads, Dy. Branch Heads and Heads of Specialized Units (RLP, MLP, MCB, LCB, SAMB, ARB, CRC, ALP etc.): Monthly
- All other officers: Quarterly
- Reward Name: Golden/Silver/Bronze Ace Performer Reward

1.2. Operational Guidelines:

- The reward allocation process will be initiated after completion of Quarterly/Annual performance appraisal. As per the policy, the timelines for completion at Appraisee level: Last day of the month following the respective quarter/FY (i.e. 31st July, 31st October, 31st January & 30th April), at Appraiser level: Last day of the second month following the respective quarter (i.e. 31st August, 30th November, 28/29th February & 31st May) and at Reviewer level: 15th of June for Annual Appraisal. Based on the

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same, the timelines for the completion will be announced at the time of launch of the appraisal. If an officer's appraisal is not completed within this timeline, they will not be eligible for rewards for that specific quarter or month, regardless of the reason.

- CGM-HR is authorized to extend the date and will have the final authority on reward allocation and timeline decision. In the absence of CGM HR, the authority will be delegated to GM-HR.
- Once the rewards are declared, no rewards will be given or considered from retrospective dates, and it will be considered as closed for the respective quarter.

1.3. Metrics: -

- The reward will be depending upon % achievement of measurable KRAs in performance metrics available under Union Perna (Zonal Heads, Dy. Zonal Heads, Regional Heads, Dy. Regional Heads, Branch Heads, Dy. Branch Heads and Heads of Specialized Units and all other officers)
- The reward shall be provided to the top 5% of the officers in each cohort on the aforementioned frequency and criteria.
- For Zonal Heads, Deputy Zonal Heads, Regional Heads, and Deputy Regional Heads minimum 3 executives will be rewarded.
- In case of cohorts for Branch Heads, Deputy Branch Heads, SU Heads and all other officers, if a cohort has less than 10 officers, then only 1 officer will be rewarded; if a cohort has 10 or more but less than 20 officers, then maximum 2 officers will be rewarded. For all other cohorts, minimum of 3 officers in each cohort will be rewarded.
- An employee can be rewarded a maximum number of 3 times in a year. If a cohort has a smaller number of officers, then all the officers within that cohort can receive the reward for a maximum number of 3 times in a year.
- If an officer achieves exemplary business performance and growth throughout the year on a consistent basis. The officer will be additionally rewarded annually with same reward points as in case of monthly/quarterly rewards after exhausting minimum 3 number of rewards.
- The rewards can be cancelled or forfeited at any point of time owing to reporting of malafide and unethical means adopted by any of the employee or unit. The decisions of Chief General Manager (HR) and in his absence General manager (HR) will be considered as final.

2. The Pinnacle Performer Reward: - This reward is a nomination-based reward to identify exceptional achievements of employees on a quarterly basis. Each Vertical/Zonal/Regional/Branch Head will be able to nominate three employees from their Vertical/Zone/Region/Branch/CPC/SU. This reward will be given to an employee based on various factors, extraordinary achievement and contribution for the bank and its growth, including but not limited to fraud detection, loss minimization, living the competency (Change Management, Compliance & Risk Discipline, Communication, Emotional Intelligence, Individual Ownership & Accountability, Customer Focus, Digital Mindset, Collaboration etc.)

2.1. **Nature & Frequency:**

- Three employees from a unit will be nominated every quarter. If a unit has less than 10 employees, then only 1 employee will be nominated; if a unit has 10 or more but less than 20 employees, then maximum

2 employees will be nominated. For all other units, 3 employees in each unit will be nominated. It includes all the employees working in the branch/Unit.

2.2. **Reward Name:** Golden/Silver/Bronze Pinnacle Performer of the Quarter

2.3. **Coverage:** All officers and award staffs

2.4. **Nominators:**

Below is the list of the nominator as per unit type:

- GBB/CPC/SU: Unit Head
- RO: Regional Head
- ZO: Zonal Head
- CO: Vertical Head

2.5 **Operational guidelines:**

- The reward will be nominated by the nominators once the business quarter is completed.
- For officers and Award staffs, the rewards is effective from 2nd quarter of FY 2023-24 (July-September). Nominators are encouraged to recognize different employees in each quarter and take multiple factors like extraordinary achievement/contribution for the bank, fraud detection, loss minimization, living the competency, big-ticket deal, etc. into account and not limit the nominations to PMS score.
- The nomination has to be done in the Prerna Tool by the concerned Unit Head who will be the deciding authority with adequate prudence and justification. No changes/modifications/fresh nominations will be accepted once the reward nomination timelines are over. Hence it is pertinent to note that the Unit Head has to take adequate caution before submitting the nomination. The personalbiases/personal conflicts should be avoided while nominating an employee. In case of any dispute, decision of Chief General Manager (HR) and in his absence General manager (HR) will be final authority who may modify/cancel/drop any such nomination.
- Nominations to be completed strictly as per the decided timelines. In case any office/unit fails to nominate within the stipulated timeframe, the reward category will lapse and in no case any reward will be given retrospectively.

3. **Spotlight Shining Star Reward:** - The reward has been specifically designed to push for additional achievement of certain KRAs/parameters through campaign mode. The bank can decide the focus KRAs/parameters during the financial year to launch such campaign.

3.1. **Coverage:**

All field units (GBB, CPC, SU) to whom the selected KRAs/Parameters are allocated.

3.2. **Nature & Frequency:**

The reward shall be declared after completion of the campaign based on the achievement of selected KRA/parameters.

3.3. **Operational Guideline:**

- On approval of the campaign by the respective competent authority from the business vertical, will submit a campaign request to Chief General Manager, HR Department and specify the necessary details

(relevant to General Banking Branches, Specialized units, etc.) such as the KRA/parameter, target for the campaign, campaign duration, number of winners, etc.

- The admin will get the request to approve, reject or decline the campaign basis the applicability, budget, duration etc. The admin shall consider the total budget utilized and remaining before approving the campaign request.
- The campaign which runs for minimum fortnight period (15 days) will only be considered for the 'Spotlight Shining Star Reward'.
- Within 7 days after completion of campaign, the rewardees list will be generated and shared by concerned vertical to HR admin. The HR admin will verify the details and ensure it is within the budget and upload the list of winners after which reward points will be allocated to the winners.
- The submission of rewardees list need to be completed strictly as per the decided timelines. In case any vertical fails to submit within the stipulated timeframe, the claim on reward category will lapse.
- In case of any dispute/representation/complaint, the final decision-making authority will be Chief General Manager (HR) and in his absence General manager (HR).

4. Key Factors to become a Performer:

- Understand the Role, KRAs and its importance allotted by competent authority. Take up with role allocating authority in case of any disagreement in Role and KRAs.
- Make a use of monthly Performance Dashboard of Union Prerna and insights provided by the system. In order to achieve assigned target, Prepare KRA wise strategy and execute it immediately
- Follow timelines strictly for the Performance appraisal completion issued by HR Vertical, CO.
- Discrepancies observed in performance appraisal or Dashboard shall be informed to Prerna team immediately.
- Endeavors to be made to achieve target of focused area announced by the Bank time to time.
- Take a collective responsibility for minimizing loss of the branch, detecting unethical practices followed by any of the employee of the bank and report to competent authority immediately.
- Endeavors to be made to enhance functional and behavioral competency.
- Respond to call given by CO and proactively participate in campaigns announced by different verticals of the bank.

5. General Guidelines:

- The Reward & Recognition framework is only applicable for the business units functioning in India. The officers/employees deputed to outside institution/subsidiary/joint venture/associate is not covered under this framework.
All reward and recognition initiatives shall be within the purview of this policy on R&R Framework.

Upon completion of the appraisals for each quarter, the Rewards and Recognition process will be initiated. Based on the appraisal scores, employees will receive rewards and certificates directly in the tool. The employees whose performance appraisal is timely completed at all levels will only be considered for the determining eligibility for reward & recognition.

- The officers are advised to raise the queries/grievances/representations regarding their Roles/KRAs/Targets/Appraisals through 'Prerna Helpdesk' available under 'My Tools'.
- The new Rewards and Recognition program will be implemented through a digital tool. This digital tool will allow employees to check-in on bank wide Leader boards, download certificates, collect points, and redeem rewards etc.
- The Union Prerna access for the award staff will be made available in the tool for the R&R module and redemption of points.
- The points should be redeemed before the expiry date which will be calculated from the date of credit of such points to the employee's reward & redemption page.
- The reward points received under this scheme is subjected to perquisite tax as per the extant guidelines of Government of India time to time.
- The guidelines/Terms & conditions for the redemption and its detailed navigation will be made available in the R&R tool.
- In any circumstances, if any employee is found qualified for the R&R through malpractice, the reward points if available will be withdrawn or equivalent amount will be forfeited from the employee concerned.
- In case of any dispute, the decision of Chief General Manager (HR) and in his absence General manager (HR) is final for R&R framework.
- Any act of connivance, unethical and illegal practices, frauds adopted by any employee/unit will attract disciplinary proceedings as per the guidelines of the bank.
- Validity period of reward point shall be one-year and applicable from the date of release of reward points to eligible employees under Reward and Recognition Program. The validity period shall be made applicable for reward points released to employees from FY 2023-2024. In case difficulties in redemption of reward points, refund of reward points, and delivery issue employee may kindly contact the reward aggregator M/s. Loyalty Solutions and Research Pvt. Ltd. (Brand name Zillion) on 08067035715 or mail on rewards@zillionrewards.co.in. Employee may kindly raise a query regarding Reward and Recognition through EKAM Help desk available in EKAM tool. (Sc No 8521 dated 23.01.2025)

Gist of new reward category are as follows:

Name of Reward Category: Star Performer Reward

Eligibility Criteria: The reward is linked with performance Appraisal score, all officers achieving a score of 80% and above (i.e. 80 out of 100 Marks in PMS) shall be eligible for this reward. All other terms and conditions are applicable as per SC no. 8353 dated August 20, 2024

Coverage: All units of the bank (Officers who have already received reward in other category are not eligible for the proposed reward)

Frequency:

Quarterly

Reward Points:

2000

This new reward category will provide an opportunity to celebrate achievements across the organization. Rewards under this category shall be applicable from 1st Quarter of FY 2024-25. All are requested to take careful note of the above and bring the content of this circular to the notice of all employees.

Roles & Responsibilities of Different Stakeholders under R&R Framework

Appraisee	• Ensure that proper Role is allocated in Role Clarity Tool. • The role allocated by the supervisor need to be accepted in the RCT Tool within 15 days, otherwise the allocated role will be deemed accepted. • As and when the role is changed due to recent transfer, ensure that the new role is allotted by the supervisor and accept the same as mentioned above. • During the appraisal submission phase, ensure appraisal is generated for the role accepted, with the correct role period, and KRAs applicable for you. • Verify the targets through the “View Target” functionality available in the appraisal page/landing page before submission of the appraisal in Union Prerna. • Ensure to get the targets changed if found incorrect, by contacting Operations Team in RO/ZO before submission of the appraisal. • Ensure the correctness of Appraiser/Reviewer to whom the appraisal is marked and reach to them in case appraisal is not completed within the timeline allotted for completion. • Submit the appraisal as per the timelines communicated by the HR Department, CO as the appraisal completed at all levels is only considered for the R&R. • Escalate or forward the grievances regarding the R&R through Prerna Helpdesk functionality available in Union Prerna with all required documents for justifying such requests.
Role Allocator/ Appraiser/Reviewer	• Allocate the Role in the RCT tool for the team members who are working during the FY. • Reach out to HR Team at concerned RO/ZO/CO in case any additional or missing appraisee name in the RCT for the Role Allocation. • During the role allocation ensure to allocate the actual role undertaken/to be performed by the appraisee for the Unit. It is advise to discuss about the role/KRAs with the appraisee during the role allocation for better

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	understanding, performance, and productivity. • In case any of the employee is absent for long period from duty due to maternity, sickness, loss of pay, suspension, deputation, sabbatical etc, please reach out to HR Team at RO/ZO/CO for marking those employees as Inactive on the User Master in Union Prerna. • Ensure that the appraisal available in the workflow for appraising pertains to only team members with whom worked for the said role period. • While appraising the appraisee for Non-System-linked Measurable Performance KRAs, ensure that the actual achievement submitted by the appraisee is correct. • Complete the appraisal as per the timelines communicated by the HR Department as the appraisal completed at all levels is only considered for the R&R. • If the appraiser/reviewer is a Unit Head, it is mandatory to nominate appraisees for the “Pinnacle Performer Reward” as per the eligibility and guiding principle within the timelines specified for the R&R which will be communicated through HR department. Please note that in case no nomination is received within the timelines, the reward for the unit will not be processed. • While nominating, suitable care needs to be taken to the performance and contribution of the said appraisee for the business/functions of the bank and personal biases should be strictly avoided.
HR-in Charge at RO/ZO	• Ensure that the Role Allocation Exercise is completed in a timely manner and follow up for the role acceptance with the appraisees. • All the officers working in the region/zone are to be allotted with the relevant roles for the role undertaken/performed by them. • New user profile needs to be created for the officers for whom the access is not available in Union Prerna especially for cases like newly promoted officers, 52 weeks induction training completed Probationary officers. • Check as to whether the role allocator mapped to the appraisee is correct and update in case of any change in the User Master functionality in RCT. • Transfer the users to the target SOL using ‘TR module’ in Union Prerna in case any officer is transferred to a new unit. • Update the correct appraisal/reviewer name in the quarterly/annual appraisals for the officers working within the region/zone. • Co-ordinate with the operations Team (TCT Maker & TCT Checker) in the Regional office /Zonal office in case of any discrepancy/

	divergence or revision in target requested by the appraisee. • Ensure to complete the appraisal exercise both quarterly and annual as per the timelines provided by HR Department, CO. • Guide the field functionaries i.e. appraisees, appraiser, reviewer, operations team at regional office in case they face any issues related to the appraisal in coordination with Prerna Team at Central office. The grievances/requests need to be routed by raising “Add Query” functionality available in Prerna Help Desk. • Follow up with the Unit Heads for the nomination with respect to the rewards as per the timelines communicated by the HR department, CO. • Properly mark employees as Active/Inactive in Role User Master based on their absence from and reporting to duty invariably.
Business Verticals	• Communicate well in time before the launch of campaign if the same is to be included in the R&R framework under ‘Spotlight Shining Star Reward’. • Work only on the campaign budget allotted under R&R framework before declaring the award criteria. • Ensure that the minimum campaign period for considering under R&R framework is fortnight (15 days). • On conclusion of the campaign period, communicate the campaign winners/qualifiers list signed by the Vertical Head to HR department for the final budget confirmation and updating the reward points to the winners/qualifiers. • Restrict the campaign launch to the allotted numbers and budget for the financial year as no extra budget will be allotted in case of cost runaway. • Submission of rewardees data within 7 days from campaign closure date to HR Department, CO. • For the other category rewards like Pinnacle Performer & Ace Performer, nominations/recommendations to be send to HR Department as per the timeline.
R & R Team, HR CO	• Ensure coordination with all the stakeholders for successful conduct of the R&R framework as per the timelines. • Coordinate with the IT team for any tool related issues or support for the smooth implementation of the R&R framework. • Communicate the important information/instructions/guidelines related to

	R&R by way of flyers/emails/circular letters etc to all the employees time to time. • Manage and liaison with the Reward aggregators for the activities related to the R&R framework. • Function as a Single Point of Contact for the R&R framework and reply to the queries/grievances raised by the employees in the Prerna Helpdesk as per the TAT. • Follow up with the Zone/Region/Business Vertical for the reward nominations/submission of the data related to R&R. • Maintain the MIS related to the Reward & Recognition framework and report the same to the concerned stakeholders time to time. • Timely Monitoring of the budget related to R&R, review of the Policy on Reward & Recognition framework for the approval of competent authority.

VARIOUS POLICIES

THE PROCEDURE FOR SELECTION OF EXECUTIVES FOR LEADERSHIP DEVELOPMENT PROGRAMME FOR SENIOR MANAGEMENT BY BBB

(AS per HR/L&D/1065/2020 dated November 25, 2020)

In respect of nominations of executives for Leadership Development Programme by Banks Board Bureau (BBB) following procedure will be adopted:-

Step 1:- Upon receipt of request from BBB, Bank shall provide the details of all CGMs, GMs and DGMs of bank in the prescribed format which, inter-alia covers details like current place of posting, Date of superannuation etc.

Step 2:- On receipt of this, BBB shall short lists the candidates for all banks and also to advise their knowledge partner M/S Egon Zehnder for calling profiles from such short-listed candidates.

Step 3:- After receiving the profiles, the knowledge partner shall conduct psychometric tests & based on their ranking again shall short lists and send it back to the bank for seeking details of top 20% executives with the recommendation of MD & CEO.

Step 4:- For this purpose, a committee shall be formed with the following members to finalize the suitable executives for the Leadership Development Programme.

1. MD & CEO (Chairman of the committee)
2. ED (In charge of HR)
3. CGM (Strategic HR)

Step 5:- Based on the Committee's recommendation, MD & CEO will convey the final selection of executives from our Bank to the Knowledge Partner.

INDUCTION POLICY

(SC: 6797 dated 27.04.2018)

Revised Induction Programme for Probationary Officers

HIGHLIGHTS

- ✓ A comprehensive, 52-week programme for Probationary Officers (POs);
- ✓ 7 weeks of institutional classroom training and 45 weeks of 'on-the-job' training in phases.
- ✓ Self-Development & Recognition for POs by incentivizing and encouraging them to obtain certification in professional courses;
- ✓ Encouraging POs to develop their knowledge through E-Learning modules;
- ✓ Faculty at STCs assigned to POs for work-related assistance.

1. Introduction

- 1.1. Banking landscape is undergoing radical changes along with technological advancements and the advent of new players in the field. Modern day banking is getting increasingly complex and skill intensive. In the face of competition, many PSBs are coming out with plethora of customized and sophisticated products. This trend is likely to continue and expected to be intensified further in the years to come. This has necessitated creation of able and skilled manpower pool in the Bank to take the Bank to next level. Therefore, training has assumed great importance, with the banks having their individual training module to equip their staff to manage the new age banking products.
- 1.2. Taking into account the present economic scenario, the present On-Boarding and Induction Training Programme for probationary officers is upgraded to make it a comprehensive 52-week programme duly approved by the Board in its meeting dated 23.10.2017. The detailed modalities/structure of the Induction Training Programme is given in the Annexure I, while the course content is given in Annexure II.

Annexure I

1. Objectives

- 1.1. Equip recruits with an understanding of the banking environment and impending challenges and skills to meet the same;
- 1.2. Create a feeling of ownership for the Bank and align personal growth with organizational success;
- 1.3. Foster an entrepreneurial work ethic.

2. Salient Features

- 2.1. It's a 52 week program comprising of residential training and field assignments for POs in select branches to gain varied exposure.
- 2.2. The training will comprise of 7 weeks of institutional classroom training, 45 weeks of 'On-the-Job' training in phases. The 7 week institutional training will comprise of 3 weeks training immediately on the joining of the Bank, 4 weeks after completion of 20 weeks of on-the-job training. The broad structure of the program shall be as under:

Session	Period
1. In-house Classroom Training – Phase I (3 weeks)	
➤ HR Sessions on soft skills	3 days
➤ Banking aspects (other than credit)	6 days
➤ Hands-on training in CBS / Digital Banking / Social Media / E-learning	10 days

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➤ <i>Branch Visits / Other activities</i>	<i>2 days</i>
2. On the Job Training – Phase I (20 weeks)	
➤ <i>Cash Handling</i>	<i>2 weeks</i>
➤ <i>Personal Banking Business, operations & Marketing</i>	<i>8 weeks</i>
➤ <i>Remittances, Clearing Operations</i>	<i>3 weeks</i>
➤ <i>NRE Business</i>	<i>1 week</i>
➤ <i>Customer service & Grievance handling</i>	<i>2 weeks</i>
➤ <i>Digital Products & its Marketing (including 3-4 days for SDV lockers and other miscellaneous products)</i>	<i>4 weeks</i>
3. In-house Classroom Training – Phase II (4 weeks)	
➤ <i>Fundamentals of Credit (with hands-on LAS)</i>	<i>10 days</i>
➤ <i>Retails loans & Agri-finance (with hands-on LAS)</i>	<i>7 days</i>
➤ <i>Marketing, Govt. & Forex Business</i>	<i>2 days</i>
➤ <i>Documentation, Monitoring, Recovery</i>	<i>3 days</i>
➤ <i>Finacle / MIS</i>	<i>1 day</i>
➤ <i>HR</i>	<i>1 day</i>
4. On the Job Training – Phase II (25 weeks)	
➤ <i>Functioning of ULP – training in different Retail products</i>	<i>6 weeks</i>
➤ <i>Functioning of SARAL (Link to SARALs)</i>	<i>6 weeks</i>
➤ <i>Agri-Business at Rural Branches</i>	<i>3 weeks</i>
➤ <i>Forex business at Category B branches</i>	<i>2 weeks</i>
➤ <i>Marketing of MSME products</i>	<i>4 weeks</i>
➤ <i>Monitoring / Recovery at high concentration NPA branches</i>	<i>3 weeks</i>
➤ <i>Marketing / canvassing of third-party products</i>	<i>1 week</i>

2.3. Self-Development & Recognition:

2.3.1. A self-development and recognition platform will be available to incentivize and thereby encourage recruits to invest in attaining professional certifications as well as undertake entrepreneurship projects.

2.3.2. Recruits shall be encouraged to obtain certifications in the four areas identified by IIBF/NIBM which are Forex, Treasury, Credit and Risk Management, through online/part-time courses. However, no long leave shall be permitted during the training period. Successful

completion of these shall entail reimbursement of course fees as per our existing scheme, as well as earn 3 marks each in their appraisal. Further, courses related to insurance, mutual funds etc., shall earn 2 marks each.

- 2.3.3. At the completion of 52 weeks of induction training, the candidates shall have an option to adopt an area of interest and contribute to the same with a specific goal/project over the next 6 months alongside their regular work assignment. The candidates who initiate innovative & concrete project/s shall be recognized with a certificate with 5 marks added to their appraisal for taking initiative.
- 2.3.4. **E-learning:** Bank has already created several online modules on varied topics that are available on UBINET. Recruits shall be encouraged to drop their Knowledge through completing these e-learning modules. Staff College shall identify a series of modules aligned to their course content.
- 2.4. **Training Cycle:** The training cycle shall be set up by Staff College and the recruits shall be deployed at four centers/zones for on-the-job training at different types of branches. In the first phase of on-the-job training, they shall be given exposure in Union Experience and other large branches, and in the second phase of on-the-job training they shall be posted at ULPs, SARALs, RURALs & B-category branches
- 2.5. **Administrative Control:** During the period of training, the onus of monitoring progress and rotation of officers shall lie with Staff College, in consultation with HR Dept., CO. Administrative functions such as salary/perquisites, leave management, co-ordination for online tests shall be handled at regional/branch level. Leave during the training period shall be governed by the extant guidelines of the bank. They shall get travel time and fare reimbursement to report a center and if they are transferred from one center to another, joining leave and related allowances shall be given as per the Bank's policy. There is no provision for giving halting allowance, however lease accommodation may be provided.
- 2.6. **Passing Powers:** Operational powers and access will be given to them in stages. During the first part of the program i.e., up to 20 weeks of the on-the-job training, the trainee shall only have making powers. During this period, they have to gain hands-on experience and understand the rationale for each process in operations. In the second phase of the training cycle, which includes credit and related subjects, the trainees will continue to have making powers. They shall not be authorized to sign any credit proposals. They shall be given scale I powers after completion of the training program.
- 2.7. **Training and Control:** An Asst. General Manager at Staff College may be designated as AGM (Learning) who shall monitor the execution and progress of the program. There shall be tracking software to record progress and feedback from the recruits on a regular basis. These records shall be responded/commented upon by branch heads at the branches where they are posted on a weekly basis. AGM (Learning) shall also oversee their progress reports for course correction and other action in case of deviations.
- 2.8. **Mentoring:** Faculty from Staff College/STCs will be assigned as mentor for the Probationary Officers, so as to enable them to seek work-related assistance if required.
- 2.9. **Bi-monthly Meetings and On-line Assessment:** Personal interactions in the form of bi-monthly meetings shall be conducted, presided over by the Zonal Head for mentoring and reviewing progress. At the end of each phase of on-the-job training, an online assessment test shall be administered by Staff College, marks for which shall be added to the appraisal for the first year of service.

- 2.10. **Performance Management:** During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on criteria such as perceptible behavior, learning attitude, inquisitiveness, intrapreneurial bent of mind, application, etc. Marks obtained for online tests and completed certifications shall be added to the appraisal.

Summary of the training schedule:

A) In House Classroom Training – Phase I	3 weeks
B) On the Job Training – Phase I	20 weeks
C) In House Classroom Training – Phase II	4 weeks
D) On the Job Training – Phase II	25 weeks

Annexure II

Induction Training Program for Probationary Officers

Summary of the training schedule:

A) In House Classroom Training – Phase I	3 weeks
B) On the Job Training – Phase I	20 weeks
C) In House Classroom Training – Phase II	4 weeks
D) On the Job Training – Phase II	25 weeks

Part 1: In-house Classroom Training – Phase I (3 weeks)

HR sessions on soft skills	3 days
Banking aspects (other than credit)	6 days
IT- Hands on training in CBS / Digital Banking/ Social Media/ eLearning	10 days
Branch visits / other activities	2 days

HR	UNDERSTANDING OUR ORGANIZATION ○ Vision and Mission of our Bank ○ Brand Promises of our Bank ○ Various Stakeholders ○ Branch Network: Type/Category ○ Organizational Set – up STAFF MATTERS ○ Career path in the organization, Leave entitlement ○ Cost to company (CTC) ○ Staff welfare schemes ○ NPS, PRAN ○ Various loan facilities, and other staff fringe benefits ○ Transfer Policy ○ Performance Management Systems ○ ROLE AND RESPONSIBILITIES ○ EMOTIONAL INTELLIGENCE ○ INTERPERSONAL SKILLS ○ COMMUNICATION SKILLS ○ CHANGE MANAGEMENT ○ TIME MANAGEMENT ○ EFFECTIVE TEAM MEMBER

General Banking	➤ Types and categories of branches and basic branch operations ○ Branches – M/U/SU/R Agri Focused Br/BBB/ Mid-Corporate BR/ Saral / ULP / Union Experience branches /WBB / Overseas Branch/A category/B Category/C Category/ Currency Chest/FI branches/Asset Recovery Branches/CMS/Call Centre/CCU etc. ○ Transactions in Branches ▪ Cash/Clearing/Transfer ▪ Sol/Intersol ▪ Ancillary Services
	TYPES OF CUSTOMERS ○ Constitution wise like Individuals, Proprietorship, Partnership, Limited Companies, Limited Liability Partnership, HUF, Trust, Societies/Clubs/Associations, Government Department, Institutes, Panchayat, Municipality etc.
	BANKER CUSTOMER RELATIONSHIP ○ Banker & Customer ○ Primary Duties of a Banker ○ Primary Rights of a Banker ○ Garnishee Order & Attachment Order ○ Different relationships viz Debtor-creditor
	DEPOSIT ACCOUNTS ○ Operational Guidelines and Products ▪ LOW COST- SB & CD ▪ TERM Deposits
	KYC/AML GUIDELINES ○ Know Your Customer: Importance ○ Money Laundering & Anti – Money Laundering ○ Elements of KYC ○ Practical Exercise on Account Opening Process and execution of documents
	CUSTOMER SERVICE & BCSBI ○ Customer Service, Charter of Rights, BCSBI- Codes, Rating
	COMPLAINTS & GRIEVANCE REDRESSAL MECHANISM ○ Complaints & its redressal in our Bank ○ Banking Ombudsman ○ Internal Ombudsman ○ COPRA ○ RTI Act
	NOMINATION ○ Importance of Nomination ○ Process of Nomination ○ Modification, Cancellation DEATH CLAIM ○ Death Claim Settlement ○ Death Claim Procedures
	INSTRUMENTS AND MODE OF PAYMENT & COLLECTION ○ Cheques

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	○ NACH ○ MMS ○ RTGS/NEFT/IMPS
	INTRODUCTION TO FOREX, REMITTANCES, NRI DEPOSITS ○ Basic concepts of Forex & International Trade ○ Important terminologies ○ RBI Regulations ○ who is an NRI & PIO ○ Who are eligible and ineligible to open NRI a/cs ○ A/c opening formalities ○ What is CAC & how does it function ○ Various available deposit scheme- NRO, NRE, FCNR, RFC s and their salient features LIKE Type of deposit/Joint a/c with residents & restricts if any/ currency controlled/ credits & debits to be allowed / Period of term deposits / ROI /TDS/ Repatriation facilities for different schemes / Loan against deposits etc. ○ Inward & outward remittance
	PREVENTIVE VIGILANCE ○ What is Preventive Vigilance? ○ Importance of Preventive Vigilance ○ Preventive Vigilance Committee and Meetings
	OFFICIAL LANGUAGE ○ Importance of Raj-basha, Implementation of use of Hindi in daily routine works
	INTRODUCTION TO RISK MANAGEMENT ○ What is Risk? ○ What are the different types of Risks that a Bank can face? ○ What is the risk in accepting Deposits and Lending to customers? ○ How the Risk management takes place in Banks? ○ Risk Management architecture of our Bank. ○ Consequences of Frauds on One's Career
IT sessions	Finacle(CBS) Digital banking, cyber security Social media Ubinet E-learning Branch Visit Debates/Presentation/3 Minute Speech(Topics Will Be Provided At The Start Of The Program) Post Lunch Quiz Model Branch – Role Plays

Part-2: On the Job Training – Phase I (20 weeks)

★ Cash handling (Receipts / Payments / Remittance to Currency chests / Clean Note Policy / Cash holding limit / ATM cash loading & reconciliation and controls;	2 weeks
★ Personal Banking Business Counter service - Savings Bank operations / marketing/ KYC Updation	4 weeks
Term Deposits operations / marketing	3 weeks
Current Account – operations / marketing	1 week
Remittances – DDs/ IMPS/RTGS / NEFT	1 week

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bulk account opening , salary upload, etc.	
Clearing operations Cheque truncation, NACH, MMS, etc.	2 weeks
NRE business sourcing	1 week
Customer service &grievances handling	2 weeks
Digital banking products & its marketing (Including SDV lockers and other products)	4 weeks

Part 3- In-house Classroom Training – Phase II (4 weeks)

AREAS TO BE COVERED	DAYS	REMARKS
FUNDAMENTALS OF CREDIT (With hands on LAS)	10	Apart from general due diligence Specific due diligence in Agriculture, MSME and Retail will be part of the respective sessions Likewise USP and marketing tips will be covered in the respective sessions
RETAIL LOANS (With hands on LAS)	3	
AGRICULTURE FINANCE (With hands on LAS)	4	
MARKETING	1/2	
GOVERNMENT BUSINESS	1	
FOREX	1	
DOCUMENTATION	1	
MONITORING	1	
RECOVERY	1	
FINACLE/MIS HR	1	

I. FUNDAMENTALS IN CREDIT – 10 DAYS	
	BASICS OF ADVANCES AND PRINCIPLES OF LENDING • Core functions of a Bank • Need for finance • Basics of Advances • Cardinal principles of lending • 4 Cs, 7 Ps
	TYPES OF CREDIT FACILITIES • Fund based, and Non-Fund based limits • Working Capital & Term Loan • Secured & Unsecured Advances
	OVERVIEW OF LENDING PROCESS

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	• Overview of complete process involved in credit in the form of flow chart
	LOAN APPLICATIONS, SCRUTINY, CHECK LIST • Importance of Loan Application, Different Application forms, What are the things to be looked into Loan Application
	DUE DILIGENCE OF LOAN PROPOSALS • Meaning of DD • significance of conducting DD • How DD to be conducted • Scrutiny of application • Credit information • Interview with applicant • Gathering Market information • CIBIL report generation and interpretation • Pre- Inspection report • Compilation of credit report • Vulnerable aspects
	FINANCIAL ANALYSIS • Meaning of Financial Statements. When to obtain Audited set of financial statements? • How to scrutinize various items on the Liabilities and Assets of the Balance sheet? • The concept of Long Term and short-term sources and uses. • Various items to be taken under Current Asset and Current Liability and regrouping the Balance Sheet items as per our norms. • Discussion on Profit & Loss Account. • Exercise
	WORKING CAPITAL ASSESSMENT • Concept of Working Capital and its importance for Business Units. • Various methods of assessment of working capital limit viz. Turnover method, FBF Method, Cash Budget Method • What is the concept and importance of margin / net working capital? • Holding Level concept for FBF. Hands on exercise on turn over Method & FBF method
	TERM LOAN ASSESSMENT • Term loan purpose for which it is given. • The concept of DSCR, Moratorium period is explained • The viability of the projects • Generally the margin money to be brought upfront • Precautions to be taken while disbursements. • The concept of drawdown schedule is explained. • Hands on Exercise.
	CASH FLOW, FUND FLOW • Concept of Cash Flow and Funds Flow, How these are different from other financial statements, Importance and interpretation of cash flow and funds flow statements
	MSME PRODUCTS & SCHEME GUARANTEE SCHEMES • Concept, utility and features of various Guarantee schemes
	PROCESSING IN LAS

	IRB RATING • Need for credit rating • The various models available based on the nature of advance and amount of limits • Pricing based on rating • Brief discussion on MCLR • IRB Rating Module in LAS • IRB exercise
	NON-FUND BASED ADVANCE • How to assess the LG, LC limits • Precautions to be taken while assessing the NFB limits. • Margin requirements, Limitation clause in BG, no onerous clause, etc. • Exercise on BG limit calculation & Exercise on LC limit calculation
II. RETAIL BANKING AND MARKETING - 3 DAYS	
	RETAIL LENDING OVERVIEW • Retail Lending – What & Why? • Key Differences between Retail & Wholesale Lending • Various drivers of Retail Lending • Various challenges & opportunities in Retail lending • Status of Retail lending in our Bank • Our Retail lending Business strategies at Corporate & Branch Level
	RETAIL PRODUCTS OVERVIEW Introduction to various retail products of the bank viz. Features, Eligibility, Purpose, Quantum Margin, Security, Repayment and other terms and conditions UNION HOME UNION MORTGAGE UNION MILES OTHER RETAIL LOAN PRODUCTS • Union Health, U. Cash, U Personal, etc. LAS – PROCESSING EXERCISES ON UNION HOME, MILES, EDUCATION
	MARKETING OF BANKING PRODUCTS • Marketing Concept – an introduction • Marketing of financial products- a brief • Customer profiling and Segmentation • Lead generation – various tools and techniques • Understanding the triggers and offering suitable products • Cross selling as a growth strategy • Marketing Strategies in the dynamic business environment • Out-bound and in-bound marketing activities. • Product-wise strategies – an overview
	THIRD PARTY PRODUCTS • Third Party Products- What & Why? • Fee-based income and its importance in the present banking scenario • Our Channel partners and their product offerings – a brief • Life insurance, General Insurance, Mutual funds – Basics • Marketing approaches for various Third party products • Value creation through financial advising
	BUSINESS ETIQUETTE & SALES PRESENTATION SKILLS

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	• Professional business etiquette- an introduction • Greeting and meeting the customer • Creating a best first impression- need, importance and techniques • Purpose and types of Sales presentations • Effective preparation and delivery of sales presentations
III. Agricultural Finance - 4 days	
	Concept of Priority sector advance • What is Priority Sector Advances (PSA) • PSA - Importance • Components under PSA • RBI Benchmarks & its implications • Changes under new priority sector Norms • Common guidelines
	Introduction to Agricultural advances • Importance of Agriculture • Problems faced by Indian Agriculture • National Agriculture Policy • Institutional Initiatives • Our Bank's position Vs. peer banks • Classification of Agri. Advances • Common guidelines for Agricultural Advances
	Due Diligence in agricultural advances and Scrutiny of agricultural land records Systematic steps of conducting DD • Interview with applicant • Industry analysis • Market enquiry • Scrutiny of application • Pre-sanction inspection • Scoring and rating • Take over norms • Type of lending arrangements • Importance of Revenue records • Scrutiny and interpretation of Land records
	Production credit under Union Green Card Scheme • Conceptual clarity on Production credit • Various components of production credit • UGC features • Concept of interest subvention • Crop Insurance schemes • Issue of Rupay cards • PAIS, LCRI • Online application facility – Demo
	Crop Loan – Exercise • Administering the exercise

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	• Arriving the five years limit • Flow chart • End to end solutions • File maintenance under Crop loan
	Production credits – Other than crop loan • Agri. Gold Loan • Silver Loan • Loan against WHR/NWHR • Union Bhumiheen Green card • Debt Swap Scheme • Production credit to SHGs/JLGs • Loan against Deposits
	Approach towards Agri. Investment credit • Agri. investment credit as a project approach • Technical feasibility aspects • Economic viability • Financial analysis • Exercise • Information Bouquet – Model Techno Economic analysis, E- manual, Glimpses of Agrl. Products, E- learning – Demo
	MT/LT Agricultural Finance • List of Agri. investment activities • Technical and Financial aspects of Farm Mechanization • Technical and Financial aspects of Minor Irrigation • Exercise on Tractor Finance • Tractor File maintenance
	Agri. Allied activity • Technical feasibility and economic viability aspects of Dairy farming • Allied Activities – Eligibility under MUDRA, Coverage under CGFMU • Exercise
	Lead Bank Scheme • Concept of Lead bank • State Focus Papers • Potential Link Plan • Annual Action Plan/ Lead bank Returns • Liaison with Government
	Financial inclusion • Concept of Financial Inclusion • Institutional Initiatives • Our Bank's Initiatives • Social Security Schemes • PMJDY • BC/BF
	Government Sponsored schemes • PMEGP • DAY- NRLM

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	• DAY – NULM • DRI • Stand up India
	Rural Publicity and Marketing • RSETI • VKC • UAG • UBISFT • Union Mitr • Farmer's Club • Financial Literacy
	SHGs/JLGs • Concept of group approach • Features of SHGs/JLGs • Difference between SHGs and JLGs • Bank's Linkage • Grading Norms • Credit Linkage • JLG Models • Union Sahay
	LAS – PROCESSING OF AGRICULTURE LOANS
	FINACLE – AGRICULTURE
IV.	MARKETING & GOVT. BUSINESS – 1 DAY
V.	FOREX – 1 ONE DAY
	LC Mechanism – Important Provisions of UCP / Incoterms Imports Opening of Import LC – Different types of LCs ,different parties to LC, Important Provisions of UCP 600 / Incoterms General guidelines for Imports, Different methods of Imports
	Export Finance Pre-shipment Credit / Post shipment credit including ECGC
	Bank Guarantee Different types of Guarantees, Parties to the Guarantee ,Operational guidelines related to guarantees
VI.	MONITORING – 1 DAY
	Concept of Credit Monitoring • What is monitoring, need and importance • Our Bank guidelines for maintaining asset quality • Different stages of Monitoring • Stressed assets and their classification and identification • What tools do we have to monitor asset quality, how to catch the warning signals • Basics of restructuring of advances • Understanding the basics of Monitoring through LAS
VII.	DOCUMENTATION – 1 DAY
	Basic documentation for beginners • Significance of Documentation

	• Understanding various features of documentation, including Stamping, Registration and Limitation • Understanding our security documents, and their utility • Basics of creation of charges on securities, Mortgages and charges other than mortgage • How to fill in the documents • Documentation based on constitution and facility (Exercise) • Open discussion on documentation
VIII. RECOVERY – 1 DAY	
	Recovery Management • Concept of NPA, and impact • IRAC and Provisioning Norms ◦ Brief understanding on how to tackle NPA accounts, through Non legal measures and Legal Measures • Our Bank guidelines for Recovery of NPA advances • Understanding Banks settlement schemes including OTS • Using various Menus in Finacle and LAS options for Recovery • Prompt claim lodgment under guarantee schemes Behavioural aspects for Recovery of NPA
IX. FINACLE AND MIS REPORTS - 1 DAY	
	Credit and monitoring related important menus and mis reports
X. HR - 1 DAY	
	Motivation Goal Setting Problem Solving And Decision Making Stress Management Negotiation

Part-4: On the Job Training – Phase II (25 weeks)

Functioning of ULP - Training in different Union Retail Products	6 weeks
Functioning of Saral (link to Sarals)	6 weeks
Agricultural finance (link to Rural branches)	3 weeks
Forex (link to Category B branches)	2 weeks
Marketing of MSME products	4 weeks
Recovery / Monitoring (link to high concentration of NPA- branches)	3 weeks
Marketing / canvassing of third party products	1 week

PROMOTION POLICY FOR OFFICERS

Staff circular 8371 dated 31.08.2024

CHAPTER I

GENERAL

1.1 Vacancies in the respective Grades/ Scales shall be identified and circulated every year, covering the period from 1st April to 31st March, of the same financial year. The identification of vacancies would take into account the wastages, new activities, etc. for the whole year. The promotion process will be conducted and finalised as far as possible, by the end of the financial year, to fill up the identified vacancies, if any, on all India basis.

COMMON CUT-OFF DATE

Common cut off date for determining eligibility as well as completed years of service will be as on 1st of April of the financial year (April-March) in which the vacancies arise.

Common cut-off date will be taken into account for reckoning the minimum length of satisfactory service prescribed for promotion from one Grade/Scale to another, for determining weightages for various promotional parameters, deciding the eligibility of officers for participation in the promotion process with reference to the rigor of penalty imposed upon him/her, Court verdict etc.

1.2 There shall be a two channeled system of promotion of Officers from JMGS-I to MMGS-II, MMGS-II to MMGS-III as follows:

Normal Track

- To fill up 40% of vacancies identified.

Fast Track

- To fill up the remaining 60% of vacancies identified.

N.B.

- After conducting interviews for promotion processes (under Fast Track and Normal Track) up to Scale-III, if it is observed that some vacancies under any one track are going to remain unfilled due to non-availability of sufficient number of qualifying candidates in one track, those vacancies may be shifted to the other track and may be filled from the remaining qualifying candidates of the other track, if available, with the approval of the MD & CEO. These shifted vacancies will be filled as per the provisions applicable to the Track to which the vacancies are shifted to.

- The officers who appear and pass under both the tracks will finally be considered under Normal Track.

1.3 ELIGIBILITY

(a) Promotion from JMGS-I to MMGS-II

- For promotion from JMGS-I to MMGS-II, 2 years Rural Branch service is required.

Normal Track

- 5 years of satisfactory service in JMGS-I including 2 years Rural Branch service as an officer.
 - Provided that the Officer who has put in more than the aforesaid required service in rural area, will get an advantage of further relaxation of 50% of weightage in minimum experience, for each additional completed year of service.
 - Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

Fast Track

- 3 years of satisfactory service in JMGS-I including two years' Rural Branch Service as an Officer.
- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

N.B.

- Rural service weightage is applicable in case of promotion in General banking side only.
- In case any candidate has not completed requisite 2 years' rural service, in Officer cadre, he/she shall submit an unconditional undertaking to the Management while applying for promotion that he/she will complete the required rural posting immediately on his/ her promotion to MMGS-II.
- However, such officers on promotion can be transferred / posted to other Region/Zone for completing rural posting.
- Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

(b) Promotion from MMGS-II to MMGS-III

- For promotion from MMGS-II to MMGS-III, 3 years' service in Rural or Semi Urban areas is required, which includes two years' Rural Service in JMGS-I.

Normal Track

- 5 years of satisfactory service in MMGS-II including 3 years' service in rural/semi urban area, which includes 2 years' rural service in JMGS-I.
 - Provided that the officer who has put in more than aforesaid required service in rural area, will get an advantage of further relaxation of 50% of weightage in minimum experience, for each additional completed year of service in MMGS-II.
 - Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

Fast Track

- 3 years of satisfactory service in MMGS-II.
- 3 years' service in rural/semi urban area, which includes 2 years' rural service in JMGS-I.
- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

N.B.

- Rural service weightage is applicable in case of promotion in General banking side only.
- In case any candidate has not completed requisite 2/3 years' rural / semi urban service, he/she shall submit an unconditional undertaking to the Management while applying for promotion that he/she will complete the required rural/semi urban posting immediately on his/her promotion to MMGS-III.
- However, such officers on promotion can be transferred / posted to other Region/Zone for completing rural posting.
- Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not

immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

(c) Promotion from MMGS-III to SMGS-IV (Merit channel)

- 3 years of satisfactory service in MMGS-III.
- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 70% marks in last two eligible years of service to be reckoned for promotion.

N.B.

Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

(d) Promotion from SMGS-IV to SMGS-V (only Merit channel)

- 3 years of satisfactory service in SMGS-IV.
- The candidate should have been a Branch Head for at least 3 years.
- Candidate should have put in 12 years of service in Officer Cadre in the Bank;
- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 70% marks in last two eligible years of service to be reckoned for promotion. .

N.B.

Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

- In case any candidate has not completed requisite 3 years as Branch Head as on the cut-off date of promotion, he/she will be allowed to participate in the process and required to complete 3 years as Branch Manager on his/her promotion to SMGS-V.

(e) Promotion from SMGS-V to TEGS-VI (only Merit channel)

- 3 years of satisfactory service in SMGS-V (applicable for Promotion Process 2025-26)
- 3 years of satisfactory service in SMGS-V and the candidate should have minimum residual service of 2 years (applicable from Promotion Process 2026-27 onwards)
- Candidate should have put in 15 years of service in Officer Cadre in the Bank.

Average 75% marks in APAR for the eligible years of service (3 years) and not less than 70% marks in last two eligible years of service to be reckoned for promotion.

N.B.

Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

(f) Promotion from TEGS-VI to TEGS-VII (only Merit channel).

- 3 years of satisfactory service in TEGS-VI and should have minimum residual service of 2 years.
- Candidate should have put in 18 years of service in Officer Cadre in the Bank.

a) The Executive should have experience of working as Regional Head/Zonal Head;

or

b) Must have worked in any Scale from Scale III to V, for a period of 2 years exclusively or in combination with any of the following offices/branches:

Regional Office/ Zonal Office;

or

Central Office or any vertical of Central Office whether housed in Central Office building or elsewhere or any other office in the Region which reports directly to the vertical at Central Office;

or

Zonal/Regional Audit Offices/Zonal Vigilance Cells/Deputation to CVC/ CBI or any other organization/ ULA/ZLC / Back Offices/Centralized Processing Centres e.g. NPCs/ RLPs/MLPs/Union MSME First etc.

or

Premier Branches/LCBs /All types of VLBs & ELBs/ Mid Corporate Branches/ Overseas Branch /ARB/SAMB / Foreign branches or subsidiaries in India or abroad.

- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 70% marks in last two eligible years of service to be reckoned for promotion.

Note:

- The experience as Chairman of RRB would be treated as equivalent to the experience as Regional Head / Zonal Head.
- Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

(g) Promotion from TEGS-VII to TEGS-VIII (only Merit channel)

- Minimum 2 years experience in TEGS-VII may be considered for the post of CGM. However, up to 50% relaxation may be accorded with the approval of the Bank's Board.
- The eligible candidates should have residual service of at least 2 years.
- Candidate should have put in 20 years of service in Officer Cadre in the Bank.

a) The Executive should have experience of working as Regional Head/Zonal Head;

or

b) Must have worked in any Scale from Scale III to V, for a period of 2 years exclusively or in combination with any of the following offices/branches:

- Regional Office/ Zonal Offices;

or

- Central Office or any vertical of Central Office whether housed in Central Office building or elsewhere or any other office in the Region which reports directly to the vertical at Central Office;

or

- Zonal/Regional Audit Offices/Zonal Vigilance Cells/Deputation to CVC/CBI or any other organization/ ULA/ZLC /Back Offices/ Centralized Processing Centres e.g. NPCs/ RLPs/MLPs/ Union MSME First etc.

or

- Premier Branches/LCBs /All types of VLBs & ELBs/ Mid Corporate Branches/ Overseas Branch/ARB/SAMB / Foreign branches or subsidiaries in India or abroad.

- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 70% marks in last two eligible years of service to be reckoned for promotion.

Note:

- The experience as Chairman of RRB would be treated as equivalent to the experience as Regional Head/Zonal Head.
- Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for appearing in the promotion process; for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

1.4 The eligibility criteria in terms of minimum years of service as spelt out in this Policy can be relaxed only with the prior approval of the Board of Directors, in case the number of eligible Officers is less than 3 times the number of posts in the next higher Grade/Scale.

However, the minimum experience required (in years) normally and required minimum length of service in a scale is given below:

Sr. No	Scale	Promotion Channel	Minimum Experience required (in years)	Minimum length of service.
1	I to II	Normal/Seniority	5	NA
		Merit/Fast	3	NA
2	II to III	Normal/Seniority	5	NA
		Merit/Fast	3	NA
3	III to IV	Merit/Fast	3	NA
4	IV to V	Merit	3	12
5	V to VI	Merit	3	15
6	VI to VII	Merit	3	18
7	VII to VIII	Merit	2	20

In case the Officer joins at the Scale higher than Scale I, the minimum service required would be reckoned from the level at which he/she enters the service e.g. if the officer enters at Scale II the minimum length of service for promotion from Scale IV to V will be 9 years instead of 12 years.

However, requirement of minimum length of service for promotion to Scale V, VI, VII & VIII may be linked with relaxation, if any, given by the Board in respect of minimum experience for eligibility criteria. In other words, relaxation if any, given by the Board in minimum years of experience, the same relaxation will be applicable for minimum length of service also.

Note:

From the Promotion Process 2026-2027 onwards, for Promotions upto TEGS-VI, the minimum experience and length of service required in a particular Scale/Channel/Track may be increased depending on the requirement of the Bank. MD&CEO shall be the Competent Authority to approve the same.

1.5 RURAL/SEMI-URBAN BRANCH SERVICE

There shall be requirement of 2 years' service in rural areas for promotion from JMGS-I to MMGS-II and a total of 3 years in rural/ semi urban areas, including rural service in JMGS-I for promotion from MMGS-II to MMGS-III.

For Normal Track (seniority channel), officers in JMGS-I who have put in more than the aforesaid service in rural areas will get an advantage of further relaxation of 50% weightage in minimum experience, for each additional completed year of service, while assessing their eligibility as per Clause 1.4 hereinabove.

For Normal Track (seniority channel), officers in MMGS-II who have put in more than the mandatory service in rural/semi urban areas (inclusive of 2 years' rural service in JMGS-I), will get an advantage of further relaxation of 50% weightage in minimum experience, for each additional completed year of service in MMGS-II, while assessing their eligibility as per Clause 1.4 hereinabove.

This relaxation shall however not be available to the candidates in MMGS-II at the time of promotion to MMGS-III who have availed the relaxation under the same guidelines at the time of promotion from JMGS-I to MMGS-II.

Posting of officers in administrative/back offices which are coming under rural/ semi-urban areas, will not be considered as rural/semi-urban service (i.e. Posting of officers at branches including MLP/RLP/ALP/UMFB/MCB/LCB/CAPS/CMS, Service Branch, ARB, SAMB, Currency Chest, CBC classified as rural/semi-urban alone shall be reckoned as Rural/ Semi-Urban Service).

1.6. EXEMPTION FROM RURAL/SEMI-URBAN BRANCH SERVICE

- (i) The stipulation of Rural/Semi-Urban Branch Service for promotions to higher Grade /Scale may be exempted in the case of Physically Challenged Officers, whose handicap is of such a nature that they cannot serve in a Rural/Semi-Urban Branch. The MD & CEO may decide in each individual case, whether such exemption is to be given keeping in view the nature of the handicap.

- (ii) Officers in JMGS-I and MMGS-II laterally inducted into Forex / IT / EDP Cells and such other Functional Specialists will not be required to undergo the requisite rural / semi-urban Branch Service during their tenure in these Verticals. If such Officers come in the Zone of Consideration for Promotion to Scale II and III, they will be considered for such promotions without insistence on Rural/Semi-Urban Branch Service.
- (iii) An Officer, who is an active National/International Player/Coach, may be exempted from stipulation of Rural/Semi-Urban Branch Service, so long as such an Officer remains active in the sports field, at the National/International Level. However, on ceasing to play/coach at the National/International Level, such an Officer will be required to undergo the requisite Rural/Semi-Urban Branch Service. For this purpose, an active national 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.
- (iv) Officers posted as Dealers will not be required to undergo rural/ semi-urban branch service during the tenure in Exchange Dealing branches. If such officers come in the Zone of Consideration for promotion to Scale II & Scale III, they will be considered for such promotions without insistence on rural/semi-urban branch service. If found suitable for promotion, they will be promoted provisionally. However, such provisionally promoted officers be moved out of Exchange Dealing branches within a period of five years. In the event of refusal to undergo the rural/semi-urban branch service, the concerned officers will be reverted to the Grade/Scale they were in, prior to the provisional promotion.

1.7 **ZONE OF CONSIDERATION**

- I. Zone of consideration for promotion should be maintained strictly in the ratio of 1:3. In case, fresh candidates equal to the number of anticipated vacancies are not available by keeping Zone of Consideration at 3 times the anticipated vacancies, the Zone of Consideration may be extended with the prior approval of the Board.
- II. In case it is not possible for the Bank to fill all the posts under merit quota, the Bank may at its discretion decide to fill the remaining posts under the normal/seniority channel.

1.8 WEIGHTAGES

Percentage weightage for the various promotional parameters will be as follows:

<i>Promotion</i>	<i>Percentage Weightage</i>					
	<i>Edu Qlf.</i>	<i>e-Learning #</i>	<i>Job Resp</i>	<i>Perf. Apprsl.</i>	<i>Written Test / Group Discussion</i>	<i>Interview</i>
JMGS I to MMGS II (Merit/Fast Track)	5	5	10	30	30	20
JMGS I to MMGS II (Normal/Seniority Track)	5	5	15	50	NA	25
MMGS II to MMGS III (Merit/Fast Track)	5	5	10	30	30	20
MMGS II to MMGS III (Normal/Seniority Track)	5	5	15	50	NA	25
MMGS III to SMGS IV (Merit Track)	5	5	15	30	20	25
SMGS IV to SMGS V (Merit Track)	NA	NA	~~15~~	~~35~~	20*	30
SMGS V to TEGS VI (Merit Track)	NA	NA	~~10~~	~~50~~	NA	40
TEGS VI to TEGS VII (Merit Track)	NA	NA	NA	60	NA	40
TEGS VII to TEGS VIII (Merit Track)	NA	NA	NA	60	NA	40

* in case of promotion from SMGS-IV to SMGS-V, if both written test and Group Discussion are administered, the aggregate marks obtained in both written test and group discussion will be reduced to weightage prescribed i.e. 20.

There shall be a weightage of maximum 5 marks in the Promotion Parameters for Promotions up to SMGS-IV. Eligible officers up to MMGS-III will get marks in e-learning parameter in proportion to the number of other choice based mandatory e-learning courses (other than the 10 specified mandatory and 5 Job Role/ Job Family based courses) completed by them in the FY during which the Promotion Process is being conducted. The last date for completion of all mandatory courses for all promotion aspirants shall be 31st of December of the FY during which the promotion process is being conducted.

- The minimum qualifying marks in the written test for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST Category candidates.
- Candidates should complete 20 mandatory E-Learning courses as per the Master Policy on Learning and Development, PMS Policy and other guidelines issued from time to time in respect of mandatory courses in e-learning.

To be eligible for Promotion upto SMGS-IV, it shall be a pre-requisite for officers upto MMGS-III to complete 10 specified mandatory e-learning courses and 5 Job-Role/Job family-based courses. For remaining 5 choice based mandatory e-learning courses, they will get proportionate marks in e learning parameter in weightages.

However, for Promotions from SMGS-IV to SMGS-V, SMGS-V to TEGS-VI and TEGS-VI to TEGS-VII, it shall be a pre-requisite to complete all the 20 mandatory e-learning courses to be eligible for Promotion.

The last date for completion of all mandatory courses for all promotion aspirants shall be 31st of December of the FY during which the promotion process is being conducted.

For allowing any relaxation/ exemption in this criterion, the Competent Authority shall be MD & CEO.

- Promotions from SMGS-IV to SMGS-V

In case of promotions from SMGS-IV to SMGS-V, if

- a) both Written Test and Group Discussion are administered:

Maximum marks to be prescribed for both Written Test/ Online Examination and Group Discussion shall be equal. In this case, the candidate should secure minimum 45% marks in Written Test/ Online Examination for General & OBC category and 40% marks for SC/ST category candidates to qualify to appear further in the Process.

All the candidates qualifying in Written Examination shall be ranked in descending order based on composite score obtained in all the eligible parameters other than GD/ interview as per Para 1.8 (General Banking Segment).

There shall be no minimum qualifying marks for Group Discussion. All those appearing for GD shall be eligible to participate in the interview.

- b) If only Written Test or Group Discussion is administered:

If only Written Test/Online Examination or only Group Discussion is administered, minimum qualifying marks to be secured by the candidates should be 45% in case of General & OBC Category and 40% in case of SC/ST Category candidates in Written/Online Test or Group Discussion as the case may be.

In this case, all the candidates qualifying in the Written/Online Examination or Group Discussion, as the case may be, shall be ranked in descending order based on composite score obtained in all the eligible parameters other than interview as per Para 1.8 (General Banking Segment).

Note: (applicable for both point a and b above)

For the limited purpose of ranking, the Job Responsibility marks in the present scale, calculated as on the 31st December of the financial year during which process is being conducted, shall only be considered. However, for the finalization of Promotion results, Job Responsibility marks applicable till the cut-off date as per the Promotion Process shall be considered.

From this ranking list, eligible candidates equal to five times the number of identified vacancies shall be called to appear further in the Promotion process for Group Discussion / Interview. (If number of qualified candidates is less than five times the number of vacancies, then all such qualified candidates, if found otherwise eligible, shall be called to participate further in the process)

MD and CEO shall be the Competent Authority to permit candidates more than five times the number of vacancies to participate further in the promotion process.

- MD & CEO shall be the Competent Authority for granting further relaxation in respect of minimum qualifying marks in Written Test /Online Examination/ Group Discussion for promotions up to SMGS-V.

- Minimum qualifying marks in the Interview would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST Category candidates in all cadres of promotion.

minimum qualifying marks to be secured by the candidates should be 40% in case of General & OBC Category and 35% in case of SC/ST Category candidates in Written Test or Group Discussion as the case may be.

- MD & CEO shall be the competent authority for granting further relaxation in respect of minimum qualifying marks in Written Test / Group Discussion for promotions upto SMGS-V.
- Minimum qualifying marks in the Interview would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST Category candidates in all cadres of promotion.

1.9 METHODOLOGY OF AWARDING MARKS

The methodology of awarding marks for promotion to a higher Scale under the various parameters will be as under:

(a) Educational Qualifications :

Graduation	Nil
Certified Course conducted by IIBF	1 mark per course, subject to maximum of 2 marks
Post Graduation / Double graduation BGL/ L.L.B/ MBA / MMS/Two Year full time Post graduate Diploma course e.g. PGDBM, PGDBA, PGDM from the Institutions approved by UGC/ AICTE / Deemed Universities and Premier Institutions like IIMs/IITs/ISB/IISC/NIITs/XLRI etc.	2 marks for each degree subject to a maximum of 4 marks
CAIIB(I)/JAIIB	1 mark
CAIIB(II)/CAIIB	2 marks
C.A/C.F.A./C.S./ ICWA/ Ph.D.	2 marks

The above marks are cumulative with a maximum of 5 marks for promotion to MMGS-II, MMGS-III and SMGS-IV.

(b) Performance Appraisal:

- Performance of an eligible Officer will be assessed through Appraisal Reports annually received from his/her superior(s), as per the guidelines, as may be determined by the Management from time to time. Marks will be awarded for performance on the basis of Appraisal Reports as of preceding 31st March, and preceding two years thereto, i.e. three years in all.

Appraisal Ratings:

- For promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III under Fast Track, where written test is administered, there shall be a requirement of average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.
- For promotions to SMGS-IV and above, there shall be a requirement of average 75% marks in APAR for the eligible years of service (3 years) and not less than 70% marks in last two eligible years of service to be reckoned for promotion.

(c) Written Test / Group Discussion:

- Written test/Online Examination will be applicable for promotion up to SMGS-IV under Merit/Fast Track.
- Group discussions for promotion from MMGS-III to SMGS-IV is henceforth dispensed with.
- In case of promotions from SMGS-IV to SMGS-V, either Written Test/Online Examination or Group Discussion OR Both will be administered, subject to approval of the Board.

Note: The On-line/written test consisting of Objective-Multiple Choice Questions will be for 100 marks, covering subjects relating to Banking Routine, Law & Practice of Banking, Economics including Agricultural Finance etc. The Written/Online Test may be conducted through IBPS or any other external agency.

In case of Group Discussions for promotion from SMGS-IV to SMGS-V, a Committee consisting of outside experts and officers of the Bank shall be constituted. To have better coverage/obtaining better expertise the names of the outside experts will be sourced from amongst existing / retired Executives of Public/Private/Joint Sector Undertakings/IBPS by CGM (HR) and the same will be placed for approval before MD&CEO.

The marks obtained in written test/online examination and/or group discussion will be reduced as per the weightages provided in para 1.8.

(d) Job Responsibility

- Marks will be awarded for every completed year of actual service in respective Grade/Scale of an officer as under:

For promotion from JMGS-I to MMGS-II (for both Normal & Fast Track) :

Designation	Marks per year
Branch Managers*	3 marks
Deputy Branch Head [#]	<u>2 marks</u>
Officers working at rural branch	2 marks
Officers working at other than rural branch	1.5 marks

Marks under this parameter will not exceed 15 in normal track and 10 in Fast Track.

For promotion from MMGS- II to MMGS-III(for both Normal & Fast Track) :

Designation	Marks per year
Branch Managers*	3 marks
Deputy Branch Head [#]	<u>2 marks</u>
Officers working at rural branch	2 marks
Officers working at other than rural branch	1.5 marks

Marks under this parameter will not exceed 15 in normal track and 10 in Fast Track.

For promotion from MMGS-III to SMGS-IV (Merit/Fast Track)

Designation	Marks per year
Branch Managers*	3 marks
Deputy Branch Head [#]	<u>2.5 marks</u>
Other Officers	2 marks

Marks under this parameter will not exceed 15.

For promotion from SMGS-IV to SMGS-V

Designation	Marks per year
Branch Managers* / Deputy Regional Head [#]	3 marks
Deputy Branch Head [#]	<u>2.5 marks</u>
Other Officers	2 mark

Marks under this parameter will not exceed 15.

*Branch Managers shall also include in-charge of MLP, RLP, Union MSME First, ALP, ARB, SAMB, Currency Chest, Mid Corporate Branch, LCB, CAPS/CMS, Service Branch, CBC Head.

For promotion from SMGS-V to TEGS-VI

Designation	Marks per year
Regional Heads	3 marks

MLP/RLP Heads /Branch Managers**/ Deputy Zonal Head# /Deputy Regional Head#	2 marks
Other Officers/Executives	1.5 mark

**Branch Managers shall also include Head of Union MSME First, ARB, SAMB, Mid Corporate Branch, LCB, Service Branch, RLP, MLP, ALP, CBC Head.

Marks under this parameter will not exceed 10.

#Job responsibility marks for Dy. Branch Head/ Dy. Regional Head/Dy. Zonal Head (if AGM) shall be applicable from FY 2022-2023 and onwards

Note:

- Job Responsibility marks will be awarded for each completed year in the existing Scale from which the officer seeks promotion to the next higher Grade / Scale.
- Wherever an officer has officiated in a designated post, continuously for a period of six months or more, the same will be reckoned for awarding job responsibility marks.
- Though the job responsibility marks will be awarded for each completed year of service, incomplete year of six months or more will be reckoned as one year and the marks will be awarded accordingly.
- Marks will be awarded based on whichever is beneficial (For example, if an officer is Branch Head & posted in Rural Area, he/she will be awarded with Branch Head Marks) in Job Responsibility for a candidate.
- Actual service would exclude any sabbatical leave/extra-ordinary leave on loss of pay availed/unauthorized absence by the Officer, period of suspension, if any, which has not been treated as period spent on duty by the Disciplinary Authority/Appellate/ Reviewing Authority.

1.10 INTERVIEW PANELS AND COMPETENT AUTHORITY

(1) (a) Interview Panel(s) for promotion from JMGS-I to MMGS-II and from MMGS-II to MMGS-III will be constituted by the Managing Director & CEO/Executive Director as follows, and he/she will be the Competent Authority for the purpose of promotion to these scales:

For Promotion	Interview Panel consisting
1. JMGS-I to MMGS-II	One Deputy General Manager / Assistant General Manager and two Chief Managers
2. MMGS-II to MMGS-III	One General Manager / Deputy General Manager and two Assistant General Managers

Note: The Competent Authority can change the Grades of Officers in this Interview Panel (Officers from a Grade higher is permissible).

(1) (b) **Interview Panel for promotion from MMGS-III to SMGS-IV will be on the following lines:**

For Promotion	Interview Panel consisting
MMGS-III to SMGS-IV	One Chief General Manager / General Manager and two Deputy General Managers

The Managing Director & CEO will be the Competent Authority for such promotions.

(1) (c) **Interview Panel for promotion from SMGS-IV to SMGS-V will be on the following lines:**

For Promotion	Interview Panel consisting
SMGS-IV to SMGS-V	Departmental Promotion Committee shall comprise of the Executive Director, one Chief General Manager & one General Manager or the Executive Director and two Chief General Managers or the Executive Director and two General Managers and two outside experts with domain knowledge approved by the MD & CEO.

N.B.

To have better coverage/obtaining better expertise, the names of the outside experts may be sourced from amongst existing / retired Executives of Public/Private/Joint Sector Undertakings/IBPS by CGM (HR) and the same will placed for approval before MD&CEO. The Managing Director & CEO will be the Competent Authority for such promotions.

(1) (d) **Interview Panel for promotion from SMGS-V to TEGS-VI will be on the following lines:**

For Promotion	Interview Panel consisting
SMGS-V to TEGS-VI	Departmental Promotion Committee shall comprise of Managing Director & CEO, Executive Director, one Chief General Manager / General Manager, and two outside Experts with domain knowledge approved by the Managing Director & CEO.

N.B.

To have better coverage/obtaining better expertise, the names of the outside experts may be sourced from amongst existing / retired Executives of Public/Private/Joint Sector Undertakings/IBPS by CGM (HR) and the same will placed for approval before MD&CEO.

The Managing Director & CEO will be the Competent Authority for such promotions.

(1)(e) The Selection Committee for Promotion will be the Competent Authority for the purpose of promotions from TEGS-VI to TEGS-VII. The interview panel for the purpose of promotion to this Scale will be as follows:

For Promotion	Interview Panel consisting
TEGS-VI to TEGS-VII	i) The Selection Committee for Promotion will be the Competent Authority for the purpose of promotions from TEGS-VI to TEGS-VII. The interview panel for the purpose of promotion to this Scale will be as follows: The Selection Committee for Promotion comprising of – 1) Managing Director & CEO (senior-most Executive Director in case of vacancy in the office of MD&CEO); 2) Government Nominee Director; 3) RBI Nominee Director; 4) Two experts, of which at least one should be from category 4(i), to be nominated with the approval of the Bank's Board, having the following qualification/experience to bring / reflect more diversity in the Panel: i) A former CMD/MD of a Public Sector Bank other than Union Bank of India, e-Corporation Bank and e-Andhra Bank; or ii) A former member of an All India Service or a Central Service Group 'A', with experience at the level of Higher Administrative Grade or above; or iii) An academician from a premier institute, with at least 5 years of experience at the level of professor or equivalent in the field of finance, economics or business management.

(1)(f) Selection Committee for Promotion will be the Competent Authority for the purpose of promotions from TEGS-VII to TEGS-VIII. The interview panel for the purpose of promotion to this Scale will be as follows:

For Promotion	Interview Panel consisting
TEGS-VII to TEGS-VIII	The Selection Committee for Promotion will be the Competent Authority for the purpose of promotions from TEGS-VII to TEGS-VIII. The interview panel for the purpose of promotion to this Scale will be as follows: The Selection Committee for Promotion comprising of 1) Managing Director & CEO (senior-most Executive Director in case of vacancy in the office of MD&CEO); 2) Government Nominee Director; 3) RBI Nominee Director; 4) Two experts, of which at least one should be from category 4(i), to be nominated with the approval of the Bank's Board, having the following qualification/experience to bring / reflect more diversity in the Panel: i) A former CMD/MD of a Public Sector Bank other than Union Bank of India, e-Corporation Bank and e-Andhra Bank; or ii) A former member of an All India Service or a Central Service Group 'A', with experience at the level of Higher Administrative Grade or above; or iii) An academician from a premier institute, with at least 5 years of experience at the level of professor or equivalent in the field of finance, economics or business management.

Note:

- For promotion from Scale I up to Scale VI, the composition of the Committee would be as mentioned above. Requirement of SC/ST committee member can be fulfilled internally or

externally (i.e. outside expert having domain knowledge) without changing the composition of interview committee / panel.

- During interview for Scale II, III, IV, V, VI, VII and VIII, weightage shall be given to the following:
 - Whether the officer / executive has reasonably contributed in strengthening the Jan Suraksha Schemes portfolio of the Bank.
- During interview for Scale V, VI, VII and VIII weightages shall be given to the following:
 - Whether the officer/executive has worked in different specialized areas of the Bank.
 - Whether the officer/executive has been posted in different parts of India or has been in only one/few Regions/Zones.
 - Whether the officer/executive has experience of working in the field as well as working in Regional/Zonal and Head Office.
 - Whether the officer/executive has professional qualifications and/or whether the officer/ executive has acquired additional qualifications after joining the service.

(i)(g) **N.B.**

Panel for Group Discussion (GD):

Group Discussion panels shall be as under:

Scale I to II & II to III: Headed by DGM of the Bank & 2 outside experts*.

Scale III to IV: Headed by General Manager of Bank & 2 outside experts*.

(*In case of specialist segment officers)

Scale IV to V: Headed by Chief General Manager/General Manager of the Bank & 2 outside experts.

Names of outside Experts will be sourced from Public Sector/Private Sector/Joint Sector Undertakings/IBPS (Procedure as mentioned in Note of Clause 1.9 (c) shall be followed).

Managing Director & CEO is authorized for nominating outside experts for Group Discussion in the promotion process for officers up to SMGS-V.

1.11 Career Path for the following category of Specialist Officers will be restricted up to the scales indicated below:

Sr. No.	CATEGORY	CAREER PATH UPTO
1.	Computer Specialists recruited in Scale IV, V & VI. Officers (Computer Audit), I.T. Officers, Officers (LAS)/ IT (e-AB)/Computers/Information Security Officer (e-CB)*	Scale VI
2.	Security Officers	Scale VI

Sr. No.	CATEGORY	CAREER PATH UPTO
3.	Law Officers	Scale V
4.	Economists	Scale V
5.	Company Secretary	Scale V
6.	Dealers/ Integrated Treasury Officer/ Investment (e-CB)	Scale V
7.	Chartered Accountants/Finance (e-AB)	Scale IV
8.	Fire Officers	Scale IV
9.	Electrical Officers/Electrical Engineers (e-CB)	Scale IV
10.	Architects/Civil Engineers	Scale IV
11.	Officers (Asset-Liability/Risk Mgmt.)	Scale III
12.	Marketing Officers (Retail Banking, New Initiatives and Forex)/Marketing/PRO(e-AB)/Public Relations (e-CB)	Scale II
13.	Rural Development Officers/Agriculture/Veterinary (e-CB)	Scale II
14.	Official Language Officers/Rajbhasha(e-AB)	Scale VI
15.	Personnel Officers / HR(e-AB) / Personnel / Investigation (e-CB)	Scale IV
16.	Technical Officers/Industrial Development Officers(e-CB)	Scale IV
17.	Credit Officers/Credit (e-AB/e-CB) / Financial Analyst (e-AB / e-CB)	Scale IV
18.	Forex Officers/Forex(e-AB)/Foreign Exchange (e-CB)	Scale IV
19.	Printing Technologists	Scale IV
20.	Faculty (e-CB)**	Scale III

Note:

*Nomenclature of Computer Specialists recruited in Scale IV, V & VI, Officers (Computer Audit), I.T. Officers, Officers (LAS), IT (e-AB), Computers, Information Security Officer (e-CB) is combined as I.T. Officers and their seniority will be clubbed accordingly.

**No further additions on account of new recruitment / conversion to the existing Faculty segment shall be made. The segment shall get dissolved after promotion/retirement / any other kind of cessation of services of the Faculty members and they shall be part of General Banking segment upon their promotion, i.e. Career path of the Faculty shall be restricted up to MMGS-III.

Specialist Officers who have reached the Scale to which their career path is restricted shall be allowed to participate in the promotion to higher Grade/Scale along with other General Banking Officers in that scale, if they are otherwise eligible and fulfilling the prescribed norms.

For this purpose, there shall be a combined seniority list of Officers in the respective scales up to which the career path is restricted, as per their inter-se seniority. Once the Officer is promoted to the higher Grade/Scale, he/she shall cease to be in the Specialist Segment and merge with the General Banking Stream.

CHAPTER II

SELECTION PROCEDURE

2.1 In case of promotions up to MMGS-III under Fast Track and Normal Track all officers who fulfill the service eligibility criteria shall automatically be OPTED IN for participating in the current promotion process. Those officers who are unwilling to participate in the promotion process shall be provided with an option to 'OPT OUT' from the current promotion process. Detailed operational guidelines in this regard shall be issued separately. Applicants for promotions under Fast Track up to MMGS-III will be required to appear for a written test/online examination and they will be listed in the descending order of total marks secured by them in the written test/online examination. From this list, eligible officers who are coming in the Zone of Consideration will be required to appear for interview before the Interview Panel/Panels.

2.2 In case of promotions to MMGS-II and MMGS-III under Normal Track only those eligible officers who apply and who are coming in the Zone of Consideration will be interviewed by panel/panels, to be constituted by the Managing Director & CEO / Executive Director as the case may be.

2.3(a) In case of promotion to SMGS-IV, applications will be invited from all the eligible Officers. Those eligible officers who apply and who are coming in the Zone of Consideration will be allowed to participate in the Written Test/Online Examination. Candidates who are found successful in the Written Test/Online Examination will be interviewed by panel/panels, to be constituted by the Managing Director & CEO as the case may be.

2.3(b) For Promotion to SMGS-V, applications will be invited from all the eligible candidates. Those eligible candidates who apply and who are coming in the Zone of Consideration will be allowed to participate in the Written Test/ Online Examination and/or Group Discussion. After following the procedure as mentioned under clause No. 1.8, for promotions to SMGS-V, eligible successful candidates will be interviewed by the Departmental Promotion Committee as provided in para (1)(c) of clause 1.10.

2.3(c) For promotions to TEGS-VI, TEGS-VII and TEGS-VIII, applications will be invited from all the eligible candidates. Those eligible candidates who apply and are coming in the Zone of Consideration will be assessed by the Departmental Promotion Committee/Selection Committee for Promotion, as provided in para (1)(d), (1)(e) & (1)(f) of clause 1.10 respectively.

2.4 PREPARATION OF MERIT-LIST

(a) Marks under the various parameters will be awarded to the Officers as prescribed in Para 1.8 above. Officers who have appeared in the interview will be listed in the order of aggregate marks secured by them in the

various parameters. If two or more Officers secure identical aggregate marks, their order in the merit list will be as per their inter-se seniority.

- (b) For promotions up to MMGS-III, the relative merit-list will be declared to the extent of 100% of the number of vacancies identified in the respective Grade/Scales, for which promotion processes are conducted and such merit lists will be valid till the end of the financial year for which the vacancies are identified.

All unsuccessful candidates up to SMGS-IV who appeared in the Promotion Process/es will be informed of the marks scored by them in Written/Online Examination in the said Promotion Process/es within 15 days from the declaration of results. The same shall be uploaded in HRMS- Union Parivar which can be viewed by individual officer through his/her own login id.

For promotions up to MMGS-III, a panel of wait listed candidates to the extent of 10% of the vacancies declared shall be prepared. If the number of vacancies calculated under 'Waiting List' are in decimal points, 0.5 and above shall be considered as full vacancy. In each Promotion Exercise, there shall be a minimum one vacancy in 'Waiting List'.

In any process for promotions up to MMGS-III, if the vacancies under any track (Fast or Normal) are shifted to other track due to non-availability of sufficient qualifying candidates under one track, wait list will be prepared in other track to the extent of 10% of the aggregate of identified vacancies of other track and the vacancies shifted to that track.

Wait list up to MMGS-III will be released against refusals only. Such waitlist will remain valid up to the date of initiation of next promotion process to the respective scale. However, this does not confer any right for promotion on the candidate whose name is appearing in the said waiting list.

Vacancies arising out of Reversion/CRS/ VRS/ Resignation/ Death/ Dismissal/ removal or any other reason except refusal up to MMGS-III will be carried forward to next promotion process.

In case of refusal in any track for promotions upto MMGS-III, vacancy against such refusal shall be filled from the waitlist of same track. However, in case of exhaustion of waitlist in any track, the vacancy against refusal shall be shifted to the other track, with prior approval of the Competent Authority i.e. MD & CEO. e.g. There is a refusal from an officer promoted in Normal Track, vacancy against that refusal shall be filled from waitlist of the Normal Track.

However, in case the waitlist of Normal track has exhausted and the waitlist of fast track is still available, the waitlisted vacancy shall be shifted to Normal track and the vacancy against refusal shall be filled under normal track only.

- (c) Subject to para 2.4 (a) in the case of promotions up to MMGS III, a merit-list to the extent of the vacancies identified in each of the respective channels will be declared. The merit list will consist of two parts (A) Normal Track and (B) Fast Track.

- (i) If an Officer participates in both the channels and becomes eligible for empanelment under both the channels, his name will appear in the list for Normal Track.

(ii) For the purpose of seniority list, Officers empanelled in both the tracks on promotion up to MMGS-III, will be listed in a common seniority list. The seniority of the Officers will be reckoned with reference to the date of promotion in the relevant Grade/Scale.

(iii) Where there are two or more Officers promoted on the same date, inter-se seniority shall be determined with reference to their seniority in the immediate preceding Grade/Scale.

2.5 In case of promotion to SMGS-IV and V, TEGS VI, VII and VIII, the relative merit list will be declared to the extent of 100% of number of vacancies identified for which promotion process is conducted and such merit list will be valid till the end of the financial year for which the vacancies are identified. Further a panel of waiting list of candidates to the extent of 10% of the vacancies declared for promotions to SMGS-IV and 25% of the vacancies declared for promotions to SMGS-V and above shall be prepared against the contingent vacancies, if any, which may arise during financial year from the date of preparation of such waiting list. If the number of vacancies calculated under 'Waiting List' are in decimal points, 0.5 and above shall be considered as full vacancy. In each Promotion Exercise, there shall be a minimum one vacancy in 'Waiting List'. Such waiting list will be valid till the end of the financial year for which the promotion process has been conducted. However, this does not confer any right for promotion on the candidate whose name is appearing in the said waiting list.

Where promotions are to be effected from empanelled/ waitlisted candidates throughout the year as and when the vacancies arise, fresh clearance will be sought from the concerned Vertical such as Vigilance, E.R. Division etc. and in case of denial of Vigilance / ER clearance to empanelled officers / Executive, the promotion of officer / executive will be kept on hold till the matter is brought to its logical end and if they are completely exonerated the promotion order will be released. However, such empanelment will be valid till the end of the financial year for which the promotion process was conducted.

CHAPTER III

PROMOTION OF SPECIALIST OFFICERS

3.1 The following are the Specialised Segments in the Bank:

1. Computer Specialists recruited in Scale IV, V & VI, Officers (Computer Audit), I.T. Officers, Officers (LAS), IT, Computers, Information Security Officer
2. Security Officers
3. Law Officers
4. Economists
5. Company Secretary
6. Dealers, Integrated Treasury Officer, Investment
7. Chartered Accountants, Finance
8. Fire Officers
9. Electrical Officers, Electrical Engineers
10. Architects / Civil Engineers
11. Officers (Asset-Liability/Risk Mgmt.)
12. Marketing Officers (Retail Banking, New Initiatives and Forex), Marketing, PRO, Public Relations
13. Rural Development Officers, Agriculture, Veterinary
14. Official Language Officers, Rajbhasha,
15. Personnel Officers, HR, Personnel, Investigation
16. Technical Officers, Industrial Development Officers
17. Credit Officers, Credit, Financial Analyst
18. Forex Officers, Forex, Foreign Exchange
19. Printing Technologists
20. Faculty

3.2 Subject to para 1.11 Specialist Officers will be considered for promotion in the respective specialised segments, depending upon the availability of vacancies.

- Candidates should complete 20 mandatory E-Learning courses as per the Master Policy on Learning and Development, PMS Policy and other guidelines issued from time to time in respect of mandatory courses in e-learning. To be eligible for Promotion upto SMGS-IV, it shall be a pre-requisite for officers upto MMGS-III to complete 10 specified mandatory e-learning courses and 5 Job-Role/Job family based courses. For

remaining 5 choice based mandatory e-learning courses, they will get proportionate marks in e learning parameter in weightages.

However, for Promotions from SMGS-IV to SMGS-V, SMGS-V to TEGS-VI and TEGS-VI to TEGS-VII, it shall be a pre-requisite to complete all the 20 mandatory e-learning courses to be eligible for Promotion.

The last date for completion of all mandatory courses for all promotion aspirants shall be 31st of December of the FY during which the promotion process is being conducted.

For allowing any relaxation/ exemption in this criterion, the Competent Authority shall be MD & CEO.

3.3 (i) There shall be a two channeled system of promotion of Officers from JMGS-I to MMGS-II, MMGS-II to MMGS-III, as follows:

Normal Track – To fill up 40% of vacancies identified.

Fast Track – To fill up the remaining 60% of vacancies identified.

There would be a Written Test for Promotions up to Scale-III under Fast Track. The written test will cover the subject relevant to specialist field up to the respective career path. However, in case the Written Test is not found feasible due to less number of eligible candidates or any such valid reasons, Group Discussion (in lieu of Written Test) would be administered, with the prior approval of the Managing Director & CEO. The minimum qualifying marks in the written test or Group Discussions for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST Category candidates. Further, for Promotion from Scale III to IV and Scale IV to V, Group Discussion would be administered.

N.B.

- After conducting interviews for promotion processes (under Fast Track and Normal Track) up to Scale-III, if it is observed that some vacancies under any one track are going to remain unfilled due to non-availability of sufficient number of qualifying candidates in one track, those vacancies may be shifted to the other track and may be filled from the remaining qualifying candidates of the other track, if available, with the approval of the MD&CEO. These shifted vacancies will be filled as per the provisions applicable to the Track to which the vacancies are shifted to.
- The officers who appear and pass under both the tracks will finally be considered under Normal Track.

3.3 (ii) The Eligibility criteria for Normal Track promotions in terms of minimum number of years of service, for promotions to the various Grades/Scales in the Specialised Segments will be the same as laid down in para 1.3 above read with provisions of para 1.4, with the exception that the stipulation of Rural/Semi-Urban Branch service will not be applicable for promotions to MMGS-II and MMGS-III.

The Eligibility criteria for Fast Track promotions would be as under:

[1] Minimum Service

- (a) 3 years of satisfactory service in JMGS-I for promotion to MMGS-II.
- (b) 3 years of satisfactory service in MMGS-II for promotion to MMGS-III.

From Promotion Process 2026-2027 onwards, for Promotions upto TEGS-VI, the minimum experience and length of service required in a particular Scale/Channel/Track may be increased depending on the requirement of the Bank. MD&CEO shall be the Competent Authority to approve the same.

[2] Appraisal Rating

- Average 75% marks in APAR for the eligible years of service (3 years) and not less than 60% marks in any of the eligible years of service to be reckoned for promotion.

N.B.

Officers, whose appraisal marks are not available for the last 3 immediately preceding years of service due to reason being on sabbatical leave or on authorised/sanctioned leave on loss of pay and allowances due to medical grounds; but they are otherwise eligible for appearing in the promotion process, for such officers, appraisal marks available for the last three years (not immediately preceding), shall be considered, subject to completion of minimum actual service required under the respective channel (Normal/Fast Track, as applicable). Such officers should be in active service as on the date of commencement of Promotion Process, till declaration of results.

[3] Weightage for Educational Qualifications

Graduation	Nil
Certified Course conducted by IIBF	1 mark per course subject to maximum of 2 marks
Post Graduation / Double graduation BGL/ L.L.B/ MBA / MMS / Two Year full time Post graduate Diploma course eg. PGDBM, PGDBA, PGDM from the Institutions approved by UGC/AICTE/ Deemed Universities and Premier Institutions like IIMs/IITs/ISB/IISC/ NIITs/XLRI etc.	2 marks for each degree subject to a maximum of 4 marks
CAIIB(I)/JAIIB	1 mark
CAIIB(II)/CAIIB	2 marks
C.A/C.F.A./C.S./ ICWA/ Ph.D.	2 marks

N.B.

The above marks are cumulative with a maximum of 10 marks for promotions from Scale I to II and from Scale II to III; and maximum of 5 marks for promotion from Scale III to IV and from Scale IV to V. Marks shall be given for the qualifications attained and updated in HRMS package as on 1st March of the FY during which the promotion process is being conducted.

[4] WEIGHTAGE

Percentage weightage for the various promotional parameters will be as follows:

Promotion	Percentage Weightage					
	Edu Qlf.	e-learning #	Job. Resp	Perf. Apprsl.	Written Test/ Group Discussion	Interview
Scale I to II (Fast Track)	10	5	--	20	40	25
Scale I to II (Normal Track)	10	5	--	60	--	25
Scale II to III (Fast Track)	10	5	--	20	40	25
Scale II to III (Normal Track)	10	5	--	60	--	25
Scale III to IV (Merit/Fast Track)	5	5	--	40	25	25
Scale IV to V (Merit Track)	5	--	--	40	25	30
Scale V to VI	--	--	--	50	--	50

There shall be a weightage of maximum 5 marks in the Promotion Parameters for Promotions up to SMGS-IV. Eligible officers up to MMGS-III will get marks in e-learning parameter in proportion to the number of other choice-based mandatory e-learning courses (other than the 10 specified mandatory and 5 Job Role/ Job Family based courses) completed by them in the FY during which the Promotion Process is being conducted. The last date for completion of all mandatory courses for all promotion aspirants shall be 31st of December of the FY during which the promotion process is being conducted.

- (i) The minimum qualifying marks in the written test or Group Discussions for promotions from JMGS-I to MMGS-II and MMGS-II to MMGS-III would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST Category candidates.
- (ii) Minimum qualifying marks in the group discussions for promotions from MMGS- III to SMGS-IV and SMGS-IV to SMGS-V would be 50% in case of General & OBC Category candidates and 45% in case of SC/ST Category candidates.
- (iii) Minimum qualifying marks in the Interview would be 50% for General & OBC candidates and 45% for SC/ST candidates in all cadres of promotion.

The provision for relaxation in the minimum number of years of service as contained in para 1.4 above will also be applicable for promotions to various Grade/Scales in the Specialized Segments.

- [1] The composition of GD panel for promotion in specialist segment shall be as per clause 1.10, 1(g) of the policy.

The composition of Interview panel for promotion in specialist segment shall be as per clause 1.10 of the promotion policy.

3.4 CONVERSION

Subject to para 1.11 as mentioned above, conversion of specialised officers to General Banking is possible in the following circumstances:

- For specialised cadre it will be mandatory that prior to joining the mainstream cadre, the officer joining this cadre should necessarily remain in that cadre for at least five completed years of service. Thereafter, the officer should gain experience of at least two years in field operation, if he/she has not gained the experience earlier.
- Such conversion to General Banking will be at the discretion of the Management, subject to the concerned Officer being found suitable for conversion by a Committee of three Executives in Top Executive Grade/ Senior Management Grade, constituted by the Managing Director & CEO and decision will be taken on the basis of availability of suitable replacement in their places. The option of conversion will be available only once in the career of an Officer.
- Officers recruited in General banking and working in the specialized segment/functional department mentioned above and possessing requisite qualifications/experience may also opt for conversion to Specialized segment. Such Officers may submit their requests for conversion in response to the Circular issued by the Bank. They will be considered for conversion at the sole discretion of the Management.

3.5 Subject to para 1.11 seniority of a Converttee Officer in the converted segment will be reckoned from the date of such conversion. In the case of conversion in a batch on a common date, their seniority will be reckoned as per the inter-se seniority in the segment prior to conversion.

3.6 In case of Converttee Officers, the services rendered by them in the segment prior to conversion, will be reckoned for the purpose of eligibility to participate in the promotion process, notwithstanding that the Officers senior in the relative seniority list being considered ineligible for promotion for want of minimum stipulated years of service.

3.7 The Managing Director & CEO or in his/her absence, the Executive Director shall be the Competent Authority for approval of Conversion from Specialist Segment to General Banking Segment and vice versa.

CHAPTER IV

PROVISIONS RELATING TO SC/ST OFFICERS & SPORTS PERSONS /

DIFFERENTLY ABLED (DEAF & DUMB) PERSONS

4.1(a) As per Government guidelines received from time to time.

(b) Other terms and conditions applicable to General & OBC Category Officers for the purpose of promotion from Scale I to II and from Scale II to III will also be applicable to Scheduled Caste/Scheduled Tribe Officers while considering their promotions to the aforesaid Scale(s).

(c) With a view to improving chances of Scheduled Caste/Scheduled Tribe Officers, for their promotion to MMGS II and III, the Bank will endeavour to provide them with more opportunities for institutional and/or job training and for attending Seminars/Symposia/Conferences. Further, it would be the special responsibility of the immediate superior Officers of the SC/ST Officers in JMGS-I and MMGS-II to give advice and guidance to the latter to improve the quality of their work and efficiency.

4.2 Notwithstanding the aforesaid guidelines, an Officer employee of the Bank, whether he/she is recruited as a Sports person or otherwise, be considered for one out-of-turn promotion in his/her entire career, after he/she wins a medal for the country or is awarded a National Award by the Government of India or a prize in an individual event or in a team event as playing member of the team in Olympics, Asiad or any other International event in which either all the Nations are eligible to participate or a few, selected on the basis of their performance and past record, have been invited to participate.

If an Officer employee wins an award, prize, medal, in any other international event, or in exceptional cases, if an Officer employee has been continuously performing well and winning tournaments. Championships, prizes, medals, etc. at the National Level, and the Bank considers the Officer's case fit for out-of-turn promotion, the Bank may promote him/her after seeking approval of the Bank's Board.

4.3 Deaf and Dumb candidates appearing in the promotion process having parameter of GD, will be exempted from Group Discussion and will be directly allowed to participate in the interview. Marks under the parameters of GD in such cases will be added in Interview parameter.

4.4 As per the statutory requirement of the Government of India, an Orientation Training Program will be imparted to promotional aspirants belonging to SC/ST/OBC/PWD for written examination.

CHAPTER – V

APPELLATE PROCEDURE

5.1 Any Officer in and upto MMGS III, who feels that his case for promotion to the higher Grade/Scale has not been properly dealt with, will have a right to appeal directly to the Managing Director & CEO / Executive Director within 30 days from the date of empanelment of Officers for promotion to higher Grade/Scale. The Managing Director & CEO /Executive Director may constitute a Committee consisting of three Officers not below the rank of Scale VI to process the appeal and submit to him/her, their recommendations. The

recommendations of the Committee shall be placed before the Managing Director & CEO / Executive Director within 60 days from the last date of submission of appeals. The decision of the Managing Director & CEO /Executive Director in respect of the appeals shall be taken as final. Seniority of an Officer selected for promotion on Appeal, shall be reckoned from the date of promotion to the relevant higher Grade/Scale.

5.2 There shall be no appeal against the decision of the Interview Panel/Departmental Promotion Committee in respect of promotions from MMGS-III to SMGS-IV, SMGS-IV to SMGS-V and SMGS-V to TEGS-VI. However, an officer aggrieved with the decision of the Departmental Promotion Committee, may make a representation to the said Committee within a period of 30 days from the date on which the promotion was announced.

The Committee as soon as it may be and, in any case, not later than three months from the date of receipt of representation, consider the representation and review or modify its earlier decision, if considered necessary. The decision of the Committee shall be recorded in writing and shall be placed before the Board of Directors for ratification before being implemented.

5.3 There shall be no appeal against the decision of the Directors' Promotion Committee in respect of promotions from TEGS VI to TEGS VII and from TEGS VII to TEGS VIII. However, an officer aggrieved with the decision of the Directors' Promotion Committee may make a representation to the said Committee within a period of 30 days from the date on which the promotion was announced.

The Committee, as soon as it may be and, in any case, not later than three months from the date of receipt of representation, consider the representation and review or modify its earlier decision, if considered necessary. The decision of the Committee shall be recorded in writing and shall be placed before the Board of Directors for ratification before being implemented.

CHAPTER – VI

PROCEDURE WITH REFERENCE TO DISCIPLINARY / CRIMINAL PROCEEDINGS AGAINST OFFICERS

6.1 (a)

(i) 1) Officers in respect of whom major penalty other than major penalty of reduction to a lower grade or scale has been inflicted will not be eligible to participate in the promotion process for a period of one year from the date of infliction of the said penalty.

2) In case of all Officers against whom, major penalty of reduction to a lower grade or scale has been inflicted, will not be eligible to participate in the Promotion Process for a period of two years from the date of infliction of the said penalty.

(ii) Officers on whom the minor penalty other than Censure is imposed, the rigor of penalty will be operative for one year or for one promotion process after infliction of penalty whichever is earlier.

(iii) In respect of those officers who have been imposed punishment/ penalty after being empanelled for promotion to higher grade scale, their names will be struck off from the merit list and they will

also not be permitted to participate in the subsequent promotion process(es) depending upon the nature of penalty imposed as mentioned herein above (i & ii)

- (iv) Where promotions are to be effected from empanelled/ waitlisted candidates throughout the year as and when the vacancies arise, fresh clearance will be sought from the concerned Dept. such as Vigilance, E.R Division etc. and in case of denial of Vigilance / ER clearance to empanelled officers / Executive, the promotion of officer / executive will be kept on hold till the matter is brought to logical end and if they are completely exonerated the promotion order will be released. However, such empanelment will be valid till the end of the financial year for which the promotion process was conducted.

6.1 (b)(i) The following category of Officers will be permitted to take part in the promotion process but the findings of the Competent Authority as regards empanelment / promotion of these Officers will be kept in Sealed Cover to be opened after conclusion of the disciplinary case/ criminal prosecution:

- (1) Officers who are under suspension;
- (2) Officers in respect of whom a charge-sheet has been issued and the disciplinary proceedings are pending;
- (3) Officers in respect of whom prosecution for a criminal charge is pending.

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

However, if on the conclusion of the disciplinary case/criminal prosecution, the Officer concerned is completely exonerated and in case, he/she was under suspension, it is held that the suspension was wholly unjustified, sealed cover(s) will be opened and the findings of the Competent Authority in respect of his empanelment /promotion will be acted upon. The Officer concerned will be empanelled on the merit list at the place at which he/she would have been empanelled, but for the pending disciplinary case / criminal prosecution. The promotion, if issued, will be given effect to from the date it would have been otherwise effected, but for the disciplinary case/criminal prosecution. He/she will be given benefit of seniority and fixation of pay on a notional basis with reference to the date on which he/she would have been promoted in the normal course. Provided that, it will always be open to the General Manager (HR) / Executive Director, in case the Officer is completely exonerated, to decide the question whether the Officer concerned will be entitled to any arrears of pay for the period of notional promotion preceding the date of actual promotion, and if so, to what extent, by taking into consideration all the facts and circumstances of the disciplinary proceedings/ criminal prosecution. Where the Authority decides not to allow arrears of salary or any part of it, it will record its reasons for the same.

If any penalty is inflicted upon the Officer concerned as a result of disciplinary proceedings or if he/she is found guilty by the Court in the criminal prosecution, the findings in the Sealed Cover(s) would not be acted upon. He/she will not be eligible for empanelment on the merit list for promotion to higher Grade/Scale and he/she will be permitted to participate in the promotion process subject to operation of Clause 6.1(a)

(b)(ii) After the empanelment of an Officer for promotion in the merit list, if any of the circumstances mentioned from Sr. Nos. 1 to 3 at 6.1(b) (i) above arise, but before the Officer concerned is actually promoted, it will be considered as if his case had been placed in a Sealed Cover and accordingly procedure as applicable to Sealed Cover cases will be followed.

(b)(iii) After the findings are kept in a sealed cover(s), if there is subsequent promotion process(es), the Officer concerned will be eligible to participate in such promotion process(es) and findings as regards his suitability for empanelment / promotion will be kept in a sealed cover(s) and procedure as explained in para 6.1 (b) (i) above, will also be followed in respect of the subsequent sealed cover(s). On completion of disciplinary / court proceedings, if he/she is to be empanelled, he/she will be empanelled at the place which he/she would have otherwise got on the merit list of the promotion process in respect of which first sealed cover was prepared. He/she will, therefore, get preference for promotion over other Officers empanelled on the merit list(s) of subsequent promotion process (es).

(b)(iv) In case, the disciplinary case/criminal prosecution has not been concluded even after expiry of 2 years from the date of recording of findings in respect of Officer in whose case Sealed Cover is followed or from the date of taking decision of withholding the promotion in respect of an Officer whose name has been empanelled, but where promotion is withheld, the Committee of Executives at Central Office will review his case to consider his ad-hoc promotion, PROVIDED THE OFFICER IS NOT UNDER SUSPENSION. The Committee of Executives will review such cases taking into account the following aspects:

- (a) Whether the promotion of the Officer will be against public interest;
- (b) Whether the charges are grave enough to warrant continued denial of promotion;
- (c) Whether there is any likelihood of the case coming to a conclusion in the near future;
- (d) Whether the delay in the finalisation of proceedings, departmental or in a court of law, is not directly or indirectly, attributable to the Officer concerned; and
- (e) Whether there is any likelihood of misuse of official position which the Officer may occupy after ad-hoc promotion, which may adversely affect the conduct of the departmental case / criminal prosecution.

The Competent Authority should make its assessment on the basis of totality of the individual's record of service without taking into account the pending disciplinary case / criminal prosecution against him/her.

The promotion of an Officer on purely ad-hoc basis as above shall not confer on him/her any right for regular promotion. As such, ad-hoc promotion will always be with prospective date, i.e. the date on which the Committee of Executives has cleared his case for ad-hoc promotion. Promotion can be cancelled by the Management and the concerned Officer can be reverted to his earlier Grade/Scale from which he/she was promoted at any time.

If the concerned Officer is acquitted in the criminal prosecution on the merits of the case or is fully exonerated in the departmental proceedings, the ad-hoc promotion already made may be confirmed and the promotion be treated as a regular one from the date of ad-hoc promotion with all attendant benefits. In case the Officer would

have normally got his regular promotion from the date prior to the date of his ad-hoc promotion with reference to his placement in the D.P.C. proceedings kept in the Sealed Cover(s) and the actual date of promotion of the person ranked immediately junior to him/her by the same D.P.C., he/she would also be allowed his due seniority and benefit of notional promotion as envisaged in para 6.1 (b) (i) above.

In case of infliction of any penalty or when the Officer concerned is not acquitted in the criminal proceedings, the ad-hoc promotion will be brought to an end and the Officer concerned will be reverted to his previous Grade/Scale from which he/she was promoted on ad-hoc basis. He/she will not be eligible for empanelment on the merit list for promotion to higher Grade/ Scale and he/she will be permitted to participate in the promotion process subject to operation of Clause 6.1(a). In respect of Officer empanelled in the merit list, his/her name will also be struck off from the merit list.

If the Officer is not acquitted on merits in the criminal prosecution, but purely on technical grounds and the Government/Bank either proposes to take up the matter to higher Court/to proceed against him/her departmentally or if the Officer is not exonerated in the departmental proceedings, the ad-hoc promotion granted to him/her should be brought to an end.

(b)(v) Where acquittal by the Court is made on technical grounds, if the Government / Bank does not propose to go in for appeal to higher Court and the Bank also does not propose to take further disciplinary action, the case will be dealt with, in the same manner as spelt out in para 6.1 (b) (iv) above, as if the Officer has been acquitted by the Court on merit.

(b)(vi) The Committee of Executives referred in para 6.1 (b) above, shall be the Committee appointed by the Managing Director & CEO for this purpose from time to time. The Committee will consist of three Officers who will not be below the rank than that of an Officer categorised in Scale V.

(b)(vii) The Competent Authority referred in para 6.1 (b) shall be the Competent Authority as defined in 1.10 under head 'Interview Panels and Competent Authority for promotion to various scales'

(b)(viii) There shall be six-monthly review of Sealed Cover cases, covering inter-alia the following aspects, by the Managing Director & CEO;

- (1) Progress made in the disciplinary proceedings / criminal prosecution; and
- (2) Further measures to be taken to expedite their completion.

If as a result of the above, it is felt that there is no case for taking action against the officer concerned, the Sealed Cover may be opened, and he/she may be given his due promotion with reference to the position assigned by the D.P.C.

CHAPTER VII

MISCELLANEOUS PROVISIONS

7.1 REFUSAL TO ACCEPT PROMOTION / REVERSION FROM PROMOTION::

In case of promotions up to Scale-III, an Officer whose name appears in the list of successful candidates should submit his refusal, if he/she so desires, within 15 days of declaration of the result irrespective of the fact whether

final posting on promotion is given or not. If no refusal is submitted within the above stipulated time, it will be construed as acceptance of the promotion by the Officer concerned.

After expiry of 15 days from the date of declaration of result, no request for refusal will be considered. However, in compelling circumstances viz. serious health problems of self and dependant family members, occurrence of physical disability related issues or other serious issues etc. to the satisfaction of the Competent Authority, if a promotee officer wants to submit reversion request, he/she may do so, but within 3 months from the date of declaration of the result. However, consideration of application for such reversion will be at the sole discretion of the Management and will be considered on case to case basis depending upon the exigencies and requirement of the Bank. The Competent Authority for the above purpose is Chief General Manager (HR). In all the cases of application of reversion, the same has to be decided by the Competent Authority within 30 days of submission of application.

The candidates who have submitted refusal shall be under bar for one promotion process or for a period of one year, whichever is earlier, beginning from the 16th day of declaration of result i.e. after expiry of the last day for application for submission of refusal

The candidates who have taken reversion as above, shall be under bar for a period of two years from the date of decision of the Competent Authority.

No refusal or reversion will be allowed once the officer is promoted to Executive cadre i.e. SMGS-IV, V and TEGS-VI, VII & VIII.

7.2 SUBMISSION OF ASSETS & LIABILITIES RETURNS

An Officer who has not submitted the return of his Assets & Liabilities as required under Regulation 20 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976, will be considered ineligible for promotion despite the fact that he/she may have been empanelled on the merit list. He/she will, however, be eligible for promotion, provided he submits the return of Assets & Liabilities, within the validity period of the relevant merit list.

7.3 FITMENT ON PROMOTION

Fitment of Officers on promotion from one Scale to another will be as per the guidelines received from the Government of India/Indian Banks' Association from time to time.

7.4 Notwithstanding anything contained hereinabove or in any of the Chapters on this policy -

- (a) Creation of new or additional posts in any Grade/Scale or filling up vacancies in such posts or in existing posts (in any Grade/Scale) as a consequence of retirement, resignation, termination, cessation in employment, transfer, demotion, promotion, etc. of the permanent incumbent will not be automatic and will be done at the discretion of the Management.
- (b) Abolition of existing posts in any Grade/Scale will be done at the discretion of the Management.

7.5 If any question arises as to the application or interpretation of any paragraphs under this Policy, it shall be referred to the Chief General Manager (HR) for clarification.

7.6 The Board reserves its right to change, alter, amend or vary from time to time, any rule or rules incorporated herein.

7.7 The policy will be valid up from the date of approval (excluding the clauses which are applicable from the Promotion Process 2026-27 onwards as enumerated in the Policy) up to 31.03.2028 and its validity may be further extended for a period of 3 months with the specific approval of the MD & CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.

Note: Clarification regarding Staff Circular No. 8371 dated 31.08.2024 Promotion Policy for Officers has ben issued vide SC No.8399 dated 20.09.2024.

TRANSFER POLICY FOR OFFICERS UPTO MMGS III

Staff Circular :7794 dated 01/10/2022

3. The banking industry has undergone tremendous dynamic changes with fast paced digitization, innovative & customised products & services and stiffer competition. Considering the available demographic mix, we must leverage upon the expertise and available resources in a more constructive way for augmenting business growth and providing more opportunities to our officers. Further, there is a need to realign the Transfer Policy for Officers as per organizational requirements as well as Officers' expectations so as to ensure that the entire exercise of transfer is smooth and it acts as a catalyst in improving the performance of the Officers, besides boosting their morale.
4. This has necessitated a need to revisit the Transfer Policy for Officers up to MMGS-III. Accordingly, discussions were held with the representatives of All India Union Bank of India Officers' Federation in this regard and thereafter amended Transfer Policy for Officers was placed before the Board.
5. The Board in its meeting held on 20.06.2023 has approved Transfer Policy for Officers up to MMGS-III.
6. The objective of the Transfer Policy for Officers is to outline the guidelines for transfers in the Bank in order to meet the business needs.
7. The detailed policy is enclosed as Annexure to this circular.
8. The Policy will be valid up to 31.03.2025 and its validity may be extended further for a period of 3 months with the specific approval of the MD & CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.

TRANSFER POLICY FOR OFFICERS UP TO MMGS-III

Union Bank of India shoulders the responsibility of catering to the career aspirations as well as personal fulfilment of a large number of officers who have been delivering their best for the achievement of corporate objectives. The Bank envisages to be the employer of first choice among Public Sector Banks and on the same lines Bank believes in fostering a culture of comprehensiveness, congeniality, and favourable climate for business growth. Bank endeavours to provide an environment to its officers which aids them in pursuit of their career growth/mobility, achieve organizational goals, enhance productivity, motivation and minimize discomfort.

1. Objectives Of Transfer Policy:

- 1.1 The Transfer Policy is framed to achieve the following objectives:
 - 1.1.1 This Transfer Policy aims at bridging the gap between officers' social / personal needs and career growth as well as the business growth of the organization, besides ensuring uniformity and transparency.
 - 1.1.2 Transfers are required for various business reasons, like exposure to banking at various locations, to reasonably rotate officers from one station to another, to prevent frauds, to fulfil the needs of various locations, to enable the officer to gain required rural/semi urban branch experience or on compassionate grounds, to align with the Bank's Policy/philosophy of encouraging broad based skills in its officers and to meet various administrative exigencies.

Classification: Confidential

- 1.1.3 The objective of the Transfer Policy is to outline the guidelines for transfers in the Bank in order to meet the business needs. It will be the Bank's endeavour to align to the officers' needs and make the Transfer Policy helpful to their career progression in the Organization.
- 1.1.4 To fall in line with the guidelines issued by Central Vigilance Commission and Government of India from time to time

2. Key Terms

2.1 State

- 2.1.1 The term 'State' will mean geographical area as defined or determined by the Government of India from time to time. A Centrally Administered area or Union Territory will also be treated as a separate State for the purpose of this Policy. However, looking to Bank's branch network and other operational constraints hampering the mobility of the officers, following exceptions shall be made, in order to give a good exposure to the officers, only for the purpose of this Policy:
- 2.1.2 All states in North-Eastern Region will be treated as one unit looking to the limited network of branches and less possibility/ chances of job rotation in the said Region.
- 2.1.3 Pondicherry City, its suburbs and Karaikal will be deemed to be a unit of Tamil Nadu and Mahe will be deemed to be unit of Kerala State.
- 2.1.4 Entire area of NCR (National Capital Region) under the jurisdiction of Zonal Office, New Delhi will be treated as same unit.
- 2.1.5 Chandigarh, for the time being will be treated as a unit within the State of Haryana.
- 2.1.6 Diu, Daman, Dadra & Nagar Haveli will be deemed to be unit of Gujarat State.
- 2.1.7 Greater Mumbai which includes branches/offices in Greater Mumbai, Thane and Palghar and rest of Maharashtra will be treated as separate Units.
- 2.1.8 Yanam will be treated as part of Visakhapatnam Zone.
- 2.1.9 Andaman and Nicobar Islands will be treated as part of Kolkata Zone.

2.2 State of Domicile:

For the purpose of this Policy, State of Domicile of an officer shall be as per the records available in HRMS package, Union Parivar. The option to seek transfer/repatriation to place of domicile shall only be available to those whose domicile is updated in Union Parivar as on date of application.

2.3 Zone

The term 'Zone' and 'Region' will mean geographical area as defined in Circular letter No. 00220 dated 12.06.2020 and Circular letter no. 0254 dated 02.07.2020 issued by Amalgamation Management Office, Business Process Transformation, Central Office, Instruction Circular No. 4028-023 dated 13.04.2023 issued by Operations Vertical and Information Circular No.06934- 2025 dated 01.01.2025 issued by Strategy Department or as determined by the Bank from time to time.

2.3.1 Jurisdiction of Zone for Central Office

For the purpose of posting /placement / transfer of officers, Branches/ Offices coming under Mumbai Zone, Central Office and its annexes/ back offices located in Mumbai shall be considered as single unit. Rest of Maharashtra coming under Pune Zone shall be treated as separate unit.

Similarly, for the purpose as stated above, the annexe / Back offices of Central Office located in any other Zone such as Hyderabad/Mangalore/ Delhi (Incl. GB Vertical)/ Bengaluru, Lucknow etc. shall be administratively considered as part of the Zone where these are located.

However, posting/transfer of any officer to and from Central Office or its annexes / back offices located anywhere shall be done by Central Office.

2.4 Parent Zone:

2.4.1 Parent Zone is the Zone from where an Officer has been transferred either on promotion, for meeting Bank's exigencies, to have required rural/semi-urban experience to gain eligibility for promotion, synchronization of grades/posts, on compassionate grounds, on account of longer tenure criterion or rationalization of manpower.

2.4.2 In case of directly recruited Officers, the parent Zone shall be as per the place of Domicile of an officer as per records in the HRMS package.

3. Key Policy Clauses

Below are the key policy clauses applicable to the officers governed under this Policy:

3.1 To fall in line with the guidelines issued by Central Vigilance Commission and Government of India

It may be noted that these clauses are subject to amendments as advised by RBI/Government guidelines which may be received by the Bank from time to time.

3.2 All the officers shall be governed by Regulation 47 and 48 of Union Bank of India (Officers') Service Regulations, 1979 as amended from time to time. Accordingly, every Officer is liable for transfer to any Office or Branch of the Bank or any place in India and every Officer shall be available for Bank's duties at any time of the day.

Nothing mentioned in this Policy shall restrict the scope of any of the provisions of Union Bank of India (Officers') Service Regulations, 1979, Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, Union Bank of India Officer Employees' (Conduct) Regulations, 1976, all amended from time to time and/or guidelines/rules formulated from time to time by the Bank in connection with posting/deployment/ rotation of officer employees up to MMGS-III. The Bank will be free to transfer any officer anywhere in the Country to meet its exigencies. Notwithstanding anything contained in this Policy, the Bank reserves its right to retain/transfer any officer, entirely at its discretion.

4. Eligibility

Transfers of all officers from JMGS-I to MMGS-III will be governed by this Policy. Accordingly, "Officer" for this purpose shall only mean any officer presently working in JMGS-I to MMGS-III.

5. Grounds for Transfer

Transfers in the Bank will be effected normally on account of the following:

- i. Request Transfer to consider the request transfer of officers on various grounds like request for transfer to parent Zone, request on Spouse & Compassionate Grounds.
- ii. Transfers on account of Longer Tenure in a Zone
- iii. Placement on Promotion
- iv. Job Rotation
- v. To provide Rural / Semi Urban Branch Service experience to officers
- vi. Administrative requirement / exigencies Due to synchronisation of grades/posts, rationalization of manpower, to ensure compliance to CVC/RBI/Govt of India guidelines, as a preventive vigilance measure or on account of occurrence of fraud and initiation of Disciplinary action, any POSH related matter, to meet other exigencies etc.

Annual Request Transfer Exercise

Transfers for officers in JMGS-I to MMGS-III, including inter-zone and inter-region transfers across various categories, such as requests for transfer to the Parent Zone, other Zones, placement on promotion, and lateral transfers for longer tenures (excluding point (vi) above) will be considered on an annual basis. This Annual Transfer Exercise will be conducted before June 30 each year at the Central, Zonal, and Regional levels.

However, for Spouse grounds/Compassionate grounds, requests shall be considered as per sub clauses explained further in the policy.

5.1 Request Transfers

- 5.1.1 Officers who have been transferred from one Zone to another Zone on account of promotion/longer tenure in a Zone criterion (or lateral transfer) or due to administrative exigencies like rationalization of manpower/ completion of Rural / Semi Urban Branch Service etc. will be eligible to request for transfer after completion of 3 years (or more or as per the cut-off date decided by the Competent Authority) in the Zone in a particular scale, subject to the availability of vacancies.

Unless under compassionate or spouse grounds, officers will be required to serve for a minimum period of 3 years in a particular Zone upon placement/transfer, in normal circumstances.

- 5.1.2 The officers who wish to return to their parent Zone or those wish to request for transfer to another Zone after completion of required tenure of 3 years in a particular Zone or those seeking transfer on Compassionate /Spouse grounds shall be required to submit their transfer request application in Union Parivar.

The officers requesting for transfer to parent Zone/other Zone, other than on Compassionate/ Spouse Grounds, shall have the option to apply for 2 Zones with 3 Regions per each Zone as per their order of preference, including their parent Zone, for request transfer. As far as possible, for officers

requesting transfer to parent Zone, their first preference will be considered, subject to availability of vacancies. Further, for officers requesting transfer to other than parent Zone (excluding medical/compassionate/ spouse grounds), it is the sole discretion of the Management to accede or reject such requests based on availability of vacancies, rationalization of manpower and business requirements of the Bank.

When submitting a transfer request on compassionate or spouse grounds, the officer will have the option to select their preferred zone and preferred region of choice.

Nevertheless, the decision to approve such requests will be at the sole discretion of the Management, based on the availability of vacancies, rationalization of manpower and the business requirements of the bank.

- 5.1.3 For the purpose of reckoning the completed number of years of service in the Zone, the cut-off date would be 30th June (or as decided by the Competent Authority) in respect of Officers to be transferred under this clause.
- 5.1.4 Request transfers, under all categories mentioned above, shall be considered only if the officer concerned has submitted all the Quarterly/Annual Performance Appraisals (APARs) and also Statements of Assets and Liabilities in Union Parivar up to 31st March of the year when the officer's request is being considered.
- 5.1.5 There shall be check system in the Union Parivar request transfer module which will prevent from submission of request transfer in case of non-submission of APAR and Statement of Assets and Liabilities. No manual requests through hard copy/ posts/e-mails shall be entertained in respect of such cases.
- 5.1.6 Once request Transfer of an officer for a Zone is acceded to and subsequently, the officer requests for cancellation of his/her transfer orders; any further transfer request made by such officer for same Zone shall not be considered upto one year from the date of cancellation of the officer's request.

5.2 Transfer on Compassionate Grounds

- 5.2.1 The Bank, at its sole discretion, may consider transfer application cases, on compassionate grounds independent of the transfer process applicable in the above clauses. This will include:
 - a) Cases where the parent/s, spouse, children of the officer, any dependent family member or the officer himself/herself need medical assistance on account of Terminal/critical illness like Cancer, Paralytic Stroke, Renal/Liver Failure, Thalassemia, Parkinson's disease, Epilepsy, CABG or any other medical condition as deemed fit by a Senior Medical Practitioner i.e. Chief Medical Officer/District Medical officer or its equivalent) thereby requiring transfer to a particular location having medical facilities. Officers shall be required to submit self-attested copy of Certificate of critical illness issued by Chief Medical Officer /District Medical officer or its equivalent along with their request. Officers shall necessarily be required to record the case in the health declaration page as envisaged in clause 5.2.3 of this policy if they are to avail the exemption.

- b) Death of Spouse – request to be considered within a period of one year from the date of death of spouse
- c) Retirement of self within one year up to 30th June next year

5.2.2 Management may consider other requests on Compassionate grounds depending on the gravity of circumstances on case-to-case basis.

5.2.3 The officers in such cases have to route their application through Union Parivar and the concerned Regional Office / Zonal Office / respective Vertical, after satisfaction of the contents therein, shall recommend or otherwise refer the case to the Competent Authority. Based on the merits of the case, the decision to transfer an officer will be taken and it will be at the sole discretion of the Management. Officers shall be required to submit Health Declaration format along with the necessary medical records and supporting documents at the time of submission of request in HRMS Union Parivar. The respective Regional Office/Zonal Office will meticulously scrutinize and approve these documents.

5.2.4 Request for Transfers received from spouses of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel to be considered on priority for joining spouse at the centre where he/she is residing. Any such request from spouse of Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel shall not be counted as one of the requests to which the officer is entitled.

5.2.5 Request for Transfers received from spouse of serving Army / Defence / Central Armed Police Forces / Central Paramilitary Forces Personnel whose spouse is posted in War Zone/ disturbed area for posting at place where parents are residing may also be considered without being counted as a request to which the officer is entitled during his/her career.

5.3 Transfer Request for Joining Spouse

5.3.1 A female officer can seek transfer to join her husband after marriage or due to transfer of her husband from the present location. Such request may be considered at the sole discretion of the Management, subject to availability of vacancy in the respective location. However, the lady officer will not be exempted from transfer as contained in clause 5.4 & 5.5 on the ground that it will amount to separation from her husband, and she has to carry out the transfer.

5.3.2 The transfer request for joining spouse is allowed only twice in her entire career and there should be minimum gap of 3 years between two such transfers. The exercise of accepting transfer on spouse ground will be conducted once in a year, preferably in the month of April / May, along with Annual General Transfer exercise.

5.3.3 In case where both husband and wife are employed as officers in the Bank, as far as possible, they shall be posted at / around the nearby station, within the same Region.

5.3.4 In case where both husband and wife are employed in the Bank and one of them is in clerical cadre, then as far as possible, they shall be posted at / around the nearby station, within the same Region. However, movement of the employee in clerical cadre (out of the two) shall be governed as per transfer policy for Award Staff.

5.3.5 In case where spouse of an officer is working in Central / State Governments, an endeavour shall be made to post them in the same place / region or nearby place / region.

5.3.4

5.4 **Transfers on account of longer tenure in a Zone**

5.4.1 Vacancies identified in the higher Grade/Scale in the Zone will be first filled in by transferring back the officers who have completed 3 years (or number of years as decided by the Competent Authority) of service/posting out of parent Zone, in a particular scale, on promotion/ longer tenure/ lateral transfer or rural/semi-urban postings or synchronization of grade/scale or otherwise. Such officers will be transferred back to their parent Zones in the order of their date of reporting in the existing Zone where they were transferred on promotion/longer tenure/lateral transfer, rural/semi urban posting etc.

5.4.2 Officers, who have completed service tenure of 9 years or more, (or as decided by the Competent Authority) in Officer Cadre, in a particular Zone will be transferred out of that Zone and will be placed in another Zone for serving minimum period of 3 years. As far as possible, tenure of 9 years or more in descending order in the same Zone in Officer cadre, be taken into consideration while effecting such transfers. The male / female/ other officers who have reached the age of 54 / 52 / 54 years respectively as on 30th June as of that financial year will not be moved out of Zone under this clause. The Officers who are so transferred outside the Zone would be eligible to be transferred back to their parent Zone after completion of 3 years of service outside their parent Zone, in the order of their date of reporting in the Zone where they are so transferred. Such Officers will be required to apply for transfer requests in HRMS-Union Parivar.

Officers who get promoted but are coming under the criterion of longer tenure of 9 years or more (or as decided by the Competent Authority), shall also be transferred out of Zone.

Transfers so effected will be treated as normal transfers and shall qualify for reimbursement of TE & DA as per entitlement.

5.4.3 Transfer of Specialist officers shall be need based and as per the recommendations received from the concerned vertical.

5.4.4 General Banking Officers who become due for transfer under this criterion may be given an option to apply for 5 preferred Zones with 3 Regions per Zone, for placement upon transfer. As far as possible, Zone may be allotted in the order of preference given by the officer, subject to availability of vacancy. Criterion such as age of the officer/ tenure spent in a particular Zone/ displacement may be considered while allocating new Zone. However, it shall not be binding on the Management to accede to such requests and Management may post the officer as per Bank's requirements. However, Bank will explore the possibility of accommodating officers up to Scale-III in the respective linguistic region to the extent possible and it shall be the endeavour of the Bank to avoid far off postings, considering various factors including availability of vacancies, administrative exigencies etc. In case no option is exercised by the officer or non-availability of vacancy in the Zones opted, the allocation shall be done as per requirement of the Bank. Similarly, officers who wish to seek exemptions under

the criteria listed at clause No. 5.11 (except subpoints i a iv), in case their exemption request is not acceded, and they do not opt for any Zone or their opted Zone has no vacancy, they may be allocated to Zones as per Bank's requirement. As far as possible, care be taken by Zonal Offices to post the employees having medical issues at centres where medical facilities are easily available.

5.4.5 The tenure of Domestic /Forex / Derivative Dealer will be for maximum of 5 years in front office with total tenure not exceeding 7 years in Treasury department in continuation. The Back-Office staff tenure in Treasury department Shall be for maximum of 5 years. Internal rotation of treasury staff will be carried out every 3 years or more frequently at the discretion of General Manager of the Treasury Vertical.

5.4.6 Local Bank Officers (LBOs) will be posted within the selected State for the first 10 years of their service or up to their promotion to SMGS IV, whichever is earlier. Inter Region/ Inter Zone transfers within the same State of LBO will be carried out as per provisions applicable to other general banking officers. Central Office may decide about retention of promoted LBOs within the Zone (with States having more than one Zone) subject to the availability of vacancies

5.5 .Placement on Promotion

5.5.1 Upon Promotion, under normal circumstances, the officers will be retained within the Zone, subject to availability of vacancies.

5.5.2 Zonal Offices may decide about retention of promoted officers within the Region subject to availability of vacancies or movement within the Zone besides ensuring rotation of officers (once in 6 years) within Zone.

5.5.3 However, If the promoted officers (under either Normal or Fast Track channel) are coming under the longer tenure in a Zone criterion, then they shall be moved out of Zone.

Note

Transfer of Differently abled Officers and Officers having differently abled dependent family member(s) shall be governed by clause 10.2 of this Policy.

However, if any of such officers, wishes to opt for transfer, he/she shall be allotted his/her first preferred Zone/Region, irrespective of the fact whether there is any vacancy in that Zone/ Region or not

The posting of officers in the allotted zone shall be decided by the respective Zonal Office based on administrative requirements and job families identified in the Zone. The general guiding principles as stated in this policy be followed while doing Zonal level postings.

5.6 Rotation Transfer

5.6.1 Job Rotation transfers will be effected in terms of guidelines issued by Central Vigilance Commission / Reserve Bank of India / Govt. of India and as per Bank's requirements from time to time.

5.6.2 The Bank will be free to transfer any officer, anywhere (to any office/ branch) in the country to meet its exigencies.

- 5.6.3 Every officer will be liable to be transferred from one branch / office to another branch / office, upon completion of 3 years' service, within the Region. In the case of administrative offices, duration of retention may be up to 5 years. It is further clarified that the officers may be transferred from branch/office before the period of 3 years also, depending upon the business needs of the Bank. No officer shall remain posted on a sensitive seat for more than 3 years in the same branch/office.
- 5.6.4 On completion of 5 years in one administrative office, an officer should normally be posted in a branch, keeping in view the business and administrative considerations. Placement in Back Office / Audit Office/ Training College/ULA/ZLC etc. shall be treated as Administrative Office for the purpose of posting and transfer of officers. However, officer already serving in branch operations may be posted again in branch operations on his /her transfer/ placement. As regards Specialist Officers their deployment / placement may be carried out as decided by the Bank in view of the administrative requirements.
- 5.6.5 With the implementation of Job Family Framework, once an officer becomes eligible for job family allocation (after completion of 5 years of service in the Bank), he/she will be allotted a job family in which he/she will continue for the next 4 years.

Officers due for transfer be transferred within the same job family during the period of its validity, i.e. 4 years. Further, due to administrative exigencies, if an officer is to be transferred outside his/her allotted job family, it is proposed that the same be effected after obtaining approval from the Competent Authority which shall be one level higher than the Competent Authority to issue Transfer Orders as stated in clause 8.2 of the policy. However, for Central Office, the Competent Authority shall remain CGM (HR).

- 5.6.6 The officers who have completed 6 years or more in the officer cadre in a particular Region are liable to be transferred inter-Region, within the Zone, for accommodating the incoming officers on request transfers (except in case of any administrative/disciplinary action/ compassionate grounds etc. transfers). Zonal Offices shall undertake such transfers based on guiding principles in clause No. 5.8
- 5.6.7 In respect of Officers who are transferred out of their present/parent Region/Zone on Promotion, then take reversion from Promotion and are posted back at their previous/parent Region/Zone after acceptance of reversion, their service in the Officer cadre prior to promotion and after reversion in the same Region/Zone shall be considered in continuity and shall qualify for movement under Job Rotation / movement on account of longer tenure.
- 5.6.8 It should be ensured that such Rotational Transfers are carried out on seniority basis in that location/Region/Zone irrespective of scale and exceptions, if any, should be properly recorded/documented.

5.1 Rural and Semi Urban Service

- 5.1.1 To provide critical experience to Officers up to Scale III, they should have at least one stint of 2-3 years in rural and semi urban locations as required, as per Government guidelines, as enumerated in the Promotion Policy.

5.1.2 In order to implement the Government guidelines on rural/ semi urban postings, officers who do not have the requisite rural experience, probationary officers after completion of their training and promotee officers shall, as far as possible, be posted in rural areas.

5.1.3 On Promotion from JMGS-I to MMGS-II - Officers who have not completed minimum 2 years of rural / semi urban service will be invariably posted in rural / semi-urban Branches. Similarly, on Promotion from MMGS-II to MMGS-III – Officers who have not completed minimum 3 years of rural / semi urban posting including 2 years of rural /semi-urban in JMGS-I/MMGS-II, will be invariably posted in rural / semi-urban branches.

In case of any deviation, approval from next higher authority will have to be obtained by the Regional Office before posting of such officers in urban / metro locations.

5.1.4 Such officers shall not be posted to urban/ metro areas on deputation and such period of deputation, if any, shall not be counted for reckoning minimum tenure of rural/ semi urban posting respectively.

5.1.5 Those having acquired the required rural service experience may not be repeatedly posted in rural areas.

5.1.6 In case an officer makes a request for posting in rural branch within the Region, if otherwise eligible, he shall be immediately posted there. In case of non-availability of vacancy in rural branch, the officer may be asked to give his/her choice of another Region within the Zone where his/her services can be utilized for rural branches. Such requests shall be considered by the respective Competent Authority. However, such request should be in compliance to Point No. 5.7.5 above.

5.2 Inter Region – Lateral Transfers/Posting

Zonal Offices may allocate the Regions to incoming officers on compassionate grounds, repatriation, other request, longer tenure criterion, rural semi-urban service, administrative grounds etc. based on job families/ business requirements/ rationalization of manpower etc. As far as possible, care be taken to post the officers coming on compassionate grounds/ request transfer to parent Zone, to their preferred Region/nearby Region. While allocating regions to incoming officers/promoted officers, intra-region/ inter-region rotation of officers may be carried out, causing least possible inconvenience to such officers.

It should also be ensured that Women employees be transferred as far as possible to nearby places / stations / region. In case of posting to a far-away / remote locations, their safety be given due importance and availability of basic amenities be ensured.

5.3 Administrative requirement / exigencies/ Statutory Compliances

Bank reserves the right to carry out transfer of officers under compliance to or as per instructions / guidelines received from CVC/RBI/ Government of India or as a matter of Preventive Vigilance or to meet Bank's requirement/exigencies or on account of occurrence of frauds etc. Officers against whom disciplinary action is underway / officers who are suspended are also liable to be transferred out of their present Region /Zone.

5.4 Transfer of Directly Recruited Officers

Directly recruited officers in Scale I to Scale III need to complete 3 years of service in the Zone where they have initially joined, before becoming eligible to move outside the Zone. Applications for such transfers will be considered solely at the discretion of the Bank, as per exigencies and availability of vacancies/ substitutes. However, transfers on compassionate grounds for directly recruited officers who have not completed 3 years, will be considered only on the ground of major ailments etc. or any other compassionate grounds on case-to-case basis solely at the discretion of the Bank. Transfer of female officers on spouse grounds shall be considered as per clause No. 5.3.1 of this policy

5.5 General Exemptions

While carrying out rotational/lateral or other transfers, the below mentioned may be exempted depending on the gravity/genuineness of circumstances:

- i. Transfer of differently abled officers and officers having differently abled dependent family members shall be governed as per Clause 10.2 of this policy and Government guidelines received from time to time
- ii. Cases where the parent/s, spouse, children of the officer, any dependent family member or the officer himself/herself need medical assistance on account of Terminal/critical illness like Cancer, Paralytic Stroke, Renal/Liver Failure, Thalassemia, Parkinson's disease, Epilepsy, CABG or any other medical condition as deemed fit by a Senior Medical Practitioner i.e. Chief Medical Officer/District Medical officer or its equivalent. Officers shall be required to submit self-attested copy of Certificate of critical illness issued by Chief Medical Officer /District Medical Officer or its equivalent along with their request. Officers shall necessarily be required to record the case in the health declaration page as envisaged in clause 5.2.3 of this policy if they are to avail the exemption. This declaration has to be submitted as and when the ailment is diagnosed or even for pre-existing ailments.
- iii. Death of Spouse- the exemption shall be for a period of two years from the date of death of spouse
- iv. Lady officers may also be exempted from inter-zonal transfer in the following cases:
 - a) If they are in a family way, the exemption will be for a period of three years (including 9 months of family way).
 - b) Having a child below two years of age, the exemption will be till the period the child turns 2 years of age.

The exemptions to lady officers as mentioned above shall also be applicable in case of transfer on account of longer tenure in a Zone/ lateral movement/ Promotion and at any given time, for one promotion placement/job rotation out of Region/lateral transfer, only one of the above mentioned two exemptions shall be applicable. Once exemption under any of a) or b) is availed by the lady officer from the transfer exercise, repeated exemption under the same clause or consecutive invocation of both the clauses shall not be permissible for the Transfer Orders issued. After the exemption period is over, the officer concerned has to undergo the transfer exercise.

Officers shall be required to apply for exemption each year they wish to seek exemption under any of the above clauses. However, the aforesaid exemptions/ concessions (at point No. i. to iv.) would not be

available to such officers who are transferred on grounds of disciplinary action / any POSH related matter or are involved in fraudulent transactions.

Note: For the purpose of clause 5.2 and 5.11 (i to iv) above dependent family members as updated in Union Parivar prior to the date of application for exemption in the Portal shall be considered. Parents names should also be invariably updated in Union Parivar. If any employee does not submit the request for exemption in the application window, he/she shall be liable for transfer and no further requests /representations will be considered after the lapse of time given to submit such requests.

Transfer Protection to Office Bearers of Associations/Unions

Subject to the adherence of CVC guidelines and provisions regarding postings at sensitive positions, transfer protection will be available to the office bearers of Officer's Unions Associations as under.

Total pan India Union Transfer Office Bearers considered Membership as on Protection 31st March of the preceding year in which Transfers are being carried out	Transfer Protection	Officer bearers considered
Officers' Trade Union/ association having 300 or more 1 office bearer per 300 or more officer members (in Scale I to III)	1 office bearer per 300 members in scale I to III shall be given transfer protection with a minimum of 3 office bearers.	The transfer protection shall be for the following principle office bearers holding any of the following post at All India or State Level • President, • General Secretary • Treasurer a • Regional Secretary

Transfer protection shall not be available to Officers' Trade Unions/Associations having membership of less than 300 officers in Scale I to III.

The transfer protection so extended is subject to following conditions:

a) The above transfer protection shall be available to officers holding any of the above-mentioned posts till such time the officer continues to hold the post. (subject to their name appearing in the list provided by their All India General Secretary every year)

- b) Every year the All India General Secretary of Officers' Unions / Associations shall give names of the Office Bearers well in advance to CGM(HR) as to which office bearer/s they prefer to give transfer protection. This protection shall be available for the Financial Year in which annual transfer exercise is conducted.
- c) The protection from transfers will not be available to the office bearers in case of transfers on promotions.
- d) All the terms mentioned above shall be subject to administrative exigencies and requirement of the Bank or would not be available to such officers who are transferred on grounds of disciplinary action or the office bearer is under investigation/ any POSH related matter or their integrity is under question due to involvement in fraudulent transactions. No officer can claim the posting to any centre as a matter of right.
- e) He/she will be subject to Government / CVC / other guidelines issued

6. Transfer Of Specialist Officers (Scale I to III)

The concerned vertical Heads will undertake annual exercise of recommending transfer/posting on account of longer tenure in a Zone / promotion / job rotation / administrative exigency etc. of Specialist Officers, keeping in view the broad guidelines of Transfer Policy as applicable to General Banking officers. Transfer of Specialist Officers shall be need based depending on Business requirements and respective Verticals' recommendations. The Transfer & Posting Tool, timelines and procedures shall remain the same as mentioned for General Banking Officers.

7. Temporary Transfer

All inter-region, inter-zone temporary transfers shall be done by HR Vertical, Central Office. The Competent Authority in such cases shall be CGM (HR). Cases requiring special consideration shall be referred by respective ZOs to CO along with recommendations for approval.

Temporary transfer shall be initially done for a period of 3 months, which is extendable by another 3 months, beyond which no further extension shall be granted. Once the period of temporary transfer is completed, the officer is required to immediately report back to the previous place of posting as mentioned in the order.

8. Execution of Transfer Orders

8.1 Transfer Tool & Posting Tool

- 8.1.1 Bank has undertaken Project Union Prerna under which Transfer & Posting Tool has been developed, through which posting & placement of officers up to MMGS-III shall take place, in a transparent and efficient manner. It is a tool for the end-to-end Transfer & Posting process for inter-zonal, inter-regional & intra-regional transfer and movement based on employee job family & performance, subject to availability of vacancies. Guidelines contained in the Transfer Policy for Officers shall form part of the trigger & functioning of the Posting Tool. The transfer & posting process for Specialist Officers up to MMGS-III shall also be done through the Transfer & Posting Tool. Further, all orders (promotion / lateral/longer tenure movement /requests / management exigencies / other compassionate grounds etc.) are to be issued through the Transfer module in Union Parivar only.

8.2 Competent Authorities to Issue Transfer Orders:

Officers/ Executives	Competent Authority	In case of Deviations, next higher Authority
Officers in a Region up to MMGS-III	Regional Head of Respective Region	Zonal Head of respective Zonal Office
All Inter-Region Transfers up to MMGS-III within a Zone including transfer on account of longer tenure, Promotion, Compassionate grounds like medical/spouse ground etc. within the Zone	Zonal Head of respective Zonal Office	Chief General Manager (HR)
All Inter-Zone Transfers including Transfer on account of longer tenure, Promotion, Compassionate grounds like medical/spouse ground etc.	Chief General Manager (HR)	Executive Director handling HR Portfolio

8.3 Time Period for Executing Transfers

- 8.3.1 As far as possible all transfers shall take place in the first quarter of financial year i.e. from 1st April to 30th June through the online Transfer & Posting Tool / Module in Union Parivar. Normally there shall be no transfer exercise after 30th June of every year. However, in case, some transfers have to be effected between 1st July of the year to 31st March of next year, the same shall be approved by HR Vertical, Central Office.
- 8.3.2 Transfer of officers after June, other than transfer on following grounds / situations, even on administrative exigencies, except on Promotion, would require prior approval of Competent Authority at Central Office, HR Vertical. After obtaining approval, transfer orders within the Zone shall be issued by respective Zonal Office and inter-Zonal orders will be issued by Central Office, HR Vertical
- a) Transfer for manning new Branches.
- b) Transfer for filling up vacancies arising out of death / superannuation/ VRS / Resignation / Capital Punishment or any other vacancy arising due to disciplinary action proceedings / transfer action under POSH/ any other kind of cessation of service.
- 8.3.3 Since the online transfer module shall be operational only till 30th June of the year, in case of consequential vacancies concerned RO/ZO may seek permission from Central Office for opening the module for effecting such transfers.

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8.4 Procedure for Effecting Transfer Orders:

As far as possible, officers shall not be asked to initially report to RO to collect their posting orders. Zonal Heads/Regional Heads shall decide the posting of officers beforehand and issue orders accordingly. This applies to all transfers effected as request transfers/ administrative transfers. This would obviate the delay in posting, inconvenience and expenditure on travel.

8.5 Relieving Procedure

- 8.5.1 Relieving and reporting has to be implemented and carried out as per the date mentioned in the Transfer Order. In case the relieving is done centrally, all officers under transfer shall stand relieved as per the date given by Central Office. In case of non-reporting at new place of posting, action as deemed fit be initiated by the reporting office.

Extension / permission for temporary retention can be given by CGM(HR) in exceptional cases such as the Branch / Office is under audit/ medical emergency of the employee or his/her close relatives (parents / dependent family members) etc. Maximum extension that can be permitted shall be 3 months.

- 8.5.2 Sanction of leave and other emoluments to officers who have not reported at the transferee office

An officer on transfer after being relieved from previous office will cease to be under the administrative control of that office. He will be under the administrative control of the transferee office. Accordingly, the matters relating to sanction of leave, payment of salary etc. shall be dealt by the transferee office.

As regards the Competent Authority to sanction leave, payment of salary etc. to such employees who have not reported at the transferee office, it is clarified that the transferee office may sanction the leave only after satisfying itself with the reasons for leave applied for and release the salary etc. for such period of leave.

8.6 Joining Time:

- 8.6.1 As per Regulation 49 of Union Bank of India (Officers') Service Regulations, 1979:

- i) An Officer shall be eligible for joining time on one occasion and not exceeding seven days, exclusive of the number of the days spent on travel, to enable him/her
 - a. to join a new post to which he/she is appointed while on duty in 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/she is relieved from his/her old post shall be excluded but public holidays following the day of his/her 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/her 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/she is permanently posted.

8.6.2 Provisions in respect of request transfer shall be governed by clause 11.1 below

8.6.3 An officer can avail joining time up to 3 months from the date of his/her relieving. In case the same is denied by the Competent Authority, it is extendable by another 3 months. The joining time shall lapse after completion of 6 months from the date of relieving of the officer.

9. Effective Transfer Management

Bank will take steps to make transfer process smoother and more structured. Transfer process will be completed by 30th June to cause minimum disruption to the officers' children's academic year.

It will be ensured that transfer orders are not kept pending without any cogent reason, in order to make the transfer process more effective.

10. Other Important Provisions

10.1.1 All Branches/offices of Kolkata Zone coming under states in North-Eastern Region i.e. Assam, Arunachal Pradesh, Nagaland, Manipur, Mizoram, Meghalaya, Tripura and Sikkim will be treated as one unit in view of the limited network of branches and less possibility/ chances of job rotation in the said Region. The rest of Kolkata Zone shall be treated as a separate unit. Under longer tenure criterion, officers having domicile of the North Eastern states may be transferred from North Eastern Region to rest of Kolkata Zone or vice versa as stated above and it shall be considered as movement outside the Zone.

Further movement of officers in the North-Eastern region from one North Eastern State to any other North Eastern State (even if under the administrative control of same Region) it shall also be considered as movement outside the Region.

10.1.2 Re-transfer of Officers posted in North-Eastern States under Incentive Scheme of the Government : Such Officers will be transferred back to their parent state within a period of 2-3 years.

10.1.3 For the limited purpose of transfer and posting of officers, movement to Andaman and Nicobar Islands from rest of Kolkata Zone shall be treated as movement outside Zone and movement to Lakshadweep Islands from rest of Ernakulam Zone shall be treated as movement outside Zone.

10.1.4 All Branches falling under the areas eligible for Special Area Allowance as per Annexure V of the Joint Note dated 08.03.2024 shall be designated as "difficult areas" for the limited purpose of Transfers so that the employees posted in such difficult areas will be given preference for transfer after completion of their

tenure.

10.1 Persons with Disability:

- 10.1.1 Notwithstanding anything mentioned herein above, physically challenged Officers, who are in receipt of conveyance allowance as per Government guidelines, would normally be exempted from routine periodical transfers outside the Station, subject to administrative exigencies. Such Officers would not be normally transferred, even on promotion, if a vacancy exists in any of the Offices/Branches /Towns/Cities. When the transfer of physically challenged Officers becomes inevitable on promotion or otherwise, to a place other than their original place of appointment, due to non-availability of vacancy, it would be ensured that such Officers are kept nearest to their original place of posting and in any case, not transferred to far off or remote places.
- 10.1.2 This concession would not be available to such of the handicapped employees who are transferred on grounds of disciplinary action or are involved in fraudulent transactions/ POSH related action.
- 10.1.3 Transfer of differently abled officers and those having differently abled dependent family members shall be governed by Government of India guidelines as received from time to time. The details of the disability of such differently abled dependent family members along with nature and percentage of disability as updated in Union Parivar, shall be considered to avail exemption for transfer. In all cases of disability including intellectual disabilities such as Autism it shall be compulsory to submit a valid disability certificate / Unique Disability ID Card issued by Competent Authority. These documents shall be accepted till the date of "exemption application for lateral transfers" through the Union Parivar portal only.

Note:- The disabilities covered under this clause shall be the 'Specified Disability' as per Rights of Persons with Disabilities Act, 2016 enumerated in Bank's Equal Opportunity Policy.

10.2 Sports Persons

Notwithstanding anything contained hereinabove, only those sports persons who regularly take active part in sports events at State / National / International level will not be moved out of the present Zone on account of longer tenure or on promotion subject to certification by the ZO/RO. However, Management reserves the right to post such officers as per requirement of the Bank.

- 10.3 All Government guidelines in respect of transfers of SC/ST Officers will be observed.
- 10.4 Transfers of physically challenged/differently abled employees and those having differently abled dependent family members, on compassionate grounds and transfer requests on spouse grounds, as far as possible, will have precedence over other transfers without affecting Bank's right to transfer /retain the officer arising out of Bank's exigencies and the same will be considered during the annual transfer exercise.

11. General Guidelines

- 11.1. In case request transfer of Officers other than on completion of minimum required tenure of 3 years in a particular Region/Zone, is considered by the Competent Authority, the concerned officer will not be entitled to TE/TA/DA and transfer expenses/ joining time etc. and he/she will have to carry

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out the transfer at his / her own expenses. Similar rules shall be applicable in case of inter-region transfers within the Zone. The order issuing authority shall specifically mention on the transfer order whether or not the transferred officer is entitled to TE/DA as per rules.

- 11.2. For arriving at the requisite period of service for transfers, the period of temporary transfer, sabbatical leave, leave on loss of pay and allowances, if any, shall be treated as passive period of service and shall not be counted. However, if in any case, an officer is not relieved upon completion of temporary transfer period, due to Bank's exigencies, such extended period shall be counted as period of active service.
- 11.3. Bringing any outside influence by an Officer to further his/her transfer / cancellation of transfer issued to him/her will amount to breach of Regulation 12 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 as amended from time to time and may invite appropriate action therefor.
- 11.4. All Officers of the Bank shall have to stay at the place of their posting until and unless permitted otherwise. In case of Branch Managers, such permission will be granted by the Zonal Head and for other Officers, the same will be given by Regional Head.

Further, all officers are required to obtain prior permission from the Competent Authority i.e. Leave Sanctioning Authority before leaving Station Head Quarters through HRMS – Union Parivar, while availing leave to visit outside station and for leaving stations during weekends/ holidays.

- 11.5. The process of handing over of charge by the outgoing Branch Head to the incoming Branch Head in case of transfer should be followed as per guidelines/format issued by the Bank on the subject. In case an officer under transfer is working as Branch Head / In-Charge of MLP, RLP, ALP (Agri. Loan Point), UMFB, ARB, SAMB, Currency Chest, Mid Corporate Branch, LCB, CAPS/CMS, Service Branch etc. and gets relieved before reporting of his/her successor at the branch/office, he/she should hand over the charge to the second line officer of the Branch as per the format. Thereafter, the succeeding Branch Head / In-charge shall take over the charge from the second officer.
- 11.6. No officer shall be posted in the same Office/Branch and in case of Central Office, same Vertical / Department of his/her Spouse and any other person related to him /her. Relationship shall include son, daughter, son-in-law, daughter-in-law, brother-in-law, brother, sister, father, mother, uncle, aunt, mother-in-law, father-in-law, first cousin, nephew or niece of the employee or his/her spouse. It shall be the responsibility of the concerned Officers to inform about the relationship.
- 11.7. It has to be ensured that the officers holding sensitive posts should be removed from the posts at least 6 months prior to their retirement and arrangement for suitable replacement must be made in time.
- 11.8. An officer transferred to other office / branch on account of promotion/longer tenure criterion or in the same capacity under job rotation/other administrative exigencies, shall not be transferred back to the same office /branch within a period of 3 years.

11.9. The Regional Offices / Zonal Offices shall avoid transfer of Branch Heads before completion of one year tenure at a particular branch, except in case of genuine requirement(s)/circumstances like longer tenure transfer/ consideration of lateral requests/ compassionate grounds etc. where it is necessary to change the Branch Head. In case Branch Head is transferred before completion of one year tenure, reasons for the same shall be recorded in the approval note and informed to next Higher Authority.

11.10. Top performers, (as derived from the revamped Performance Management System under EASE Agenda), to the extent of 10% of the vacancies available in the respective Region/Zone, will be incentivized by giving preference in placement/postings, subject to completion of minimum two years' service in the existing Region / Zone.

Appeals: -

11.11. If any officer wishes to make any appeal with respect to Transfer Order then the procedure for making such appeals shall be as under:

- a) Any officer who wishes to make an appeal regarding Transfer Order should do so, within 5 days of receipt of such order, through RO/ZO with their views and recommendations.
- b) In case of Intra Zone Transfers, Zonal Head shall form a committee of 3 members headed by Dy Zonal Head (Business Operations) and any two officials posted in the Zone (not below Scale IV). One of the members in the committee should mandatorily be a female officer. The committee shall look into the appeal/s. The Minutes of the meeting of the committee along with all relevant papers should be handed to the Zonal Head for further action.
- c) In case of Inter Zone Transfers, CGM(HR) shall form a committee of 3 members headed by General Manager (HR) and any two officials posted in the HR Dept (not below Scale V). One of the members in the committee should mandatorily be a female officer. The committee shall look into the appeal. The minutes of the meeting of the committee along with all relevant papers should be handed to CGM(HR) for further action.
- d) In both cases above the final outcome shall be communicated to the appellant officer within 15 days of receipt of such appeal at Zonal/Central Office respectively.

11.12 Grievance Redressal:

In case an officer has a grievance regarding a transfer order on grounds of violation of the Transfer Policy, the procedure for grievance redressal shall be as follows:

- a) Any grievances regarding violation of provisions of the Transfer Policy should be made in writing within 5 days of receipt of such order, duly quoting the provisions of the Policy which have been violated and should be escalated to Chief General Manager (HR) CO, through proper channel i.e. through Regional Et Zonal Office with their views/recommendations.
- b) The Executive Director in charge of HR Portfolio shall nominate a committee of 3 General Managers from Central Office for dealing with the grievance in a considerate manner. One of the members in the committee should mandatorily be a female officer. The committee shall record its comments regarding the grievance after carefully evaluating the same and submit it to the Chief General Manager (HR), who shall take a suitable decision in the matter by duly recording the reasons thereof.

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c) The final outcome shall be communicated to the aggrieved officer.

12. The Bank reserves its right to amend, vary or rescind all or any of the clauses of this Policy at any point of time without assigning any reason.

13. For further interpretation of any clause of this policy, CGM (HR) shall be the Competent Authority to issue such clarifications.

14. The Policy shall be valid up to 31.03.2027 and the validity of the policy may be extended further for a period of 3 months with the specific approval of the MD and CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.

POLICY ON PERFORMANCE MANAGEMENT SYSTEM, REWARDS & RECOGNITION, IMPLEMENTATION OF FRAMEWORK FOR JOB FAMILY AND SUCCESSION PLANNING

1. Introduction

The Bank has set for itself the vision to build a “next generation digitally enabled ‘**Universal Bank**’ known for responsive, responsible and inclusive banking through customer centric business models and significant investment in employee development”. To achieve the organizational goal, it is imperative that the efforts and capabilities of the employees are aligned to the big picture, by encouraging ‘**performance mindset**’ in the Bank.

The Bank has revamped the Performance Management System (PMS) to ensure that PMS remains a robust, transparent, and objective system for evaluation of performance, competency and potential of the employee. The revamped system aims to bring in place a system-driven objective scoring methodology, tool driven role allocation for job clarity, multi-functional digital workflows for appraisal as well as fair grievance redressal and allows for periodic constructive feedback through quarterly & annual appraisal mechanism. This shall facilitate greater accountability and commitment towards achievement of goals.

2. Objective of the Policy:

- 2.1. To assess the officer’s professional capabilities, with a view to determine capacity building needs and suitability for particular areas of responsibility/assignments. (Training, Development and Placement Function)
- 2.2. To counsel the officers on directions for improving performance, professional capabilities, and conduct with peers, juniors and the general public (Feedback and Counseling function)
- 2.3. To make an objective assessment of the officer’s performance in the current assignment, including performance in training, study courses and deputation outside the government, based on monitorable inputs, relative to his/her peers, with a view to determine his/her suitability for higher responsibilities and special assignments. (Promotion Function).
- 2.4. To identify genuinely exceptional work accomplished, including innovations, with a view to give due recognition and rewards. (Recognition function).
- 2.5. To enable officers to identify systemic shortcomings in the Bank with a view to improve governance standards (Strengthening Governance Function).

3. Scope of the Policy

The policy applies to all the officers in the Bank.

4. Definitions

- 4.1. **Appraisee** – An officer of Union Bank of India whose performance is to be appraised
- 4.2. **Appraiser**- The immediate reporting authority that appraises the performance of reportees and track their development during the performance cycle. The Appraising Authority will be minimum one notch higher than the Appraisee.
- 4.3. **Reviewer**- The ultimate authority who provides an overview of the performance of indirect reportees. Reviewing Authority will be minimum one notch higher than the Appraising Authority.

- 4.4. **Validator** – The authority who shall verify and confirm data related issues in case an appraisee raises an exception during quarterly or annual appraisal.
- 4.5. **Role Allocator** - The authority who allocates the role, under role clarity tool to the reportees. The role allocator authority shall be minimum one notch higher than the appraisee and ideally Branch Manager for the branch staffs, Regional Head/Dy. Regional Head in charge of HR functions for RO staffs & Zonal Head/Dy. Zonal Head in charge of HR functions for ZO staffs.
- 4.6. **Cohort** - Each employee shall be mapped to a cohort, a homogenous group of individuals performing similar functions, for the purpose of deriving relative scoring and rating. The cohort shall be formed based on consideration of unit type, business size, location, focus area, scale and/or any other relevant business parameters.
- 4.7. **Performance KRAs** – These are outcome-based and role specific KRAs which are directly linked to the day-to-day business/operations tasks to be carried out by an officer.
- 4.8. **Behavioral & Managerial KRAs** – These KRAs include behavioral dimensions aiming to capture teamwork, ownership, communications, development, other related dimensions and metrics like E- learning, Compliance which is measurable and based on timely completion.
- 4.9. **360-degree feedback** - The feedback system designed to capture feedback anonymously from peers, reportees and supervisor.
- 4.10. **Appeal** – The option available to an officer to represent against the entries and final score given in the appraisal report within 15 days from the date of receipt of final score.

5. Process Flow

- 5.1 The Performance of all officers will be evaluated on a periodic basis spread-out across the year. The following steps will form part of the entire performance management process. The flow chart for the process flow is included in Operational guidelines to this policy.
- 5.2 **Phase 1 – Role Allocation**
 - 5.2.1 The Role Clarity Tool for performance management system is designed for all officers in the Bank across branches, other field units, Regional Offices, Zonal Offices and Central Office. The performance of all officers of the Bank shall be assessed based on the job roles allocated through the Role Clarity Tool.
 - 5.2.2 The tool will enable assignment of roles & KRAs to employees through a digital workflow as & when the employee joins a new role on transfer or on job rotation in the same branch invariably to be completed within 7 days of joining or rotation. The concerned official shall ensure the role is allocated as per the timelines. The latest role from the previous financial year shall be carried forward to the current financial year. All officers will be required to ensure that the carry forwarded role from the previous financial year is still being performed by him/ her, within 15 days from the start of each year. In case of any change in the role, the officer shall be required to get a new role (which is currently being performed by him/her) allocated by the Role Allocator. The respective Unit Head shall ensure the appropriate Roles reflecting the job performed by the officer are allocated as per the timelines mentioned above.
 - 5.2.3 The Role Allocator will be able to view the names of all the officers mapped to the branch/unit/department for whom the roles are to be allocated. The Role Allocator must ensure that the roles and KRAs reflect the actual job being performed by the officers. Even in case the employee is transferred to a new role on a temporary basis, the Role Allocator must ensure that the new temporary role is updated in the system and the KRAs selected reflect the actual job being performed by the officer. For deputation or special assignments within the bank it is the responsibility of the Unit Head of the deputed unit and concerned officials to ensure that

suitable role is updated in the EKAM and the appraisals generated with KRAs associated with the role allocated is appraised as per the timelines.

5.2.4 Role Allocation in case an Officer is performing multiple roles:

Sr. No	Type of Branch/ Unit	No. of roles which can be assigned
1	Branches	- Maximum 3 roles where the strength of the branch officers is more than 3 (including the Branch Manager) - Maximum 5 roles where the strength of the branch officers is up to 3 (including the Branch Manager)
2	CO (including annexes)	Maximum 2 roles
3	RO/ZO /Specialized Units and CPCs (i.e. RLP, MLP, ALP)	Maximum 3 roles

5.2.5 This shall be followed by role Acceptance by the employee if he/she agrees with the role(s) allocated by the Role Allocator to complete the role allocation process. The officers shall be required to accept the role within 15 days from the date of allotment. On failure to do so, the role shall be deemed to be accepted.

5.2.6 The employee may opt for the 'Discuss with Supervisor' option in case he/she does not concur with the role(s) allocated and must mention the exact reason for requesting for the discussion in the comment box in the Role Clarity Tool to support his/her request. The "discussion with supervisor" shall be completed within 7 days of raising such request by the appraisee.

5.2.7 **Committee for Grievance Redressal on Role Allocations:** In case of further disagreement between the Role Allocator / Appraiser and the Appraisee, the case may be referred to a Committee for Grievance Redressal pertaining to Role Allocation. The pending cases of "discussion with supervisor" beyond timelines shall also be referred to the committee for decision. The composition of the Committee for Grievance Redressal on Role Clarity, at various levels, is given in the table below. These committees shall resolve the issues arising out of disagreements between the Role Allocator and the employee in role allocation.

For employees posted at	Committee Members
Branch & Regional Office (Up to Scale IV) (Branch includes General Banking Branches, CPCs and Sus and other such Units)	- Deputy Regional Head (in case Officers and Deputy Regional Head are in the same scale, then Regional Head) - Operations Head at Regional Office - HR Head at Regional Office - Any other senior Chief Manager / Senior Manager posted at Regional Office, as nominated by the RH. Regional Head shall be responsible to constitute this Committee and quorum shall be of 3 members.

under the RO Jurisdiction))	
ZO (Up to Scale VI) & Branch/RO Employees in Scale V & VI	1. Deputy Zonal Head (In case the officer and Deputy Zonal Head are in the same scale, then Zonal Head) 2. Operations Head at Zonal Office 3. HR Head at Zonal office (Convener) 4. Any other senior AGM / Chief Manager posted at ZO, as nominated by the Zonal Head. Zonal Head shall be responsible to constitute this Committee and quorum shall be of 3 members.
Central Office (Up to Scale VI)	1. GM HR 2. DGM HR 3. AGM PMS 4. CM Role Clarity Tool (Convener) CGM HR to constitute this Committee and quorum shall be of 3 members.
Central Office Scale VII & VIII	Any such grievance from the Chief General Manager/ General Manager cadre is not envisaged, however, if need be, a note will be placed before the MD & CEO for Approval

- 5.2.8 Given the evolutionary and dynamic nature of KRAs and weightages, the CGM HR shall be authorized to add/ modify/ delete the name, description, role, weightages and other related KRA details on recommendation of concerned Vertical Heads.

5.3 **Phase 2 – Target Setting / Collation**

- 5.3.1 Targets refer to a set of goals that support the organization's objective to be accomplished for the year. They are what the employee is expected to deliver. Sum of all marks assigned to the KRAs should add up to the total of the allotted Performance KRAs.
- 5.3.2 During the Target Setting/Collation exercise, the relevant Vertical identified for each individual KRA (in co-ordination with Zonal Offices and Regional Offices) shall be responsible for deciding the targets for the financial year and will need to define clear targets in line with the previous year Achievements vis-a-vis Targets.
- 5.3.3 Depending on the KRA, the targets must be set for Branch level, Regional Office level, FGMO level, Central Office level and/or Specialized Units level.
- 5.3.4 Target setting exercise shall be carried with the help of two digital tools i.e.
- Target Setting Tool:** for allocation of targets pertaining to Core business parameters (System-linked Measurable Performance KRAs) and shall be driven by Strategy Vertical.
 - Target Collation Tool:** for allocation of targets pertaining to other business and non-business parameters (both System & Non-system linked Measurable Performance KRAs) shall be driven by HR Vertical.
- 5.3.5 Target Setting exercise will be undertaken at the beginning of the Financial Year i.e. in April, followed by Quarterly Performance Appraisal and Annual Performance Appraisal through the year based on the following timelines:

Level	Timeline
Vertical	30 th April
RO/ZO ¹	31 st May

¹Includes setting of targets at the Branch level

5.4 **Phase 3 – Quarterly Performance Appraisal**

5.4.1 The quarterly evaluation shall be at 2 levels viz. Appraisee and Appraiser for **Quarter 1, Quarter 2 and Quarter 3** on a Year-to-Date basis. The Quarter 4 evaluation shall not be done separately and in place of the same, the Appraisee will be required to complete the Annual Performance Appraisal at the end of the year.

5.4.2 The Quarterly Performance Appraisal consists of the following:

KRA	Component	Marks
Performance	Measurable (System-linked as well as non-System-linked)	75
	Non-measurable	

#To inculcate a performance-oriented culture among the employees, business parameter performance of the unit over and above the individual performance is now adequately factored in the appraisals of employees. Along with the relevant weightage of Individual Performance KRA, unit performance KRA (Achievement of key business parameters of respective unit, i.e. Unit performance of ZO/RO/Branch & Bank's performance for Employees working in Central Office verticals) with sufficient weightage.

Any exceptional performance/ achievement in business parameters also shall be rewarded with bonus marks subjected to higher limit defined for Performance KRAs. The business parameters for the above provisions, weightages and bonus marks shall be approved by CGM – HR based on the business priorities and strategies of the bank.

5.4.3 During this stage, the Appraisee will need to fill up the Self-Appraisal for quarterly evaluation.

5.4.4 The Appraisee will do a self-evaluation (award marks to self out of the maximum marks for each KRA along with remarks) at each quarter-end on the following components:

- i. **Measurable Performance KRAs** – Measurable Performance KRAs can be of two types. ***System-linked Measurable Performance KRAs & Non-System-linked Measurable Performance KRAs.***

Scores (including actual and target values) for the ***System-linked Measurable Performance KRAs*** will be auto-populated based on the scoring pattern as described in Clause 5.10 of this policy and the Appraisee shall not be able to make any change to the same. The Appraisee shall be able to provide his/her comments/ remarks against the same, if required.

For ***Non-System-linked Measurable Performance KRAs*** i.e. cases where the actual value is not auto-populated due to non-mapping to the Banks' source systems, the Appraisee shall be required to add / edit the actual value of achievement for the Year-to-Date period under consideration. Further, based on the actual values entered and the auto-populated target values, the scores shall

be calculated by the system as per the pattern described in detail on Guidelines to Policy on Performance Management and Rewards & Recognition attached to this policy.

- ii. **Non-Measurable Performance KRAs** – Appraisee shall be able to provide values against the Actual, Target and Scores column in the Self-Appraisal form along with providing his/her comments/ remarks, if required.

A suggestive scores will be auto extrapolated in the score columns by adding 20% to the Measurable Performance KRAs achievement. However, the appraisee as well as appraiser can edit the scores by providing justification.

- iii. **Qualitative Inputs** – Appraisee shall also be able to provide his/her response on specified qualitative questions for aiding a meaningful discussion with Appraising Authority

- 5.4.5 Subsequent to the above, the Appraising Authority shall evaluate the various components in a similar fashion as the Appraisee.
- 5.4.6 Both the Appraisee and Appraiser are required to discuss the quarterly performance appraisal and chalk out the areas of development (including expected behavioral standards) to ensure performance success of the Appraisee. Insight on the individual's performance shall be made available in the Appraisal Module which can be used by the appraisee and appraiser for the corrective action and developmental needs
- 5.4.7 The appraisee has the option to "raise exception" in case of disagreement with the auto-populated Targets or Actual Achievement figures for some limited KRAs especially related to TAT etc. The disagreement if any shall be raised within 7 days from the start of appraisal process for the respective quarter. This "raise exception" facility shall not be available for KRAs where the data is auto populated from various data sources like Finacle, MIS, LAS, Power BI etc. and can be represented through grievance redressal tool.

The exception so raised shall be approved by their respective Approvers before being submitted to Validator for final decision. The Validator shall verify and confirm the issues raised in an exception by the Appraisee.

- 5.4.8 The details of Approver and Validators (up to Scale VI) has been incorporated separately in Operational Guidelines.
- 5.4.9 Timeline for submission as well as evaluation of quarterly appraisal is given below:

Level	Timeline
Appraisee	Last day of the Month following the quarter
Appraiser	Last day of the Second Month following the quarter

- 5.4.10 Timelines at all levels (Appraisee and Appraiser) must be strictly adhered to for the entire performance cycle so that performance gets evaluated and reviewed within the prescribed timelines.
- 5.4.11 If the Appraisee does not submit his/her appraisal within the given timelines, the appraisal will be auto submitted to the level of the Appraising Authority after the end of timeline as mentioned above. In case of auto-submission of appraisal, marks will be awarded by the Appraiser at his/her sole discretion. The Appraisee shall be held accountable in such cases as per policy on staff accountability (Non-Credit Areas).

- 5.4.12 In cases of auto-submission of appraisal from appraisee to appraiser level, the marks -will be auto-populated as per the performance. However, for KRAs where scores are not system generated, 40% scores shall be provided against respective KRAs at the time of auto submission with an option to the appraising authority to assess and award the scores as per the performance of the appraisee.
- 5.4.13 If the Appraiser does not appraise his/her reportee's appraisal within the given timelines, the appraisal will be auto finalized (as per the submitted/auto-populated scores) after the end of timeline as mentioned above. The Appraiser shall be held accountable in such cases as per policy on staff accountability (Non-Credit Areas).
- 5.4.14 If the timelines are not complied, there shall be no roll-back of appraisal form except in exceptional circumstances with sufficient justifications are brought to the notice of the Central Office HR team by the Appraisee/ Appraiser. CGM-HR shall be the competent authority to approve any exceptions with respect to auto submission/auto escalation
- 5.4.15 Those employees, who have submitted quarterly/yearly appraisal in time will be considered for benefits under the reward & recognition (PMS Score based) scheme of the bank

5.5 **Phase 4 – Final Performance Appraisal**

- 5.5.1 The final evaluation will be at 3 levels viz. Appraisee, Appraiser and Reviewer (except for cases where the evaluation will be done at 4 levels as specified in Clause 5.7 of this policy).
- 5.5.2 Final Performance Appraisal has three components: Performance KRAs, Discretionary KRAs and Non-Discretionary KRAs, as described under:

- i. **Performance KRAs (75 Marks)** – Refer to outcome-based KRAs having high degree of measurability, and which are directly linked to the day-to-day business tasks to be carried out by an officer. These KRAs are role-specific and would have been allotted through the Role Clarity exercise.

The KRAs allocated may be 'Measurable' (i.e., the scoring for which will be system-driven with source linkages for pulling data of KRA-wise target-wise and/or actual achievement/ inputting actual achievement in editable fields, subject to KRA type) or 'non-measurable' (i.e. KRAs for which data cannot be easily mapped and will be marked on a discretionary basis). The split of scoring between Measurable and Non-measurable shall vary across the roles and shall be made known to the officer at/before the time of role allocation.

- ii. **Behavrioural KRAs (25 Marks)** – Refers to behavioural dimensions aiming to capture teamwork, ownership, communications, development, and other related dimensions and component aimed to capture E-learning and compliance metrics.

5.5.3 The above-mentioned components shall be further bifurcated as given below:

KRA	Component	In case an officer is allotted with Job Family	In case an officer is not allotted with Job Family	For Executives in Scale VII & VIII
Performance	Measurable [#] System-linked Measurable KRAs Non-System-linked Measurable KRAs	75	75	75
	Non-Measurable			
Behavioral & Managerial KRAs	Measurable: E-learning	5	5	0
	Compliance	5	5	5
	Non-Measurable:			
	Input & effort metrics	3	7	8
	Behavioral competencies	3	3	7
	Job family grooming	4	0	0
	Promotion of Digitalization	5	5	5

#To inculcate a performance-oriented culture among the employees, business parameter performance of the unit over and above the individual performance is now adequately factored in the appraisals of employees. Along with the relevant weightage of Individual Performance KRA, unit performance KRA (Achievement of key business parameters of respective unit, i.e. Unit performance of ZO/RO/Branch & Bank's performance for Employees working in Central Office verticals) with sufficient weightage. Any exceptional performance/ achievement in business parameters also shall be rewarded with bonus marks subjected to higher limit defined for Performance KRAs. The business parameters for the above provisions, weightages and bonus marks shall be approved by CGM – HR based on the business priorities and strategies of the bank.

5.5.4 During the Annual Appraisal stage, the Appraiser will need to fill up the Self-Appraisal form and will do a self-evaluation (award marks from the max. marks with remarks) on the following components:

- Measurable Performance KRAs** – Measurable Performance KRAs can be of two types. *System-linked Measurable Performance KRAs & Non-System-linked Measurable Performance KRAs.*

Scores (including actual and target values) for the **System-linked Measurable Performance KRAs** will be auto-populated based on the scoring pattern as described in detail on Guidelines to Policy on Performance Management and Rewards & Recognition attached to this policy and the Appraiser shall not be able to make any change to the same. The Appraiser shall be able to provide his/her comments/ remarks against the same, if required.

For **Non-System-linked Measurable Performance KRAs** i.e. cases where the actual value is not auto-populated due to non-mapping to the Banks' source systems, the Appraisee shall be required to add / edit the actual value of achievement for the Year-to-Date period under consideration. Further, based on the actual values entered and the auto-populated target values, the scores shall be calculated by the system as per the pattern described in in Operational Guidelines attached to this policy.

- ii. **Non-Measurable Performance KRAs** – Appraisee shall be able to provide values against the Actual, Target and Scores column in the Self-Appraisal form along with his/her comments/ remarks, if required.

In the appraisal form, the scores will be extrapolated in the editable fields by adding 20% to the achievement of measurable performance KRAs. The values can then be edited as mentioned in the above para by the Appraisee (Refer Para 5.4.4.ii)

- iii. **Measurable Behavioral & Managerial KRAs(10 Marks)** – Scores (including actual and target values) for the KRAs will be system-generated and the Appraisee shall not be able to make any change to the same. The Appraisee shall, however, be able to provide his/her comments/ remarks against the same, if required.
- iv. **Non-Measurable Behavioral & Managerial KRAs (15 Marks)** - Appraisee shall be able to provide values against the Score column in the Self-Appraisal form along with providing his/her comments/ remarks, if required.

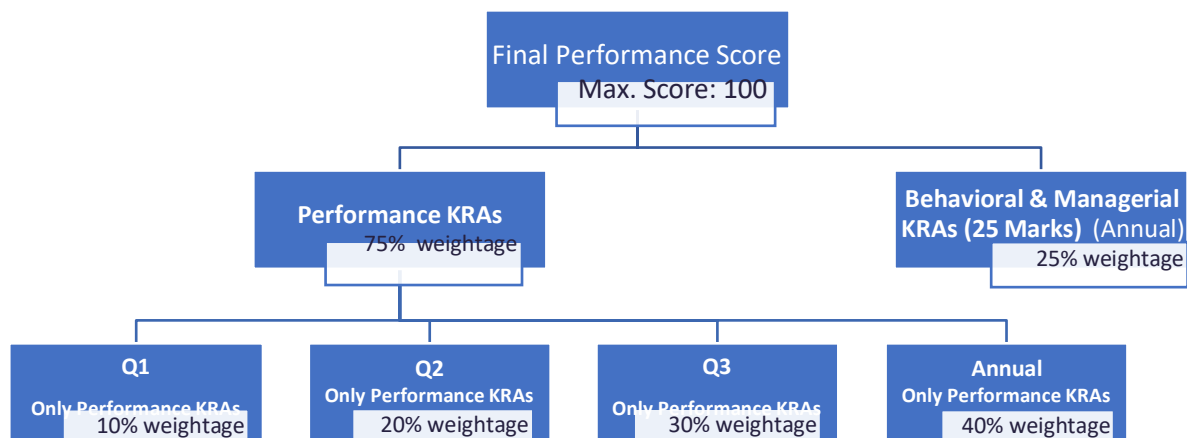
In the appraisal form, the scores will be extrapolated in the score column by adding 20% to the achievement of measurable performance KRAs. The values can then be edited as mentioned in the above para by the Appraisee with proper justifications.

- v. **Qualitative Inputs** – Appraisee shall also be required to provide specific qualitative inputs as mentioned below:
 - a. Highlights of performance during the year
 - b. Outstanding achievements during the year
 - c. Other projects and assignments undertaken
 - d. Contribution in implementation of Official Language
 - e. Areas in which Appraisee has not performed well and constraints faced
 - f. Details of participation in strike/agitation called by Union/Association during the period under review
 - g. What, according to the Appraisee, would enable him/her to perform better
 - h. Training & Development Inputs
 - i. Suggestion, if any, for further growth and development of the Bank

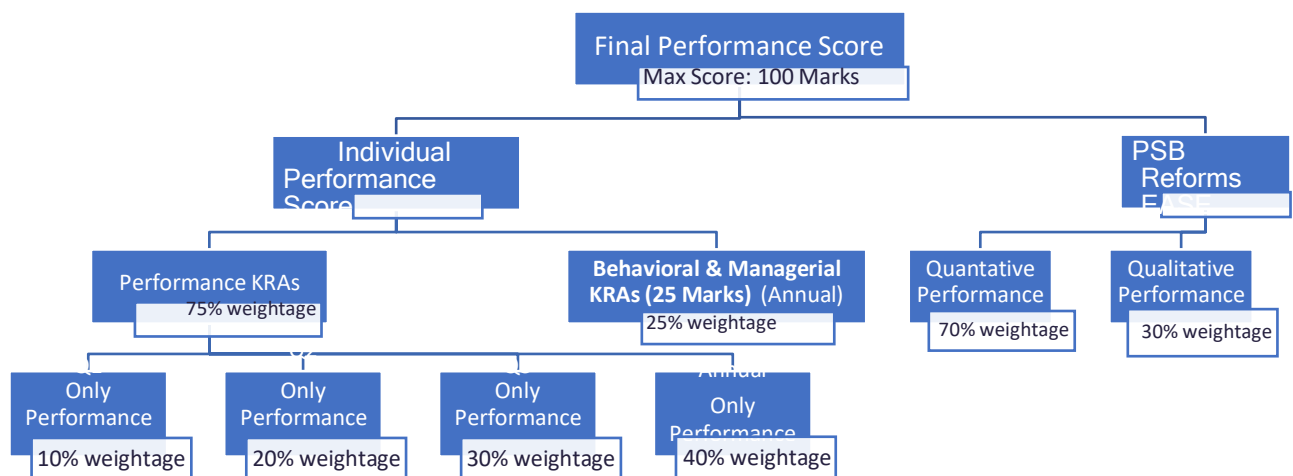
5.5.5 Subsequent to the above, the Appraising and Reporting Authority shall evaluate the various components in a similar fashion.

5.5.6 Under the Performance Management System, great onus lies on the Appraiser as he/she is associated with all aspects of performance management. Both the Appraisee and Appraiser are required to discuss the final performance appraisal vis-à-vis Targets & Actual Achievement, chalk out the desired proficiency levels expected for competencies and articulate & document goals & action plans for achievement of the same. The Appraisee & Appraiser would also discuss expected behaviors that are required for successful performance in the Appraisee's role.

- 5.5.7 The employee may indicate his/her career aspirations and location preferences. The appraiser will indicate the “possible career movements” possible for this incumbent of the role.
- 5.5.8 The appraisal related exercise shall be completed within a month of the close of the financial year. MD & CEO is authorized to approve any changes owing to business exigencies.
- 5.5.9 If the Appraisee does not submit his/her annual appraisal within the given timelines, the appraisal will be auto submitted to the level of the Appraising Authority after the end of timeline as mentioned above. In case of auto-submission of appraisal, marks will be awarded by the Appraiser at his/her sole discretion. The Appraisee shall be held accountable in such cases as per policy on staff accountability (Non-Credit Areas).
- 5.5.10 In cases of auto submission of appraisal from appraisee to appraiser level, the marks will be auto-populated as per the performance. However, for KRAs where scores are not system generated, 40% scores shall be provided against respective KRAs at the time of auto-submission with an option to the appraising authority to assess and award the scores as per the performance of the appraisee.
- 5.5.11 If the Appraiser does not appraise his/her reportee’s appraisal within the given timelines, the appraisal will be auto submitted to the reviewing authority (as per the submitted/auto-populated scores) after the end of timeline as mentioned above with an option to the reviewing authority to assess/review and award the scores as per the performance of the appraisee. The Appraiser shall be held accountable in such cases as per policy on staff accountability (Non-Credit Areas).
- 5.5.12 If the Reviewer does not review the submitted appraisal within the given timelines, the appraisal will be auto finalized (as per the submitted/auto-populated scores) after the end of timeline as mentioned above.
- 5.5.13 If the timelines are not complied, there shall be no roll-back of appraisal form, except in exceptional circumstances brought to the notice of the Central Office HR team by the Appraisee/ Appraiser/ Reviewer.
- 5.6 **Final Performance Score**
- 5.6.1 For each role allotted to the Appraisee during the performance cycle under consideration, a separate quarterly & annual performance appraisal shall be undertaken, as applicable as per Clause 5.8. The final, consolidated score for the roles shall be pro-rated based on the total number of days spent across each such role and based on the weightage allocated to each quarter under consideration.
- 5.6.2 The Final Performance Score for each individual shall be pro-rated based on performance of the Appraisee across quarters as under:
- 5.6.2.1 The performance appraisal weightage chart for Officers from JMGS-I to SMGS-IV is given below:



- 5.6.2.2 For Officer from SMGS-V to TEGS-VIII: As per the directives of DFS, 20% weightage is to be given to performance under EASE index, in the overall performance appraisal, within which 70% is assessed on Bank's achievement under EASE Agenda and 30% is accessed upon efforts put in by appraisee for achievement of EASE Agenda. Accordingly, the final performance score for executives from SMGS-V to TEGS-VIII will be arrived at as illustrated below:



- 5.6.2.3 For Officers upto scale VI, E-Learning marks will be aligned with completion of minimum 20 E-Learning courses comprising of 5 Mandatory courses, 5 job role/job family-based courses and 10 any other courses as per choice. For executives in Scale VII & VIII the weightage of 5 marks for E-learning and 4 marks in Job family grooming shall be apportioned under other Discretionary KRAs.
- 5.6.2.4 In case an employee has served two roles during a particular quarter, then the performance appraisal shall occur separately for each of the two roles and the scores shall be pro-rated based on the number of days served in the two roles during the quarter as per Para 5.6.2.1 and the respective quarterly/ annual weightages as per Para 5.6.2.2.

5.7 Workflow for Performance Appraisal

- 5.7.1 The performance appraisal of officers across cadres will be executed at various levels as illustrated below:

For Scale I to Scale VII (other than vertical in-charge):

Phase	Level 1	Level 2	Level 3
Quarterly Performance Appraisal	Appraisee	Appraiser	NA
Final/Annual Performance Appraisal	Appraisee	Appraiser	Reviewer

As per the communication by Dept. of Financial Services (DFS), Ministry of Finance, Government of India, there shall be an Acceptor for Chief General Manager / General Managers in-charge of internal control functions (Risk, Compliance & Audit) and in-charge of functions other than internal control functions:

Phase	Level 1	Level 2	Level 3	Level 4
Quarterly Performance Appraisal	Appraisee	Appraiser	NA	NA
Final/Annual Performance Appraisal	Appraisee	Appraiser	Reviewer	Acceptor

- First level for appraising will be the Direct Reporting Authority. Appraiser should be minimum one scale higher than the appraisee.
- Second and final level would be the Reviewing Authority. Reviewer should be minimum one scale higher than the appraising authority.
- The detailed authorities for all officers in the Bank have been included in Operational Guidelines.
- However, there could be an exception where the Reporting Authority, Branch Head/Deputy Regional Head is in the same scale as that of Branch/RO staff. In such cases, reporting authority should be empowered to review the performance of staff working in their Branch/RO.
- As per the communication by Ministry of Finance, Government of India dated April 21, 2023, Banks are advised to follow the RBI guidelines for, and as per approval by BCPE dated 27.06.2023, Reporting/Reviewing/Accepting authority for Annual Performance Report is as follows: -

Designation	Appraiser	Reviewer	Acceptor
Chief General Manager / General Manager in-charge of internal control function - Audit (Head of Audit)	MD & CEO	Audit Committee for Board (ACB)	Board Committee for Performance Evaluation (BCPE)
Chief General Manager / General Manager in-charge of internal control function - Compliance & Risk	MD & CEO	MD & CEO	Board Committee for Performance Evaluation (BCPE)
Chief General Manager / General Manager in-charge of functions other than internal control functions	Executive Director concerned	MD & CEO	MD & CEO

Classification: Confidential

The Board Committee for Performance Evaluation may comprise of (a) Non-Executive Chairman (NEC) of the Bank and in case of vacancy in the office of NEC, the Chairman of Audit Committee of the Board, (b) Government Nominee Director, and (c) Longest-serving Shareholder Director.

5.8 **Period Worked**

- 5.8.1 An officer will be eligible for Quarterly Performance Appraisal only if he/she has worked for minimum 30 days during the relevant quarter in a particular role. The employee will be eligible to fill separate quarterly performance appraisal for all roles wherein he/she has worked for minimum 30 days during the quarter.
- 5.8.2 An officer will be eligible for Annual Performance Appraisal only if he/ she has worked for minimum 30 days during the last quarter for any particular role. The employee will be required to fill separate annual performance appraisal for all roles wherein he/ she has worked for minimum 30 days during the last quarter. In case he/she has not served for 30 days in any of the roles in the last quarter, the latest role where he/she has served at least 30 days shall be taken into consideration.
- 5.8.3 Additionally, final performance score shall be generated only in case the employee has served at least 90 days across all roles combined during the year.
- 5.8.4 **Specific Cases like officers under suspension / long leave etc.:** Appraisals lying with the officer under suspension/long leave, shall be transferred to next higher authority or the person who is appropriately placed to appraise these officers.
- 5.8.5 **Absence of officer from duty for part of the year:** There may be cases of officers who are not in active service in the Bank for part of the year due to long unauthorized leave/ sabbatical leave, or suspension /termination from duty and subsequent joining / re-instatement in the services etc., due to which the period of appraisal of such officer is only for part of the financial year. In such cases the quarterly appraisal will be done as per point no 5.8.1 and the annual appraisal will be done based on clause no 5.8.2 & 5.8.3. In case the officer is not in active service for the specified periods in Para 5.8.1 and/or 5.8.2 on account of unauthorized leaves, the officer shall be deemed to be 'inactive' and the Quarterly Performance Appraisal/ the Annual Performance Appraisal for the period during which he/she is said to be inactive shall not be undertaken.
- 5.8.6 **Demitting of office by the Appraising/Reviewing Authorities:** In case the Appraising / Reviewing / Accepting authorities demit their office, the Appraisal will be done by the next official in that role or by an officer who is more appropriately placed to appraise him/her.

5.9 **Appeal**

- 5.9.1 Officer shall be given an opportunity to make an appeal against the entries and score within 15 days from the date of release of final score. The Appeal shall be filed by the Officer through the online form made available for filing appeal on the EKAM tool.
- 5.9.2 The appeal shall be restricted to specific factual observations in the report and the grade/marks allotted.

- 5.9.3 In case no appeal is received within 15 days, it shall be deemed that the officer has no appeal to make, and no further request will be entertained.
- 5.9.4 The appeals so received will be decided by the Committee to be constituted as follows:

Sr No	For Employees posted at	Committee Members		
1	Officers up to Scale III from Branches/ ROs / ZOs	Concerned Zonal Head (ZH)	Regional Head of adjoining Region (decided by the concerned ZH)	AGM (HR) from Central Office deputed by CGM HR
2	Officers up to Scale III from ZAO/RAO, ZVC, UBKC/ ZLCs/ULAs, RRBs and Central Office	GM Strategy	DGM Operations or DGM HR or DGM SAMV	AGM Agri Business or AGM MSME
3	Officers in Scale IV and above from all units	CGM HR	And Two CGMs/Vertical Head from CO MSME, SAMV, T&IBD, CC&M, Strategy or LCV	

Any such appeal from the Chief General Manager / General Manager cadre is not envisaged, however, if needed, Note will be placed before the Board for their approval of the constitution of the Committee of three Directors.

- 5.9.5 The Committee for considering the adverse remarks and marks, if necessary, in consultation with the appraising and/or reviewing authority shall decide the matter objectively and judiciously based on material placed before them within a reasonable timeline.
- 5.9.6 The Committee after due consideration may accept or reject the appeal and modify the marks and ratings. The decision of the Committee shall be final and will be communicated to the concerned Officer within 15 days of receipt of the decision by the respective HR Department.

5.10 Cohort-Based Grading in PMS:

- 5.10.1 A cohort is a homogenous group of individuals performing similar functions, for the purpose of providing grades and each employee shall be mapped to a cohort. The cohort shall be formed based on consideration of unit type, business size, location, focus area, scale and/or any other relevant business parameters.
- 5.10.2 Cohort has been designed based on various activities with different measurability. To make the evaluation process uniform, the average of top 5% employee having highest score in each cohort will be benchmarked as top performance with 100 percentile score and accordingly relative performance of other employees shall be derived based on the benchmark score in the same cohort. MD & CEO is authorized to approve the criteria in each cohort which will be benchmarked as top performance with 100 percentile score.
- 5.10.3 The relative score so derived after Cohorting shall be treated as the final APAR score and the employee shall be rated accordingly.

Sr. No	Rating	Relative Score Range
1	Outstanding	≥ 90 to 100
2	Very Good	≥ 80 to < 90
3	Good	≥ 75 to < 80
4	Fair	≥ 60 to < 75
5	Average	< 60
6	Below Average	Falls under Bottom 1% performers and scored less than 40

Illustration:

Suppose there are 100 employees in cohort, the Avg score of top 5% employee is 65.6

Employee No.	Actual Score	Relative Score *	Rating
Employee 1 (Max score)	80	100	Outstanding
Employee 2	72	100	Outstanding
Employee 3	68	100	Outstanding
Employee 4	60	91.46	Outstanding
Employee 5	48	73.17	Fair

$$*Relative\ Score = \frac{Actual\ score}{Average\ score\ of\ the\ top\ 5\%\ employee\ in\ the\ same\ Cohort} \times 100$$

Average score of the top 5% employee in the same Cohort

5.10.4 The cohort definition, the constituent officers as well as the grading parameters for each cohort shall be reviewed annually by a committee. The committee shall comprise of:

- 1) CGM HR (Chairman)
- 2) CGM/GM DMD
- 3) CGM/GM MSME
- 4) CGM OPERATION
- 5) CGM/GM STRATEGY
- 6) CGM SAMV
- 7) Zonal Head (CGM/GM) – any one
- 8) Any other invitee member as per the discretion of CGM (HR)

The quorum of the committee will be minimum of 3 members of which one shall be CGMHR.

6. 360-degree Feedback

6.1 The process of 360-degree feedback refers to the compilation of feedback obtained from supervisors, fellow employees and all those working with an individual to provide their perspectives and observations about the individual's behaviour.

6.2 The same shall remain non-evaluative and act as a holistic feedback mechanism for an employee to garner multiple benefits envisaged below:

- To enable the employee to communicate with staff, peers, superiors, customers etc. in a transparent manner.
- To develop an awareness of his/her perceived behavior at the workplace.
- To identify the areas of strengths and weaknesses and plan on using them effectively.
- To improve his/her interaction skills and overall performance.
- To incorporate the opinions and perspectives of others and obtain a holistic overview of behaviour.
- To pave the way for personal development and growth.

6.3 An employee shall be evaluated across various parameters for 360-degree feedback (similar to behavioural competencies under discretionary scoring in Appraisal) viz:

- i. Communication
- ii. Collaboration
- iii. Compliance & Risk Discipline
- iv. Individual Ownership and Accountability
- v. Emotional Intelligence
- vi. Customer Focus
- vii. Digital Mindset
- viii. Change Management

6.4 The feedback on the above-mentioned parameters will be gathered at 4 levels:

- i. Self
- ii. Appraiser / Supervisor
- iii. Reportee(s)
- iv. Peers

6.5 The 360-degree feedback shall be obtained during the middle of the year.

7. Grievance Redressal:

Any grievances shall be addressed through workflow-based mechanism defined in EKAM.

8. Performance Management System for Probationary Officers

The on-boarding and induction training program for probationary officers is a 52-week program which includes 7 weeks of institutional classroom training and 45 weeks on-the job training. A Quarterly Performance Review (QPR) is in place to comprehensively assess the performance of the probationary officers. Based on the assessment of QPR quarterly APAR is submitted by the appraisee and evaluated at two levels of Appraiser & Reviewer. The final marks maybe calculated on pro-rata basis for all quarters. This process will lead to a feedback and coaching conversation between the appraising authority and the appraisee.

The quarterly reviews are meant to:

- i. Discuss how the appraisee is doing, provide guidance & support.
- ii. Review progress on achievement level on KRA for the last 3 months
- iii. Give constructive feedback on progress so far and document the same

The appraisal/evaluation of performance of Probationary officers will be done as per the Policy on Learning & Development. The score received from the training system shall be considered as annual performance score for the 52-week program year.

Section B: Reward & Recognition (R&R)

Framework

1. Background:

- 1.1. Reward and Recognition program is a strategic initiative designed to acknowledge and celebrate the efforts, achievements, and contributions of employees within an organization. It serves as a means of appreciating and motivating individuals and teams for their outstanding performance, dedication, and commitment to the organization's mission and values.
- 1.2. The Rewards & Recognition structure shall be objective, inclusive and performance-linked with an aim to nurture the talent.

2. Objective: The main objectives of a Reward and Recognition program are:

- 2.1. Motivation and Morale: Boosting employee motivation and morale by acknowledging their hard work and accomplishments, which, in turn, enhances job satisfaction and engagement.
- 2.2. Retention: Increasing employee retention rates by creating a positive and fulfilling work environment where employees feel valued and appreciated.
- 2.3. 2.3. Productivity and Performance: Encouraging higher levels of productivity and performance as employees strive for recognition and rewards.
- 2.4. Alignment with Organizational Goals: Aligning individual and team efforts with the organization's goals and objectives by highlighting behaviour and achievements that contribute to success.
- 2.5. Fostering a Positive Culture: Cultivating a culture of appreciation, respect, and excellence where employees are encouraged to excel and support one another.
- 2.6. Promoting Innovation: Recognizing innovative ideas and solutions that drive growth and competitiveness.

3. Rewards & Recognition Initiatives: In the R&R structure, there are three rewards.

- 3.1. ***The Ace Performer Reward*** is a performance-based reward which will be provided for achievement of business excellence. It is measured based on the objective PMS scores for performance KRAs.
- 3.2. **The Pinnacle Performer of the Quarter** is a nomination-based reward. The Vertical/Zonal/Regional/Branch Heads can nominate the employees of their Vertical/Zone/Region/Branch respectively. This reward will be given to employees based on various factors, including but not limited to fraud detection, loss minimization, living the competency, exhibiting extraordinary collaboration, exceptional achievement in the quarter, etc.
- 3.3. Spotlight Shining Star is a unit-based reward given to an entire unit. This reward shall be based on the campaign which focuses on achievement of particular parameter for a given period of time. The winners will be identified based on the performance of that specific

parameter in the campaign.

4. The detail description of each type of Rewards is given below: -

4.1. Ace Performer Reward: The reward is designed for all officers for exemplary business performance and growth.

4.1.1. The rewards for the Zonal and Dy. Zonal Heads, Regional and Dy. Regional Heads, Branch & Dy. Branch Heads, and Heads of Specialized Units (RLP, MLP, MCB, LCB, SAMB, ARB, CRC, ALP etc)

4.1.2. The rewards shall be provided to the top 5% of officers of each cohort on the aforementioned frequency.

4.1.3. The minimum of 3 officers in each cohort will be rewarded.

4.1.4. Nature & Frequency: Zonal and Dy. Zonal Heads, Regional and Dy. Regional Heads, Branch & Dy. Branch Heads, and Heads Specialized Units (RLP, MLP, MCB, LCB, SAMB, ARB, CRC, ALP etc): Monthly; All other officers: Quarterly.

4.1.5. Reward Points: Reward points are designed to acknowledge responsibility differences. Additionally, for effectively managing larger branches, rewardpoints are assigned based on the respective scale for the Branch Heads, Dy. Branch Heads, SU Heads and Officers.

Position	Zonal Head	Dy. Zonal Head/ Regional Head	Dy. Regional Head
Golden Ace Performer Reward	72,000	60,000	54,000
Silver Ace Performer Reward	60,000	50,000	45,000
Bronze Ace Performer Reward	48,000	40,000	36,000

Position	Branch Head & Heads of Specialized Unit			
	Scale 1-2	Scale 3-4	Scale 5-6	Scale 7-8
Golden Ace Performer Reward	18,000	36,000	54,000	72,000
Silver Ace Performer Reward	15,000	30,000	45,000	60,000
Bronze Ace Performer Reward	12,000	24,000	36,000	48,000

Position	Dy. Branch Head and All other officers			
	Scale 1-2	Scale 3-4	Scale 5-6	Scale 7-8
Golden Ace Performer Reward	15,000	30,000	45,000	60,000
Silver Ace Performer Reward	12,500	25,000	37,500	50,000
Bronze Ace Performer Reward	10,000	20,000	30,000	40,000

- 4.1.6. An employee can get rewarded a maximum number of 3 times in a year. If a cohort has a smaller number of officers and all of these officers within that cohort have already received rewards three times in a year, no further rewards will be granted for that cohort for the remainder of the year.
- 4.1.7. If an officer achieves exemplary business performance and growth throughout the year on a consistent basis. The officer will be additionally rewarded annually with same reward points as in case of monthly/quarterly rewards after exhausting minimum 3 number of rewards.
- 4.1.8. Only domestic Branches are eligible for reward under the scheme.

4.2. Pinnacle Performer of the Quarter:

- 4.2.1. This reward is a nomination-based reward to identify exceptional achievements of employees on a quarterly basis. Each Vertical/Zonal/Regional/Branch Head will be able to nominate three employees from their Vertical/Zone/Region/Branch.
- 4.2.2. This reward will be given to an employee based on various factors, including but not limited to fraud detection, loss minimization, living the competency (Change Management, Compliance & Risk Discipline, Communication, Emotional Intelligence, Individual Ownership & Accountability, Customer Focus, Digital Mindset, Collaboration), exceptional achievement in the quarter, etc.
- 4.2.3. Coverage: All award staff and officers
- 4.2.4. Nature & Frequency: Three employees from a unit will be nominated every quarter. For instance, if a unit has less than 10 officers, then maximum 1 officer will be nominated. For a unit with less than 20 officers, then maximum 2 officers will be nominated.
- 4.2.5. Reward Name: Golden/Silver/Bronze Pinnacle Performer of the Quarter
- 4.2.6. An employee can win this reward any number of times in a financial year. In cases where a Branch/Region/Zone/Vertical comprises lesser number of employees, the respective head reserves the right to refrain from nominating any employee for the reward during a specific quarter in such case.
- 4.2.7. Reward points: Category Wise reward points for this category of reward is mentioned below.
 Golden Pinnacle Performer – 4,000 each
 Silver Pinnacle Performer – 3,000 each
 Bronze Pinnacle Performer – 2,000 each
- 4.2.8. Only domestic Branches are eligible for reward under the scheme.

4.3. Spotlight Shining Star:

- 4.3.1. The reward has been specifically designed to for additional achievement of certain KRAs/parameters.
- 4.3.2. Coverage: All field units (GBB, CPC, SU) to whom the selected KRAs/parameters are allocated.

4.3.3. Nature & Frequency: The reward shall be handed out after the end of each month and the winners will be identified based on the performance of that specific parameter in the campaign.

4.3.4. A unit can win this reward any number of times in a financial year.

4.3.5. Reward points: 2,000 points for officers in the winning units

4.3.6. Only domestic field units are eligible for reward under the scheme.

5. Accounting Guidelines regarding Rewards & Recognition

5.1. The total budget for the Rewards & Recognition shall be calculated basis the reward points defined for each category of the reward & the estimated number of cohorts.

5.2. Each reward point provided to the employee will be worth INR 0.50.

5.3. The cost of providing the rewards is typically recognized as an expense in the period in which the reward points are released to the employees.

5.4. The cost and expenses with respect to the rewards & recognition will be controlled in a separate expenditure account opened in Finacle.

5.5. The expenditure for the redemption, administrative cost, annual project cost and other related expenses for the implementation of the framework will be controlled at Central office, by Human Resource Department.

5.6. The expenditure provision shall be made for amount equivalent to reward points outstanding (i.e. points released to the employees but not redeemed) on a quarterly basis.

5.7. The accounting guidelines shall be in consonance with Finance & Accounts division.

6. The Bank believe that its people are its greatest assets and strategic partners in writing its glorious journey. This framework is meant to encourage recognition of efforts and excellent performance in a fair, prompt and defined manner.

7. The detailed procedures and features on the Reward & Recognition framework is included in Operational Guidelines section of this policy.

Section C: Implementation of the Job Family Framework

1. Introduction

- 1.1.** Bank had introduced work specialization to facilitate and foster development of specialized skills in all functional banking areas, with the introduction of the Job Family Framework in 2018.
- 1.2.** A job family is a group of jobs that involve work in the same general occupation. These jobs have requirements for related knowledge, skill sets, and abilities, leading to ease in competence-wise deployment of employees.
- 1.3.** Recent developments in the banking space made it pertinent to revisit the job family framework, to meet the requirements of the Bank as well as take cognizance of emerging business realities such as focus on retail, asset quality and digitization.
- 1.4.** Accordingly, looking into the requirements as above as also the implementation experience, the job family classification is being modified to bring in micro specialization to make job families more effective and these modifications form the *Policy on Implementation of the Job Family Framework*.

2. Job Family Framework & its Benefits

2.1. Categorization of Job Families

- 2.1.1.** There shall be **9 Main Job Families** within which **7 Job Families** shall consist of sub Job Families as under:

- i. RAM Credit
 - Retail
 - Agriculture
 - MSME
 - RAM – General
- ii. Operations
- iii. Sales & Marketing and Relationship Management
- iv. Treasury, Forex & Corporate Banking
 - Treasury
 - Forex
 - Corporate Banking
 - Treasury, Forex & Corporate Banking - General
- v. Credit Monitoring, Collections & Recovery
 - Credit Monitoring
 - Collections & Recovery
 - Credit Monitoring, Collections & Recovery – General
- vi. Risk, Audit, Compliance and Legal
 - Risk
 - Audit
 - Compliance
 - Legal

Classification: Confidential

- Risk, Audit, Compliance and Legal - General
- vii. Strategy and Finance & Accounts
 - Strategy
 - Finance & Accounts
 - Strategy and Finance & Accounts - General
- viii. Information Technology
 - Other than CISO
 - CISO
 - Information Technology- General
- ix. Human Resources
 - Other than L&D
 - Learning & Development (L&D)
 - Human Resources- General

2.1.2. Additional Information:

- i. **RAM** stands for Retail, Agri Business & MSME; shall include MLPs, RLPs, ALPs
- ii. **Operations** shall include Branch Operations, Back-office & Operations Department
- iii. **Sales & Marketing and Relationship Management** is for business generation & marketing for both assets & liabilities products including Government Business & Third-Party Products and includes field marketing roles, as well as branch sales and relationship management roles.
- iv. **Treasury, Forex & Corporate Banking** shall also include International Banking.
- v. **Strategy and Finance & Accounts** where Strategy shall include Capital Planning & Investor Relations and Analytics.
- vi. **Information Technology** shall also include Digital Banking & CISO.
- vii. **Human Resources** shall also include Learning & Development and Vigilance.
- viii. **Field leadership roles up to scale VI** such as those of Branch Managers & Dy. Branch Managers of General Banking Branches, Regional Heads, Dy. Regional Heads & Dy. Zonal Heads shall be divided into either of RAM Credit, Operations, Sales & Marketing and Relationship Management and Credit Monitoring, Collections & Recovery job families only.
- ix. **Specialists** such as IT, HR, RDO, etc., shall form part of the relevant job families as usual and shall continue in their respective career tracks for 5 years. Upon completion of 5 years in their parent field they shall be given exposure to a minimum of 1 and maximum of 2 field roles.
- x. **All roles in specialized branches** shall be classified under the respective functional job families, for example: MLP, RLP Branches shall come under RAM Credit, SAM Branches shall come under Credit Monitoring, Collections & Recovery, whereas LCBs shall come under Treasury, Forex & Corporate Banking.
- xi. Job roles pertaining to all banking functions have been defined under each job family.

Classification: Confidential

2.2. Eligibility & Seeking Preferences

2.2.1. Determining Eligibility

- i. The scheme shall be applicable to ***all officers of the Bank up to scale VI***, having completed 5 years of service in the Bank.
- ii. **In the case of promotee officers**, those who have completed two years in officer cadre and a minimum of 5 years of service in the Bank shall be eligible.
- iii. **Till an officer completes 5 years of service**, they shall be considered to be working in the job family pertaining to the roles they have been assigned, primarily to get exposure to general banking and branch banking operations. Also, these employees must preferably complete 2 years of rural service, within these 5 years. However, no job family preference options shall be sought from them till they complete 5 years of service.
- iv. **Allotment Before completion of 5 years of service:** Though the employees will get an option to give their preferences for job family selection after completion of 5 years in the services of the Bank, however in some cases, top-performers with well-defined skill sets which are beneficial for the Bank, maybe selected for specific job families, even before completion of 5 years of service. The Competent Authority for such decisions shall be CGM-HR, with the recommendations of the Zonal Heads/ Vertical Heads being mandatory.

2.2.2. Seeking Job Family preference from Eligible Officers

- i. Eligible officers shall be asked to indicate their ***top three preferences*** from among the 9 job families.
- ii. In case of giving preference for Job Families having sub Job Families the employee will have option to select only **ONE** sub Job Family within the main job family, and remaining preferences from other job families.
- iii. These preferences shall be given weightage in the calculation of assessment score for each officer against each job family.
- iv. **Specialist officers** such as IT, HR, Marketing, etc. shall be mapped to job families pertaining to their respective verticals itself and no separate option shall be sought from them. Upon completion of 5 years in their respective job family, specialists shall be given the opportunity to gain overall banking exposure by giving them an option to work in general banking job families for a minimum of 1 or 2 assignments, preferably in the profile of Dy. Branch Head/ Dy. Regional Head initially and then as Branch/ Regional Head.

However, this shall be contingent upon the requirement of their services as specialists in their respective verticals.

2.3. Allotment of Job Families & Assessment Criteria

- 2.3.1. Scale I to IV:** Job Family allotment for officers in scales I to IV shall be done on the basis of scores generated against each employee for each job family, taking into account parameters as under:

Bank Extrinsic: These parameters are employee specific and constitute (a) qualifications/certifications and (b) employee preference;

Bank Intrinsic: These parameters pertain to the employee's relationship with the bank and constitute (a) experience / previous job roles and (b) past performance.

2.3.2. Committee Inputs

Scale V & VI: Bank conducts Succession Planning process for Executives in scale V & VI. For this purpose, experience in the relevant function is important. Therefore, in addition to the above 4 parameters, a Committee shall be formed as under to give its inputs on the job family allocation of scale V & VI officers.

- i. ED HR as Chairman
- ii. Vertical Head – HR as Convenor
- iii. Vertical Head Strategy
- iv. Vertical Head Treasury
- v. Vertical Head IT
- vi. Vertical Head Large Corporate
- vii. Vertical Head Operations

Recommendations of the Job Family Committee shall be taken into consideration for assigning job family to employees in scale V & VI.

Quorum: The Committee shall have a Quorum of 5 members with attendance of ED HR & CGM HR being mandatory.

2.3.3. Scoring: Scoring will be done on the parameters as described above and accordingly the weightages on education, experience, employee preference and past performance shall be allotted in different scales up to scale VI.

2.3.4. Shifting Weightage: As we go from scale I to scale VI, more impetus will be given to bank intrinsic criteria than bank extrinsic criteria as experience and performance become more important than qualification and employee preference. Weightages assigned to these criteria, therefore change from one scale to the other, to give effect to this rationale while calculating assessment scores. This is illustrated below:

Changing Weightage of Assessment Criteria with Scale						
		Scale I	Scale II	Scale III	Scale IV	Scale V & VI
Bank Extrinsic	Employee Preference	40%	30%	20%	20%	10%
	Qualifications & Trainings	30%	20%	20%	10%	10%
Bank Intrinsic	Relevant Experience	20%	30%	30%	40%	40%
	Employee Performance	10%	20%	30%	30%	20%
	Committee Inputs	0%	0%	0%	0%	20%

2.4. Placement of Selected Officers

2.4.1. Present role corresponds to allotted job family: Once Job Family allotment has been made for all officers in the Bank, there shall be employees whose allotted job family is the same as the one in which they are working, and such employees shall not require any movement for placement in a job family role.

2.4.2. Present role does not correspond to allotted job family: There shall also be employees whose allotted job family is different from the one in which they are currently working. Under such circumstances, Regional / Zonal offices must take care of the following:

- i. Such employees shall require movement / rotation to enable them to be placed in roles corresponding to their job family within the Region. All effort must be made to place the employee in a job role which pertains to their job family.
- ii. At instances where an employee is having mismatch of job role and job family, the same must be communicated as deviation to Human Resource Department, CO before the 7th day of the succeeding month, in the format enclosed as **Annexure I**, with proper justification and time period by which they will be moved to respective job family.
- iii. In case of deviations as in (ii) above, if the Regional Heads / Zonal Heads / Vertical Heads seek to post an employee to a job family other than his/her allocated job family, they must take the approval from the next higher officer to do so. The approving authorities in this regard are elaborated in point 2.4.4 (iii) & (iv) below.

2.4.3. Business Contingencies: Though employees shall be placed preferably as per their preference and performance, Bank reserves the right to allocate/ move an employee to a different job family from the one that they have been allotted, to meet initial posting requirements or business contingencies, before completion of their term. The competent authority for approving such changes shall be CGM-HR for CO roles and ZHs for field roles/positions, however with information to CGM – HR.

2.4.4. Placement on Transfer / Rotation:

- i. Employees reporting to a Region/Zone on transfer are to be mandatorily placed in the job roles pertaining to their job families.
- ii. If the need arises to rotate employees within the Region / Zone, the Regional / Zonal offices must place employees within their job family, by ensuring that their job role matches their job family.
- iii. In case there is any deviation in (i) or (ii) above, same shall

- have to be approved by the next higher authority / office. Zonal offices shall approve such change in job family for the employees under their jurisdiction, including their respective regions. For employees at central office verticals, CGM HR shall be the competent authority for approving such changes.
- iv. Further, in case of (iii) above, if the employee's job family is changing, they shall have to be mapped to the grooming plan which corresponds to their new job role and job family.

2.4.5. Selection by Vertical: It may so happen that independent verticals at Central Office, invite applications from employees to be part of their business function. At such instances, the employees so selected by the respective vertical, shall be mapped to the job family corresponding to the said vertical. The role allocation of such employees shall change accordingly in the Role Clarity Tool.

2.4.6. Job Family Exceptions Resolution Module: A module has been created within the Role Clarity Tool on the Union EKAM portal, wherein job families of employees can be changed under exceptional circumstances as defined in 2.4.2, 2.4.3 and 2.4.4 above. Administrative offices must use this module judiciously and keep on record all recommendations and approvals of job family change of their employees before processing such changes in this module.

2.5. Tenure & Flexibility of Movement

2.5.1. Tenure: Once an employee becomes eligible for job family allocation (after completion of 5 years of service in the Bank) he/she will be allotted a job family in which they will continue for the next 4 years.

2.5.2. Movement Flexibility

i. On Completion of 4 Years' Tenure:

- a) Once a generalist officer completes 4 years in their allotted job family (this duration shall be calculated from the time they have been assigned a role corresponding to their allotted job family), they shall have the option to move from their allotted job family to another job family. However, if an employee is in any of the following 7 main job families:

- i. RAM credit
- ii. Treasury, Forex & Corporate Banking
- iii. Strategy and Finance & Accounts
- iv. Risk, Audit, Compliance and Legal
- v. Credit Monitoring, Collections & Recovery
- vi. Information Technology
- vii. Human Resources

He/she can opt to remain in the main job family and switch to another sub job family.

They will be given an option to give their preferences and fresh allotment will be

done post assessment as well as depending on the Bank's current requirement.

- b) Specialist officers shall be given an option for exposure to a minimum of 1 and maximum of 2 field roles (preferably as Dy. Branch Head / Dy. Regional Head as 1st preference followed by Branch/Regional Head role) upon completion of 5 years in their parent field. This shall however be contingent upon their requirement as specialist officers in their respective verticals.

ii. Before Completion of 4 Years' Tenure:

Bank reserves the right to move an employee from their allotted JF to another JF even before the completion of their 4-year term, based on business exigencies/individual performance. In the case of executives in scales V & VI, as part of the larger succession planning process, for leadership development, or for the purpose of giving field exposure, etc., job family can change before completion of 4 years.

iii. Special Provision for Top Performers:

The Top 5% of performers in each job family shall be duly recognized and selected for exposure at other job families for their all-round development in preparation for future leadership positions, even before completion of 4 years in their allotted job family, subject to discretion of the Bank.

2.6. Learning & Development post Job Family Allocation

During the course of the job family tenure of 4 years, employees shall be mapped to their individual Learning & Development based Job Family Grooming Plan to gain specialization in their assigned areas. A job family grooming plan is a 4-year structured learning and development plan detailing the various training and courses that an employee needs to complete annually during his/her job family tenure.

In the perspective of the employee, the ethos of continuous learning, skill-updation and enhancement in proficiency of the job role specific competencies, are the three broad objectives to be met by the Grooming Plans. With regards to the Bank, the Grooming Plan shall help create a future-ready specialized workforce having expertise in different banking domains which will also aid in the succession planning process.

The Job Family Grooming Plan has been further elaborated in the Master Policy on Learning & Development circulated vide SC 8071 dated 01.09.2023, and may include the following:

- 2.6.1. Mandatory Certifications / Courses:** List of certifications and courses shall be defined against each job family to be completed by the employee post JF allotment. Employees shall be required to complete these mandated certifications / courses within a pre-defined timeframe to augment their skills;
- 2.6.2. Trainings:** There shall be internal trainings relevant to job families as well as external trainings through (a) empanelling external subject matter experts; (b) giving opportunity for training at premier institutes;

2.6.3. E-Learning: There shall be mandated e-learning modules for each job family, to be completed by employees within a pre-defined timeframe.

2.6.4. Seminars and Webinars: A library of experts will be built who will be called to deliver seminars / webinars / workshops to update our employees in upcoming niche areas of banking.

2.6.5. Cross-functional Team Interactions: With the ethos of learning from each other, cross-functional team interaction can play a vital role in holistic learning as people from different functionalities bring different perspectives of the banking scenarios.

2.6.6. Interaction with Top Management: Interaction with Executives like the MD & CEO, Executive Directors, Vertical/Zonal Heads etc. could be planned as a morale boost and the crucial learning opportunities & exposure they provide.

2.7. Implementation & Monitoring

2.7.1. Allotted job family shall be displayed on the biodata of the employee.

2.7.2. Deviations: It is proposed that deviations from the posting's implementation plan as above be required to be signed-off by respective competent authorities at different levels of regional/zonal/corporate office as mentioned hereunder. The status of such deviations must be furnished to Human Resources Department, CO, as per the enclosed format – Annexure I by the 7th day of the succeeding month.

Job Family adherence	RO escalation matrix	ZO escalation matrix	CO escalation matrix
≥90%	No escalation required	No escalation required	No escalation required
≥80% and <90%	Regional Head	Zonal Head	DGM - HR
≥70% and <80%	Regional Head and Zonal Head	Zonal Head and DGM- HR	DGM- HR and CGM-HR

2.7.3. Endeavour shall be made to provide employees their job family roles in their current location to the largest extent possible.

2.7.4. Employees shall also be able to continue in their allotted Job Family for the remaining part of the tenure, even upon being transferred to the largest extent possible.

2.8. Benefits of Job Family Framework

2.8.1. Library of Key Roles: Defining job families shall lead to classification of specialized key roles across the Bank. This shall form the base of all activities starting from arriving at vacancy figures, to succession planning.

2.8.2. Right person in the right role: Job Family allocation shall be a landmark step towards placing the right person in the right role, thereby ensuring

maximum satisfaction to the employee as well as maximum synergies for the Bank.

- 2.8.3. Learning & Development and Training Needs Analysis:** Creating and manning specialized roles shall lead to mapping of mandatory courses/certifications for each role/function, thereby ensuring continuous learning on the part of the individual as well as helping to derive training needs.
- 2.8.4. Creation of Talent Reservoir for Succession Planning:** Inducting and developing employees in specific job families shall create a steady and ready pipeline of potential successors for leadership roles across all functions in the Bank. This shall lead to identification of leadership and key persons for critical roles and responsibilities.

Section D: Succession Planning

1. Introduction

- 1.1 Succession planning is a strategy for passing on leadership roles to identified prospects, who might be possible successors for key positions that fall vacant due to retirement or otherwise. It is essentially, planning for and executing smooth leadership transitions to ensure business continuity and disaster proof the organization.
- 1.2 Succession planning involves assessing job requirements in the organization and skills of potential successors; and filling the gaps between these through targeted training and development activities, to ensure that employees have the knowledge, skills and abilities necessary to succeed in future leadership roles.
- 1.3 A sound succession plan mitigates the risks associated with critical positions falling vacant, and ultimately strengthens brand identity. The Policy on Succession planning is therefore introduced to ensure that the Bank has a ready-to-go second line of leadership to take over critical positions when the need arises.

1.4. Succession Strategy: Benefits to the Organization

- 1.4.1. **Business Continuity:** One of the biggest challenges when a position falls vacant is the threat of disruption. By establishing a firm succession strategy roadmap that identifies leadership positions and the potential candidates who might eventually fill them, it can be ensured that these potential candidates are prepared in time to step into new roles with minimal adjustment, allowing the business to continue to operate smoothly. Establishing a robust leadership pipeline puts organizations on a strong footing to deal with changing circumstances and adjust to challenges in the short and long term.
- 1.4.2. **Identifies most qualified Future Leaders:** Succession planning can be an important way to identify employees who have the current skills – or the potential to develop skills – that can help them move up in an organization. A thorough look at the organization chart helps better understand potential vulnerabilities, to bring a sense of urgency to cross-train key employees in certain roles.
- 1.4.3. **Filling Competency Gaps:** A succession plan includes assessment of strengths and weaknesses within the organization. It forces organizations to consider what competencies are required for critical positions. There may be gaps between what employees need to know and what they currently know, known as competency gaps. These gaps may be based on the current needs to fill key positions when they fall vacant or may relate to the future needs of the business to determine what new competencies may be necessary. By tapping potential successors early, employees are given the time to acquire the skills and experience necessary to perform in senior positions, while ensuring that the organization does not break its stride in terms of productivity and performance.

Helps Plan for the Long Term: When succession is positioned as part of the overall growth plans, a path can be created for retiring employees to hand off their years of hard-earned knowledge and transition important working relationships before they leave. A succession plan can help an organization to grow with intent, as future vulnerabilities and areas for innovation are identified and plans build to address them.

2. Objective

Creating a mechanism for the steady flow of future leaders for the Bank, through continuous capability building initiatives, which shall also serve as an effective engagement and retention tool.

3. Scope & Applicability

3.1. As per EASE agenda following positions are identified as key/critical role:

Sl. No.	Key Positions
1	GM/CGM Risk
2	GM/CGM Compliance
3	GM/CGM Treasury
4	GM/CGM IT/Digital
5	GM/CGM HR
6	GM/CGM Corporate Credit
7	GM/CGM Recovery
8	Chief Financial Officer [CFO]

Considering above and based on the organization structure of the Bank, following critical roles are identified for which succession planning must be done;

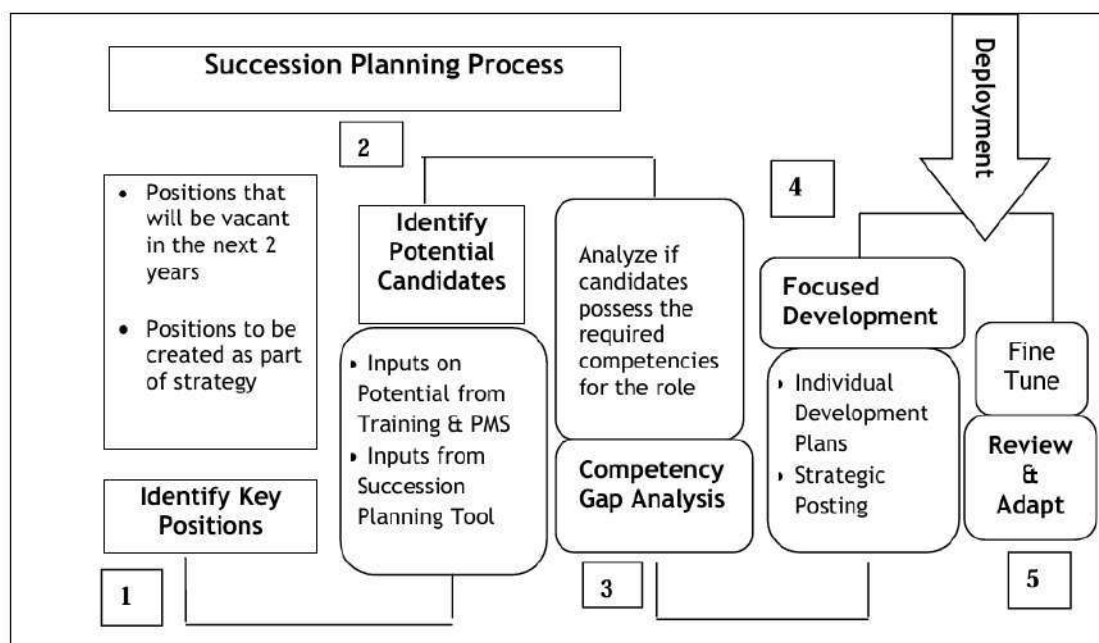
Sr No	Critical Role	Sr No	Critical Role
1	CGM Audit & Inspection	26	GM RuSu Banking & Financial Inclusion
2	CGM Chief Financial Officer	27	GM Gold Loan
3	CGM Compliance Department	28	GM Government Business and Relationship
4	CGM Credit Compliance & Monitoring	29	GM Human Resources
5	CGM Deposit Mobilisation Department	30	GM Information Technology
6	CGM Human Resources	31	GM International Banking
7	CGM Large Corporate	32	GM Large Corporate
8	CGM MSME	33	GM LC - Transaction Banking
9	CGM Operations	34	GM Learning & Development
10	CGM SAMV	35	GM Mid Corporates
11	CGM Treasury & IBD	36	GM MSME
12	Chief Digital Officer	37	GM Operations
13	CISO	38	GM Operations-NPC
14	GM Agri Business	39	GM RECON.
15	GM Transaction Monitoring & Fraud	40	GM Retail Assets

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	Management		
16	GM Audit & Inspection	41	GM Risk Management/Chief Risk Officer
17	GM Board Secretariat	42	GM SAMV
18	GM Chief Technology Officer /Information Technology	43	GM SAMV - DART
19	GM Credit Compliance & Monitoring	44	GM SSD & Corporate Communication
20	GM Deposit Mobilisation Department	45	GM Wealth Mgmt. & TPPD
21	GM Digitization	46	GM-Dy. Zonal Head
22	GM (CC&MAB)	47	Zonal Heads
23	GM Strategy	48	Regional Heads
24	GM Domestic ForeignBusiness	49	Company Secretary [CS]
25	GM T&IBD - Treasury	50	GM LEAP
		51	Any other positions within the Bank at the discretion of the Succession Management Committee (SMC)

4. Process

The succession planning process involves the five major stages viz., Identification of Key Positions, Identification of Potential Candidates, Competency Gap Analysis, Focused Development and Review & Adaptation which is represented in below figure:



4.1. Identify Key Positions for which succession management needs to be done.

4.1.1 This shall be an annual activity, to list the key positions (as identified in 3 above) falling vacant in the next 2 years, and the readiness to man them appropriately. In addition, Bank shall decide on the creation of any new positions in line with its business strategy for the next 3 to 5 years, so that suitable candidates can be identified and prepared for the role. This shall therefore include identification of new positions that are created due to business expansion, re-categorization of branches or formation of new business units / verticals.

4.2. Identify Potential Candidates

4.2.1. Potential future leaders shall be identified with insights available from the performance management system (PMS), as well as the training system, with considerations for residual service and willingness of the candidate.

4.2.2. The training system continues to capture data on psychometric assessment of officers, as part of the ongoing capability building initiatives and leadership development programmes for middle and senior management. This information coupled with the quantitative and qualitative performance assessment and potential captured by PMS shall help to identify high potential individuals for grooming and equipping with specialized skills to fulfil roles as identified above in 3.1.

4.2.3. Further, the succession planning tool developed as a part of EKAM will provide the “successor pool” for each critical role position based on assessment of all executives in Scale V to VII on 6 different parameters which are:

4.2.3.1 **Functional Suitability Score:** The Functional Suitability score is calculated on the basis of supervisor feedback. Each executive is marked with top three preferences for function by each supervisor mapped to him/her and scoring is based on the feedback of the supervisor for each marked function.

4.2.3.2 **PMS Score:** Previous year's PMS score shall be considered while assessing executives for succession planning.

4.2.3.3 **Feeder Role:** (Role in the same function at Scale – 1 level): Executives spending at least 1 Year in the function corresponding to the role at Scale -1 (e.g. for CGM role, scale – 1 i.e. GM role) levels shall be deemed to have completed feeder experience.

4.2.3.4 **Role History:** Individuals spending at least 1 Year in the function corresponding to the role at any level above Scale V will be deemed to have role experience.

4.2.3.5 **Behavioural Competency Match Score:** For each critical role, behavioural competency requirement will be identified as High, Medium or Low. Behavioural competency assessment score of the executives will be collected through competency test which includes psychometric test, cognitive ability test and case studies. Executive's competency scores shall be tallied up against the requirements of the role, giving the match score.

4.2.3.6 **Functional Competency Match Score:** Functional competency requirements for each critical role are well defined. Similar to behavioural competencies, individual's functional competency scores on the basis of supervisor feedback shall be tallied up against requirements of particular role. Based on rating given by supervisor, functional competency will be classified as High, Medium & Low.

4.2.3.7 The final Score across above parameters (4.2.3.1 to 4.2.3.6) with varied weightages are being used to arrive at **Succession Fitment Score** of executives in Scale V to VII.

4.2.3.8 The Succession Planning Tool will also provide the Succession Readiness (time required to be promoted to critical role) for all executives.

4.2.3.9 On the basis of the Succession Fitment & Succession Readiness, Eligible “Successor pool” will be generated for each identified critical role. This “Succession Pool” shall be presented to Talent Identification Committee (TIC) (pt. 4.2.5 below) for selection of high potential candidates.

4.2.4 **Leadership bench strength:** Three (3) potential candidates shall be identified for each of the identified key positions, to form the ‘talent pool’ for the purpose of succession planning.

4.2.5 **Talent Identification Committee (TIC):** TIC will be formed to select high potential candidates for the ‘talent pool’ based on the inputs as mentioned in 4.2.1, 4.2.2 & 4.2.3) above. The TIC shall map individual candidates to the key positions for which they have been identified and present the lists to the Succession Management Committee (pt. 5 below) by 31st October every year. The TIC shall also be responsible for designing individual development plans (IDPs) and recommending suitable postings for the Development stage, once the talent pool is finalized.

This Committee shall comprise of the following members:

- a) Chief General Manager – HR (Chairman);
- b) General Manager –HR (Convenor)
- c) General Manager –Strategy;
- d) General Manager – MSME;
- e) General Manager – L&D;

The Committee shall have a minimum quorum of 3 members.

4.3 Competency framework of the Bank

All critical roles as identified in point no. 3.1 will be mapped as per competency framework of the Bank (Functional, Technical and Behavioural Competencies).

4.3.1 Functional Competency: Apply to all employees and promote the culture of the organization (e.g. customer-centric, result oriented, collaborative etc.).

4.3.2 Technical Competency: Apply to employees within specific functions and are based on the needs of the function (e.g. user experience, analytical, financial).

4.3.3 Behavioural Competency: Behavioural competency requirements for each critical role is defined which shall be accessed through competency test. Bank has identified following 8 behavioural competencies on which leaders shall be assessed;

S.N.	Competency	Laying Foundation
1	Communication	Manage Self
2	Emotional Intelligence	
3	Individual Ownership and Accountability	
4	Change Management	Manage Team
5	Collaboration	
6	Compliance and Risk Discipline	Manage Business
7	Customer Focus	
8	Digital Mind-set	

4.4 Competency Gap Analysis

4.4.1 At this stage, it shall be ascertained as to what extent the individuals of the talent pool, identified in 4.2 above possess the competencies required to deliver successfully in the role for which they have been identified. A competency framework shall be developed, detailing the competencies required for each job role, scale-wise. Competencies shall include job family, qualification, aptitude, experience, skill, past performance, or any combination thereof.

4.4.2 In order to qualify for manning the posts of Regional Head, Zonal Head and Vertical Head, exposure at both branches and admin offices shall be a basic requirement. If a chosen candidate does not possess experience of any of these, she / he may be posted suitably during the Development stage (4.5) to gain this exposure.

4.5 Focused Development

4.5.1 Individual Development Plans: Candidates from the talent pool shall be put on an IDP, which shall be designed to focus on the development of key competencies required for them to fulfil the requirements of the intended position. This plan may include training at recognized institutes such as Centre for Advanced Financial Research and Learning (CAFRAL), Indian Institute of Management (IIM), Indian School of Business (ISB), Institute for Development and Research in Banking Technology (IDRBT), etc., to gain specialized knowledge as well as for harnessing soft skills as per the IDP.

4.5.2 Strategic Posting: In addition to the IDP, candidates may be given postings with greater scope for them to gain the exposure needed for their specific and all-round development, commensurate with their IDP.

4.6 Deployment: The Succession Management Committee shall take the decision on deployment in identified key positions (5.2.3 below) and recommendation for placement.

4.7 Review & Adapt post Deployment

This process does not end with deployment. After a high potential candidate has gone through the motions of this framework and has been posted at the identified key position, feedback must be gathered on her / his role adjustment and performance over time to further refine the process.

5. Succession Management Committee

5.1 In order to ensure that formulation of succession plan and its implementation is seamless and successful, a Committee for 'Succession Management' (SMC) shall be formed consisting of the following members:

- a) Executive Director overseeing the function of HR (Chairman);
- b) All other Executive Directors (EDs) of the Bank;
- c) Chief General Manager – HR (Convenor)
- d) Any two other senior most CGMs

5.2 The Committee shall have a minimum quorum of 4 members. The presence of Executive Director overseeing the function of HR and Chief General Manager – HR are mandatory. The scope of work for the SMC shall be as under:

5.2.1 Final Selection of employees for the talent pool

The high potential individuals identified by the TIC, shall be shortlisted here for start of the Development stage in preparation for the roles for which they have been identified. The final list shall be shared with the TIC for designing and finalization of the individual development plans. The TIC shall also recommend posting options commensurate with the IDPs during this stage.

5.2.2 Monitoring and Evaluation of the Succession Strategy

5.2.2.1 The SMC shall conduct a review of the succession plan annually and submit its report along with recommendations to the MD&CEO

5.2.2.2 The SMC will also identify key positions for which succession management needs to be done, as per 4.1 above.

5.2.3 Decision on Deployment

5.2.3.1 The SMC shall decide which of the identified candidates from the talent pool, is finally deployed in the key role / position, for which succession planning was done.

5.2.3.2 The Succession Management Committee may also decide to fill an identified key position with a person other than those from the talent pool, either from within the Bank or outside, as per its discretion.

6. Other important aspects in Implementation of the Policy

6.1 The Learning & Development division shall be the process owner for the Competency Gap Analysis at the Development Stage, starting with identifying gaps in competencies and moving on to designing of IDPs and recommending postings for candidates in the talent pool. This shall also include review of progress of the candidates in the development stage.

6.2 In the event of a key position falling vacant due to any unexpected occurrence the next executive in hierarchy from the same office/vertical (as far as practicable) shall take interim charge of the position, pending a regular appointment in terms of the succession plan.

6.3 Where it is decided to go for lateral recruitment, timely and planned steps shall be taken for selection of a suitable candidate so that the appointment is made well before the key position falls vacant.

6.4 This policy also seeks to ensure that building in-house capacity and culture of passing on-the-baton shall be cultivated as important elements of Bank's value system, whereby members in senior leadership positions actively involve themselves in bringing up the next line of leaders by acting as enthusiastic mentors.

Modifications & Review of Policy:

MD & CEO and in his/her absence, the Executive Director overseeing the HR Vertical, is authorized to make any changes/modifications that may be required in the Policy on Performance Management System, Reward & Recognition, Job Family and Succession Planning.

CGM HR is authorized to issue operational guidelines that may be required for smooth implementation of the Policy on Performance Management System, Rewards & Recognition, Implementation of Framework for Job Family and Succession Planning.

The Policy will be valid up to 30.09.2025 and the continuity of the Policy may be extended for a further period not exceeding 3 months with the specific approval of Managing Director & CEO.

Section I: Performance Management System (PMS)**1. Introduction:**

The role of Human Resource is vital for any organization's success. To achieve the success, it is imperative that the efforts and capabilities of each employee are aligned to the big picture, by encouraging 'performance mindset' in the institution.

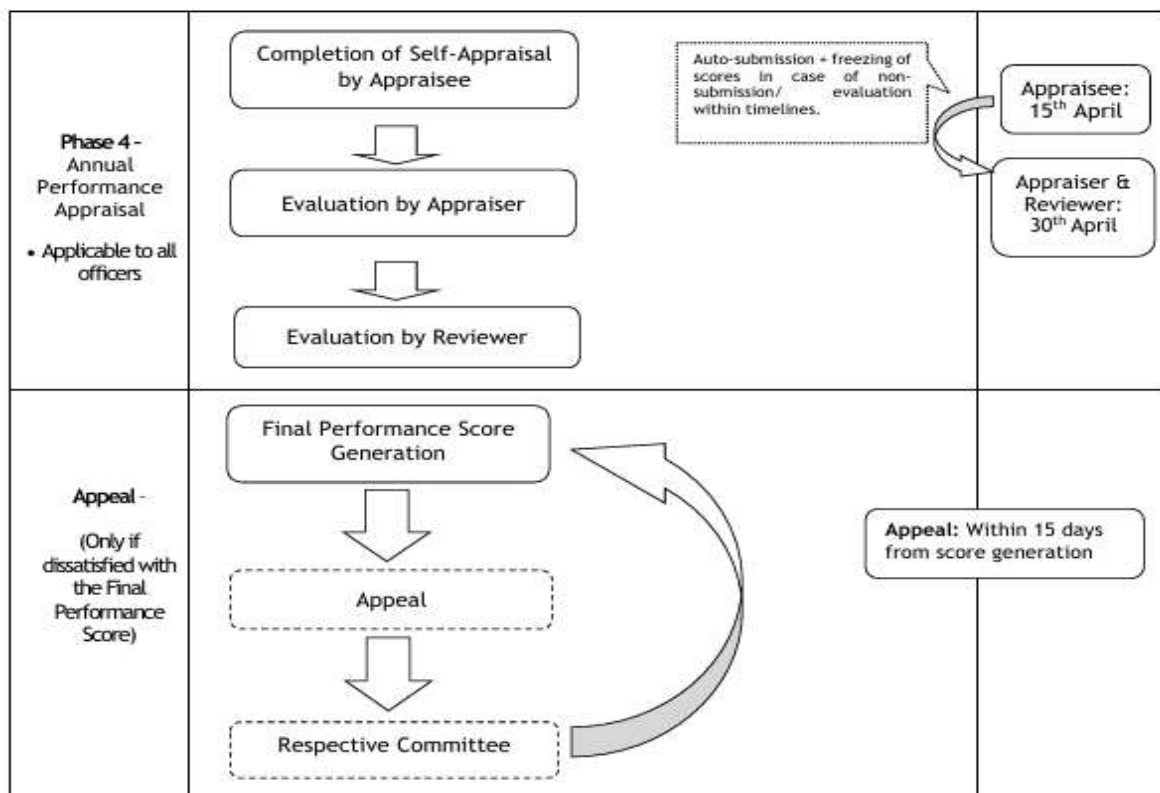
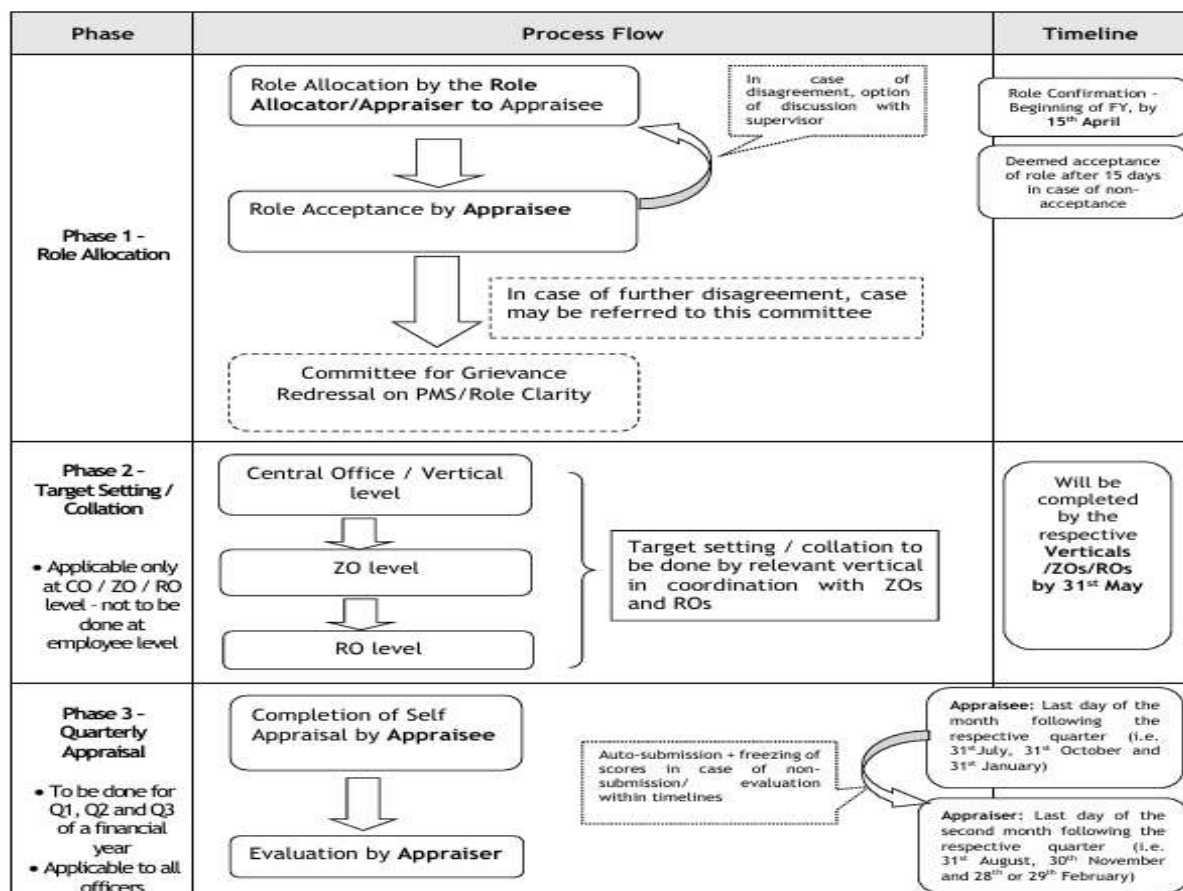
The revamped appraisal system aims to bring in place a system-driven objective scoring methodology, tool driven role allocation for job clarity, multi-functional digital workflows for appraisal. The Performance of all officers will be evaluated on a periodic basis spread-out across the year, i.e., through quarterly and annual appraisal models; the quarterly performance appraisal consists of Performance KRAs for 75 Marks whereas the Annual appraisal consists of Performance and Behavioral & Managerial KRAs with a weightage of 75:25. Performance KRAs are outcome-based KRAs having high degree of measurability, and are role-specific. The Behavioral & Managerial KRAs covers e. Learning and compliance aspects with 10 Marks weightage and major dimensions like Input & Efforts metric, Behavioral competencies, Job family grooming, Job family grooming with 15 marks weightage.

The Performance of all officers will be evaluated on a periodic basis spread-out across the year. The following KRAs and phases form part of the entire performance management process:

- 1.1. **Performance KRAs** – Refer to outcome-based KRAs having high degree of measurability, and which are directly linked to the day-to-day business tasks to be carried out by an officer. These KRAs are largely role-specific and would have been allotted through the Role Clarity exercise.

The KRAs allocated may be 'Measurable' (i.e., the scoring for which will be system driven with source linkages for pulling data of KRA-wise target-wise and/or actual achievement/ inputting actual achievement in editable fields, subject to KRA type) or 'non-measurable' (i.e. KRAs for which data cannot be easily mapped and will be marked on a discretionary basis). The split of scoring between Measurable and Non measurable shall vary across the roles and shall be made known to the officer at/before the time of role allocation.

- 1.2. **Behavioural & Managerial KRAs**– This KRA comprises of the measurable component aimed to capture E-learning and compliance metrics and behavioural dimensions aiming to capture teamwork, ownership, communications, development, and other related dimensions.



2. Quarterly Performance Appraisal

2.1. The quarterly evaluation shall be at 2 levels viz. Appraisee and Appraiser for Quarter 1, Quarter 2 and Quarter 3 on a Year-to-Date basis. The Quarterly Performance Appraisal consists of the following:

KRA	Component	Marks
Performance KRA	Measurable (System-linked as well as non-System-linked)	75 [#]
	Non-measurable	
Behavioural & Managerial KRA		N/A

The weightage will be as per Point 3.3 below.

2.2. **Measurable Performance KRAs** – Measurable Performance KRAs can be of two types. System-linked Measurable Performance KRAs & Non-System-linked Measurable Performance KRAs.

2.3. Scores (including actual and target values) for the **System-linked Measurable Performance KRAs** will be auto-populated based on the scoring pattern as described in Clause 7 of this guidelines and the Appraisee shall not be able to make any change to the same. The Appraisee shall be able to provide his/her comments/ remarks against the same, if required.

2.4. **For Non-System-linked Measurable Performance KRAs** i.e. cases where the actual value is not auto-populated due to non-mapping to the Banks' source systems, the Appraisee shall be required to add / edit the actual value of achievement for the Year-to-Date period under consideration. Further, based on the actual values entered and the auto-populated target values, the scores shall be calculated.

2.5. **Non-Measurable Performance KRAs** – Appraisee shall be able to provide values against the Actual, Target and Scores column in the Self-Appraisal form along with providing his/her comments/ remarks, if required.

The suggestive scores will be auto extrapolated in the score columns by adding 20% to the Measurable Performance KRAs achievement. However, the appraisee as well as appraiser can edit the scores by providing justification.

E.g. If an Appraisee has scored 40/50 in the measurable performance KRAs, i.e. 80% and the weightage for non-measurable performance KRAs is 20; the score will be extrapolated as follows $\rightarrow 20 * 80\% = 16$. Addition of 20% to the base score $\rightarrow 16 + (16 * 20\%) = 16 + 3.2 = 19.2$. However, the total shall not exceed the maximum permissible weightage i.e. 20 in the above example.

2.6. **Qualitative Inputs** – Appraisee shall also be able to provide his/her response on specified qualitative questions for aiding a meaningful discussion with Appraising Authority.

2.7. Both the Appraisee and Appraiser are required to discuss the quarterly performance appraisal and chalk out the areas of development (including expected behavioural standards) to ensure performance success of the Appraisee.

2.8. Insight on the individual's performance shall be made available in the Appraisal Module which can be used by the appraisee and appraiser for the corrective action and developmental needs.

3. Annual Performance Appraisal

3.1. The Quarter 4 evaluation shall not be done separately and in place of the same, the Appraisee will be required to complete the Annual Performance Appraisal at the end of the year.

The Annual Performance Appraisal consists of the following:

KRA	Component	Marks
Performance KRA	Measurable (System-linked as well as non-System-linked)	75 [#]
	Non-measurable	
Behavioural & Managerial KRA	e. Learning & Compliance	10
	Managerial Dimensions	15

The weightage will be as per Point 3.3 below.

3.2. The annual performance appraisal has two components: Performance KRAs (as explained in Quarterly Appraisal), Behavioural & Managerial KRA (This KRA comprises of behavioural dimensions aiming to capture teamwork, ownership, communications, development, and components aimed to capture E-learning and compliance metrics.)

3.3. To inculcate a performance-oriented culture among the employees, business parameter performance of the unit over and above the individual performance is now adequately factored in the appraisals of employees. Along with the relevant weightage of Individual Performance KRA, unit performance KRA (Achievement of key business parameters of respective unit, i.e. Unit performance of ZO/RO/Branch & Bank's performance for Employees working in Central Office verticals) with sufficient weightage.

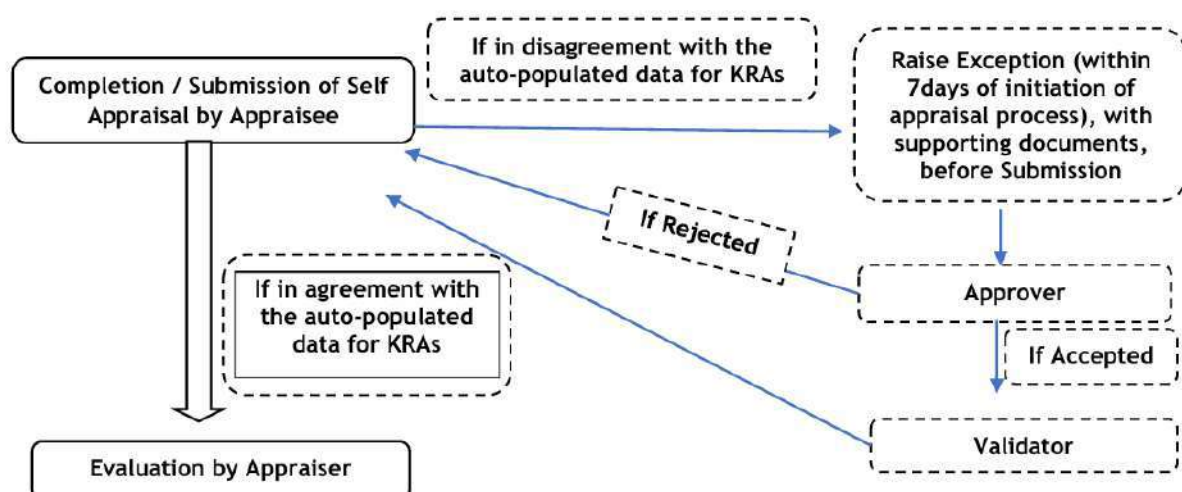
3.4. Any exceptional performance/ achievement in business parameters also shall be rewarded with bonus marks subjected to higher limit defined for Performance KRAs. The business parameters for the above provisions, weightages and bonus marks shall be approved by CGM – HR based on the business priorities and strategies of the bank.

4. Raise Exception facility in case disagreement with auto populated targets

4.1. The appraisee has the option to “raise exception” in case of disagreement with the auto-populated Targets or Actual Achievement figures for some limited KRAs especially related to TAT etc. The disagreement if any shall be raised within 7 days from the start of appraisal process for the respective quarter. This “raise exception” facility shall not be available for KRAs where the data is auto populated from various data sources like Finacle, MIS, LAS, Power BI etc. and can be represented through grievance redressal tool.

4.2. The exception so raised shall be approved by their respective Approvers before being submitted to Validator for final decision. The Validator shall verify and confirm the issues raised in an exception by the Appraisee. For Officers in Scale VII & VIII, the respective Appraiser will analyse and finalize the Exception and also act as a validator in case of any disagreement.

4.3. Flowchart for 'Raise Exception' utility



4.4. The details of Approver and Validators (up to Scale VI) has been provided below:

Sr No	Staff	Approver	Validator
1	Staff Posted in the Branch except the Branch Head	Branch Head	Operation Head at Regional Office/Dy. Regional Head -Where appraiser and Operations Head is in the same scale
2	Head of the Branch, and all other Specialized Unit except MCB/LCB	Operation Head at Regional Office	Dy Regional Head /Regional Head -Where appraiser and Dy RH is in the same scale
3	Staff Posted in CPC (MLP/RLP)/ Specialized Unit except MCB/LCB	Branch Head	Dy Regional Head
4	Head of RLP/MLP	Dy Regional Head/ Regional Head -Where appraiser and Dy RH is in the same scale	Regional Head
5	Staff Posted in MCB/LCB	Branch Head	Nominated Officer in the Vertical
6	MCB/LCB Head	DGM- MCV/LCV	GM/CGM- MCV/LCV
7	Scale I to III officers posted in Regional Office (including Marketing Officer)	Operation Head at Regional Office	Dy Regional Head
8	Scale IV and above officers posted in Regional Office including Operation Head	Dy Regional Head	Regional Head
9	Dy Regional Head	Regional Head	Dy Zonal Head
10	Regional Head / Dy Zonal Head	Dy Zonal Head/Zonal Head	Zonal Head
11	Scale I to III officers posted in ZO	Operation Head ZO	Dy Zonal Head

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12	Scale IV and above officers posted in ZO	Dy Zonal Head	Zonal Head
13	Specialist Officer (OL/Compliance/Vigilance/Security/Risk/HR etc.)	Designated Officer in the Vertical	Designated Officer in the Vertical
14	Staff posted at ZLC/ULA	ZLC/ULA Head	Head L&D
15	Head of ZLC/ULA	DGM ZLC/ULA	Head L&D
16	Staff posted in Central Office up to Scale VI	Respective Department Head.	Respective Vertical Head.

5. In case of Non-Submission of appraisal as per the timelines

5.1. The performance appraisal exercise is a time bound exercise which involves the involvement at various levels. The role of appraiser/reviewer is to oversee and accomplish that the said evaluation is completed as per the timelines in a fair and transparent manner.

5.2. Timelines at all levels (Appraisee, Appraiser and Reviewer) must be strictly adhered to for the entire performance cycle so that Performance gets evaluated and reviewed within the prescribed timelines.

5.3. The appraisee/appraiser/reviewer shall complete the appraisal well before the timelines as the appraisals completed at all levels within the timelines shall only be eligible for Rewards & Recognition as per the policy guidelines.

5.4. If the Appraisee does not submit his/her annual appraisal within the given timelines, the appraisal will be auto submitted to the level of the Appraising Authority after the end of timeline as mentioned above. In case of auto-submission of appraisal, marks will be awarded by the Appraiser at his/her sole discretion. The Appraisee shall be held accountable in such cases as per policy on staff accountability (Non Credit Areas).

5.5. In cases of auto submission of appraisal from appraisee to appraiser level, the marks will be auto-populated as per the performance. However, for KRAs where scores are not system generated, 40% scores shall be provided against respective KRAs at the time of auto-submission with an option to the appraising authority to assess and award the scores as per the performance of the appraisee.

5.6. If the Appraiser does not appraise his/her reportee's appraisal within the given timelines, the appraisal will be auto submitted to the reviewing authority (as per the submitted/auto-populated scores) after the end of timeline as mentioned above with an option to the reviewing authority to assess/review and award the scores as per the performance of the appraisee. The Appraiser shall be held accountable in such cases as per policy on staff accountability (Non-Credit Areas).

5.7. If the Reviewer does not review the submitted appraisal within the given timelines, the appraisal will be auto finalized (as per the submitted/auto-populated scores) after the end of timeline as mentioned above.

5.8. If the timelines are not complied, there shall be no roll-back of appraisal form, except in exceptional circumstances brought to the notice of the Central Office HR team by the Appraisee/ Appraiser/ Reviewer.

6. Illustration for Appraisal Submission in case of multiple roles/branches

6.1. An officer will be eligible for Quarterly Performance Appraisal only if he/she has worked for minimum 30 days during the relevant quarter in a particular role. The employee will be eligible to fill separate quarterly performance appraisal for all roles wherein he/she has worked for minimum 30 days during the quarter. Additionally, final performance score shall be generated only in case the employee has served at least 90 days across all roles combined during the year.

Example – In FY 2024-25, an officer gets posted as mentioned below:

Sr No.	Posting period	Branch	No. of Days	Supervisor
1	01.04.2024 to 10.05.2024	Branch A	40	BH - A
2	11.05.2024 to 07.07.2024	Branch B	58	BH - B
3	08.07.2024 to 31.03.2025	Branch C	267	BH - C

6.2. In the above example, the Appraising Authority for each quarter will be as follows:

- Appraiser for Q1 –

Role 1 at Branch A: BH A

Role 2 at Branch B: BH B

- Appraiser for Q2 –

Role 2 at Branch B: Not Applicable since 30 days not worked in Q2

Role 3 at Branch C: BH C

- Appraiser for Q3 –

Role 3 at Branch C: BH C

- Appraiser for Annual –

Role 3 at Branch C: BH C

7. Scoring Patterns for Measurable Performance KRAs

7.1. To ensure more relative scoring and to ensure objective evaluation, the KRAs have been segregated across 10 scoring categories. The scoring pattern is applicable only in case of Measurable Performance KRAs.

7.2. There are four key aspects to be considered while calculating the scores for Measurable Performance KRAs:

Actual: The work done by the appraisee for each KRA

Targets: The expected outcome to be achieved for each KRA

Weights: The maximum number of marks/ scores allotted to any KRA

Minimum Performance Benchmark (MPB): The minimum expected standard to be achieved and maintained for any particular KRA. Unless specifically mentioned, the MPB shall be 0 for all KRAs. E.g., The minimum average number of products per customer shall be 2 – hence, employees will be scored for increase in actuals made over and above 2

7.3. Each KRA has been mapped to one of the 10 Scoring Categories. Details of each Scoring Categories are included in **Annexure II**.

7.4. Each of the 10 KRA scoring categories can be clubbed and the scores for each can be calculated based on three primary methods:

Linear: Actual / Target * Weight = Score; the higher the actual value, the higher the score.
E.g., Increase in INR amount of advances -

Actual	Target	Weight	Score
0 Crores	40 Crores	8.0	0.0
10 Crores	40 Crores	8.0	2.0
20 Crores	40 Crores	8.0	4.0
40 Crores	40 Crores	8.0	8.0
50 Crores	40 Crores	8.0	8.0

Calculation:

- a. 00 Crores / 40 Crores * 8.0 = 0.0
- b. 10 Crores / 40 Crores * 8.0 = 2.0
- c. 20 Crores / 40 Crores * 8.0 = 4.0
- d. 40 Crores / 40 Crores * 8.0 = 8.0
- e. 50 Crores / 40 Crores * 8.0 = 8.0

Non-Linear: The lower the actual value, the higher the score.

- If Actual is less than or equal to Target, then 100% score
- If Actual is 100% - 150% of Target, then 50% score
- If Actual is 150% - 200% of Target, then 25% score
- Otherwise 0% score

E.g., INR amount of Fresh Slippage in portfolio -

Actual	Target	Weight	Score
20 Lac	40 Lac	8.0	8.0
40 Lac	40 Lac	8.0	8.0
50 Lac	40 Lac	8.0	4.0
70 Lac	40 Lac	8.0	2.0
90 Lac	40 Lac	8.0	0.0

Calculation:

- a. 20 Lac / 40 Lac $\geq$ 100% * 8.0 = 8.0 (Actual < Target)
- b. 40 Lac / 40 Lac $\geq$ 100% * 8.0 = 8.0 (Actual = Target)
- c. 50 Lac / 40 Lac $\geq$ 50% * 8.0 = 4.0 (Actual is 125% Target)
- d. 70 Lac / 40 Lac $\geq$ 25% * 8.0 = 2.0 (Actual is 175% Target)
- e. 90 Lac / 40 Lac $\geq$ 0% * 8.0 = 0.0 (Actual is 225% Target)

7.5. Audit KRAs: Given the nature of audit reporting and the related scores, the scoring criteria have been described in **Appendix-1** for Categories 7 to 10.

7.6. For Non-Measurable KRAs, the Appraiser, Appraiser and Reviewer shall provide marks out of the max. marks based on an assessment of the performance and desired attributes displayed by the Appraiser during the performance cycle.

7.7. In case the officer has more than one appraisal during any assessment period, the score shall be calculated on pro rata basis.

7.8. For measurable KRAs, marks will be auto populated, and the Appraiser shall provide comments

for it. In case of deviation from the marking of appraisee, appraiser should discuss the same with appraisee and provide appropriate justification on the same.

- 7.9. Giving feedback to employees is an integral part of the Performance Management. Honest feedback will help employees to understand their strengths/shortcomings and inspire them to work upon their self-development
- 7.10. To bring in transparency and objectivity in the PMS, self-rating and feedback mechanism between the appraisee and the appraiser is available in Performance Appraisal. The performance appraisal report and the final score will be made known to the appraisee.

8. General Guidelines

- 8.1. Before filling the appraisal, the appraisee shall check the details of the Role(s) and KRA(s) allocated and appraisal generated.
- 8.2. The appraisee can verify the targets through the “View Target” functionality available in the appraisal page/landing page before submission of the appraisal in EKAM tool.
- 8.3. In order to address the cases of target revision/modifications on a later stage the recommendations by Zonal Head/Regional Head shall be send to the competent authority which shall be considered based on merit of the case.
- 8.4. No column should be left blank in the appraisal.
- 8.5. For select list of Measurable Performance KRAs, the Appraiser and Review need to mention the actual achievement of the Appraisee and give remarks. The Performance Score will be system-calculated based on the Actual value filled in and the Target values fetched from the system.
- 8.6. For Non-measurable KRAs, the Appraiser and Reviewer need to award the marks from the Max. Marks and give remarks. The Appraisee will be awarded overall marks based on the final marks on Measurable and Non-measurable Performance as well as Behavioural & Managerial KRAs.
- 8.7. At the Annual Performance Appraisal stage, the Appraiser shall appraise the incumbent on Performance KRAs, Behavioural & Managerial KRAs, provide feedback on each area of performance and development and determine the overall score.
- 8.8. At the Annual Performance Appraisal stage, the Appraiser will also discuss the current state or reality of achievement of targets, opportunities to develop and when and what to do to ensure optimum performance.
- 8.9. The Appraising / Reviewing Authority should comment on the Ethics/ Integrity of the Appraisee.
- 8.10. Any upgrading / downgrading of marks by the Appellate Authority should be substantiated with reasons.

9. Cohort-Based Grading in PMS

- 9.1. A cohort is a homogenous group of individuals performing similar functions, for the purpose of providing grades and each employee shall be mapped to a cohort. The cohort shall be formed based on consideration of unit type, business size, location, focus area, scale and/or any other relevant business parameters.

9.2. Cohort has been designed based on various activities with different measurability. To make the evaluation process uniform, the average of top 5% employee having highest score in each cohort will be benchmarked as top performance with 100 percentile score and accordingly relative performance of other employees shall be derived based on the benchmark score in the same cohort.

9.3. The relative score so derived shall be treated as the final APAR score and the employee shall be rated accordingly.

Sr. No	Rating	Relative Score Range
1	Outstanding	≥ 90 to 100
2	Very Good	≥ 80 to < 90
3	Good	≥ 75 to < 80
4	Fair	≥ 60 to < 75
5	Average	< 60
6	Below Average	Falls under Bottom 1% performers and scored less than 40

9.4. Illustration: Suppose there are 100 employees in cohort, the average score of top 5% employee is 65.6

Employee No.	Actual Score	Relative Score *	Rating
Employee 1 (Max score)	80	100	Outstanding
Employee 2	72	100	Outstanding
Employee 3	68	100	Outstanding
Employee 4	60	91.46	Outstanding
Employee 5	48	73.17	Fair

*Relative Score = (Actual score x 100)/Average score of the top 5% employee in the same Cohort

The relative score of the employee is to be final score and considered for the all official purpose including eligibility for promotion process.

10. Guidelines for completing appraisals during various leaves, deputation to external organization and other exceptional scenarios:

10.1. Specific Cases like officers under suspension / long leave etc.: Appraisals lying with the officer under suspension/long leave, shall be transferred to next higher authority or the person who is appropriately placed to appraise these officers.

10.2. Absence of officer from duty for part of the year: There may be cases of officers who are not in active service in the Bank for part of the year due to long unauthorized leave/ sabbatical leave, or suspension /termination from duty and subsequent joining / re-instatement in the services etc., due to which the period of appraisal of such officer is only for part of the financial year. In such cases the quarterly appraisal will be done basis of their active service for the period worked.

For Example: An officer going for sabbatical leave/under suspension for a particular quarter(s) but worked more than 90 days. The performance score for Annual appraisal to be arrived by extrapolating the available scores of the quarters wherein the appraisee worked during the financial year. The option for filling Behavioural & Managerial KRAs details, developmental inputs and career aspirations shall be made available to the appraisee during the

In case the officer is not in active service for the specified periods on account of unauthorized leaves, the officer shall be deemed to be 'inactive' and the Quarterly Performance Appraisal/ the Annual Performance Appraisal for that period during which he/she is said to be inactive shall not be undertaken.

10.3. Absence of officers from duty due to Maternity

For the officers who are on maternity leave for two quarters in a given financial year, the average performance score of last three years APAR shall be considered as final score for the officer. No separate appraisals need to be filled by such officers during the said financial year.

For the officers who are on maternity leave for less than two quarters, i.e. in case an officer for whom the appraisal scores are available for three quarters, the said scores of relevant quarters to be extrapolated and annual appraisal shall be generated with the arrived score with option for filling the Behavioural & Managerial KRAs, developmental inputs and career aspirations.

10.4. Appraisals of officers deputed outside the Bank

An officer deputed outside the bank during the entire review period of appraisals, need to submit the appraisal score from the deputed organization. The final score awarded in the APAR of the deputed institution to be reckoned as Final Score in the appraisal module of EKAM for the concerned year. An officer deputed outside the bank partly during the review period of appraisals. The final score awarded in the APAR of the deputed institution to be reckoned as Final Score in case the deputation period is more than nine months. The normalized score from the appraisal score of our bank and appraisal score from the deputed organisation with respective weightage based on the period worked shall be considered in other cases.

- 10.5.** Appraisals of Officers promoted from Clerical cadre For an Officer promoted to JMGS I, from Clerical cadre but worked for more than 90 days, the score arrived from available quarters with the respective weightage and the same to be extrapolated and annual appraisal shall be generated with the arrived score with option for filling the Behavioural & Managerial KRAs, developmental inputs and career aspirations. However, if an Officer promoted to JMGS I, from Clerical cadre, worked for more than 90 days, but reverted to Clerical cadre within the timelines of reversion subsequently, no appraisal needs to be filled.

- 10.6.** Demitting of office by the Appraising/Reviewing Authorities In case the Appraising / Reviewing / Accepting authorities demit their office, the Appraisal will be done by the next official in that role or by an officer who is more appropriately placed to appraise him/her.

Section II - Rewards & Recognition

Reward and Recognition program is a strategic initiative designed to acknowledge and recognize the efforts, achievements and contributions of employees within an organization. It serves as a means of appreciating and motivating individuals and teams for their outstanding performance, dedication, and commitment to the organization's mission and values.

Objectives: -

The Main objective is to promote performance centric culture in the bank and through this platform, the employees will get the following features/benefits:

- PMS linkages with monthly/quarterly data flow
- Downloadable certificate and badges directly from the tool
- Simplified and measurable KRA led cohort ranking
- Bank-wide Leader boards & points-based reward mechanism
- Live marketplace to redeem prizes based on rewards
- Reward categories split across Performance & Value based rewards

Categories of Rewards –

1. The Ace Performer Reward
2. The Pinnacle Performer Reward
3. Spotlight Shining Star Reward

1. **The Ace Performer Reward:-** The Ace Performer Reward is a performance - based reward which will be provided for the achievement in business excellence. It is measured based on the objective PMS scores for measurable performance KRAs. This reward aims to focus on growing the business by linking it with outcome - oriented roles and KRAs. All the officers will be eligible for this reward. The reward will be dependent upon their achievement of measurable KRAs in performance metrics available under EKAM tool.

1.1. Nature & Frequency:

- Zonal Heads, Dy. Zonal Heads, Regional Heads, Dy. Regional Heads, Branch Heads, Dy. Branch Heads and Heads of Specialized Units (RLP, MLP, MCB, LCB, SAMB, ARB, CRC, ALP etc.): **Monthly**
- All other officers: **Quarterly**
- Reward Name: **Golden/Silver/Bronze Ace Performer Reward**

1.2. Operational Guidelines:

- The reward allocation process will be initiated after completion of Quarterly/Annual performance appraisal. As per the policy, the timelines for completion at Appraisee level: Last day of the month following the respective quarter/FY (i.e. 31st July, 31st October, 31st January & 30th April), at Appraiser level: Last day of the second month following the respective quarter (i.e. 31st August, 30th November, 28/29th February & 31st May) and at Reviewer level: 15th of June for Annual Appraisal. Based on the same, the timelines for the completion will be announced at the time of launch of the appraisal. If an officer's appraisal is not completed within this timeline, they will not be eligible for rewards for that specific quarter or month, regardless of the reason

- CGM-HR is authorized to extend the date and will have the final authority on reward allocation and timeline decision. In the absence of CGM HR, the authority will be delegated to GM-HR.
- Once the rewards are declared, no rewards will be given or considered from retrospective dates, and it will be considered as closed for the respective quarter.

1.3. **Metrics:**

- The reward will be depending upon % achievement of measurable KRAs in performance metrics available under EKAM tool (Zonal Heads, Dy. Zonal Heads, Regional Heads, Dy. Regional Heads, Branch Heads, Dy. Branch Heads and Heads of Specialized Units and all other officers)
- The reward shall be provided to the top 5% of the officers in each cohort on the aforementioned frequency and criteria.
- For Zonal Heads, Deputy Zonal Heads, Regional Heads, and Deputy Regional Heads minimum 3 executives will be rewarded.
- In case of cohorts for Branch Heads, Deputy Branch Heads, SU Heads and all other officers, if a cohort has less than 10 officers, then only 1 officer will be rewarded; if a cohort has 10 or more but less than 20 officers, then maximum 2 officers will be rewarded. For all other cohorts, minimum of 3 officers in each cohort will be rewarded.
- An employee can be rewarded a maximum number of 3 times in a year. If a cohort has a smaller number of officers, then all the officers within that cohort can receive the reward for a maximum number of 3 times in a year.
- If an officer achieves exemplary business performance and growth throughout the year on a consistent basis. The officer will be additionally rewarded annually with same reward points as in case of monthly/quarterly rewards after exhausting minimum 3 number of rewards.
- The rewards can be cancelled or forfeited at any point of time owing to reporting of malafide and unethical means adopted by any of the employee or unit. The decisions of Chief General Manager (HR) and in his absence General manager (HR) will be considered as final.

2. **The Pinnacle Performer Reward:** - This reward is a nomination - based reward to identify exceptional achievements of employees on a quarterly basis. Each Vertical/Zonal/Regional/Branch Head will be able to nominate three employees from their Vertical/Zone/Region/Branch/CPC/SU. This reward will be given to an employee based on various factors, extraordinary achievement and contribution for the bank and its growth, including but not limited to fraud detection, loss minimization, living the competency (Change Management, Compliance & Risk Discipline, Communication, Emotional Intelligence, Individual Ownership & Accountability, Customer Focus, DigitalMindset, Collaboration etc.)

2.1. **Nature & Frequency:**

- Three employees from a unit will be nominated every quarter. If a unit has less than 10 employees, then only 1 employee will be nominated; if a unit has 10 or more but less than 20 employees, then maximum 2 employees will be nominated. For all other units, 3 employees in each unit will be nominated. It includes all the employees working in the branch/Unit.

2.2. **Reward Name:** Golden/Silver/Bronze Pinnacle Performer of the Quarter

2.3. **Coverage:** All officers and award staffs

2.4. **Nominators:**

Below is the list of the nominator as per unit type:

- GBB/CPC/SU: Unit Head
- RO: Regional Head

- ZO: Zonal Head
- CO: Vertical Head

2.5. Operational guidelines:

- The reward will be nominated by the nominators once the business quarter is completed.
- Nominators are encouraged to recognize different employees in each quarter and take multiple factors like extraordinary achievement/contribution for the bank, fraud detection, loss minimization, living the competency, big - ticket deal, etc. into account and not limit the nominations to PMS score.
- The nomination has to be done in the EKAM Tool by the concerned Unit Head who will be the deciding authority with adequate prudence and justification. No changes/modifications/fresh nominations will be accepted once the reward nomination timelines are over. Hence it is pertinent to note that the Unit Head has to take adequate caution before submitting the nomination. The personal biases/personal conflicts should be avoided while nominating an employee. In case of any dispute, decision of Chief General Manager (HR) and in his absence General manager (HR) will be final authority who may modify/cancel/drop any such nomination.
- Nominations to be completed strictly as per the decided timelines. In case any office/unit fails to nominate within the stipulated timeframe, the reward category will lapse and in no case any reward will be given retrospectively.

3 **Spotlight Shining Star Reward:** - The reward has been specifically designed to push for additional achievement of certain KRAs/parameters through campaign mode. The bank can decide the focus KRAs/parameters during the financial year to launch such campaign.

3.1. Coverage:

All field units (GBBs, CPCs, SUs) to whom the selected KRAs/Parameters are allocated.

3.2. Nature & Frequency:

The reward shall be declared after completion of the campaign based on the achievement of selected KRA/parameters.

3.3. Operational Guideline:

- On approval of the campaign by the respective competent authority from the business vertical, will submit a campaign request to Chief General Manager, HR Department and specify the necessary details (relevant to General Banking Branches, Specialized units, etc.) such as the KRA/parameter, target for the campaign, campaign duration, number of winners, etc.
- The admin will get the request to approve, reject or decline the campaign basis the applicability, budget, duration etc. The admin shall consider the total budget utilized and remaining before approving the campaign request.

- The campaign which runs for minimum fortnight period (15 days) will only be considered for the 'Spotlight Shining Star Reward'.
- Within 7 days after completion of campaign, the rewardees list will be generated and shared by concerned vertical to HR admin. The HR admin will verify the details and ensure it is within the budget and upload the list of winners after which reward points will be allocated to the winners.
- The submission of rewardees list need to be completed strictly as per the decided timelines. In case any vertical fails to submit within the stipulated timeframe, the claim on reward category will lapse.
- In case of any dispute/representation/complaint, the final decision-making authority will be Chief General Manager (HR) and in his absence General manager (HR).

4 Key Factors to become a Performer:

- Understand the Role, KRAs and its importance allotted by competent authority. Take up with role allocating authority in case of any disagreement in Role and KRAs.
- Make a use of monthly Performance Dashboard of EKAM tool and insights provided by the system.
- In order to achieve assigned target, Prepare KRA wise strategy and execute it immediately
- Follow timelines strictly for the Performance appraisal completion issued by HR Vertical, CO.
- Discrepancies observed in performance appraisal or Dashboard shall be informed to EKAM team immediately.
- Endeavors to be made to achieve target of focused area announced by the Bank time to time.
- Take a collective responsibility for minimizing loss of the branch, detecting unethical practices followed by any of the employee of the bank and report to competent authority immediately.
- Endeavors to be made to enhance functional and behavioral competency.
- Respond to call given by CO and proactively participate in campaigns announced by different verticals of the bank.

5 General Guidelines:

- The Reward & Recognition framework is only applicable for the business units functioning in India.
- The Reward & Recognition is subjected to ER Clearance of the employees.
- The officers/employees deputed to outside institution/subsidiary/joint venture/associate is not covered under this framework.
- All reward and recognition initiatives shall be within the purview of this policy on R&R Framework.
- Upon completion of the appraisals for each quarter, the Rewards and Recognition process will be initiated. Based on the appraisal scores, employees will receive rewards and certificates directly in the tool. The employees whose performance appraisal is timely completed at all levels will only be considered for the determining eligibility for reward & recognition.

- The officers are advised to raise the queries/grievances/representations regarding their Roles/KRAs/Targets/Appraisals through 'EKAM Helpdesk' available under 'My Tools'.
- The Rewards and Recognition program will be implemented through a digital tool. This digital tool will allow employees to check-in on bank wide Leader boards, download certificates, collect points, and redeem rewards etc.
- The points should be redeemed before the expiry date which will be calculated from the date of credit of such points to the employee's reward & redemption page.
- The reward points received under this scheme is subjected to perquisite tax as per the extant guidelines of Government of India time to time.
- The guidelines/Terms & conditions for the redemption and its detailed navigation will be made available in the R&R tool.
- In any circumstances, if any employee is found qualified for the R&R through malpractice, the reward points if available will be withdrawn or equivalent amount will be forfeited from the employee concerned.
- In case of any dispute, the decision of Chief General Manager (HR) and in his absence General manager (HR) is final for R&R framework.
- Any act of connivance, unethical and illegal practices, frauds adopted by any employee/unit will attract disciplinary proceedings as per the guidelines of the bank.

6 Roles & Responsibilities of Different Stakeholders under R&R Framework

Appraisee	• Ensure that proper Role is allocated in Role Clarity Tool within stipulated time. • The role allocated by the supervisor need to be accepted in the RCT Tool within 15 days, otherwise the allocated role will be deemed accepted. • As and when the role is changed due to recent transfer, ensure that the new role is allotted by the supervisor and accept the same as mentioned above. • During the appraisal submission phase, ensure appraisal is generated for the role accepted, with the correct role period, and KRAs applicable for you. • Verify the targets through the "View Target" functionality available in the appraisal page/landing page before submission of the appraisal in EKAM tool. • Ensure to get the targets changed if found incorrect, by contacting Operations Team in RO/ZO before submission of the appraisal. • Ensure the correctness of Appraiser/Reviewer to whom the appraisal is marked and reach to them in case appraisal is not completed within the timeline allotted for completion. • Submit the appraisal as per the timelines communicated by the HR Department, CO as the appraisal completed at all levels is only considered for the R&R. • Escalate or forward the grievances regarding the R&R through Prerna Helpdesk functionality available in EKAM tool with all required documents

	for justifying such requests.
Role Allocator/ Appraiser/Reviewer	• Allocate the Role in the RCT tool for the team members who are working during the FY. • Reach out to HR Team at concerned RO/ZO/CO in case any additional or missing appraisee name in the RCT for the Role Allocation. • During the role allocation ensure to allocate the actual role undertaken/to be performed by the appraisee for the Unit. It is advised to discuss about the role/KRAs with the appraisee during the role allocation for better understanding, performance, and productivity. • In case any of the employee is absent for long period from duty due to maternity, sickness, loss of pay, suspension, deputation, sabbatical etc, please reach out to HR Team at RO/ZO/CO for marking those employees as Inactive on the User Master in EKAM tool. • Ensure that the appraisal available in the workflow for appraising pertains to only team members with whom worked for the said role period. • While appraising the appraisee for Non-System-linked Measurable Performance KRAs, ensure that the actual achievement submitted by the appraisee is correct. • Complete the appraisal as per the timelines communicated by the HR Department as the appraisal completed at all levels is only considered for the R&R. • If the appraiser/reviewer is a Unit Head, it is mandatory to nominate appraisees for the “Pinnacle Performer Reward” as per the eligibility and guiding principle within the timelines specified for the R&R which will be communicated through HR department. Please note that in case no nomination is received within the timelines, the reward for the unit will not be processed. • While nominating, suitable care needs to be taken to the performance and contribution of the said appraisee for the business/functions of the bank and personal biases should be strictly avoided.

HR-in Charge at RO/ZO	• Ensure that the Role Allocation Exercise is completed in a timely manner and follow up for the role acceptance with the appraisees. • All the officers working in the region/zone are to be allotted with the relevant roles for the role undertaken/performed by them. • New user profile needs to be created for the officers for whom the access is not available in EKAM tool especially for cases like newly promoted officers, 52 weeks induction training completed Probationary officers. • Check as to whether the role allocator mapped to the appraisee is correct and update in case of any change in the User Master functionality in RCT. • Transfer the users to the target SOL using 'TR module' in EKAM tool in case any officer is transferred to a new unit. • Update the correct appraisee/reviewer name in the quarterly/annual appraisals for the officers working within the region/zone. • Co-ordinate with the operations Team (TCT Maker & TCT Checker) in the Regional office /Zonal office in case of any discrepancy/ divergence or revision in target requested by the appraisee. • Ensure to complete the appraisal exercise both quarterly and annual as per the timelines provided by HR Department, CO. • Guide the field functionaries i.e. appraisees, appraiser, reviewer, operations team at regional office in case they face any issues related to the appraisal in coordination with EKAM Team at CO. The grievances/requests need to be routed by raising "Add Query" functionality available in EKAM Help Desk. • Follow up with the Unit Heads for the nomination with respect to the rewards as per the timelines communicated by the HR department, CO. • Properly mark employees as Active/Inactive in Role User Master based on their absence from and reporting to duty invariably.

Business Verticals/Campaign Owners	• Communicate well in time before the launch of campaign if the same is to be included in the R&R framework under 'Spotlight Shining Star Reward'. • Work only on the campaign budget allotted under R&R framework before declaring the award criteria. • Ensure that the minimum campaign period for considering under R&R framework is fortnight (15 days). • On conclusion of the campaign period, communicate the campaign winners/qualifiers list signed by the Vertical Head to HR department for the final budget confirmation and updating the reward points to the winners/qualifiers. • Restrict the campaign launch to the allotted numbers and budget for the financial year as no extra budget will be allotted in case of cost runaway. • Submission of rewardees data within 7 days from campaign closure date to HR Department, CO. • For the other category rewards like Pinnacle Performer & Ace Performer, nominations/recommendations to be send to HR • Department as per the timeline
R & R Team, HR CO	• Ensure coordination with all the stakeholders for successful conduct of the R&R framework as per the timelines. • Communicate the important information/instructions/guidelines related to R&R by way of flyers/emails/circular letters etc to all the employees time to time. • Function as a SPOC for the R&R framework and reply to the queries/grievances raised by the employees in the EKAM Helpdesk as per the TAT. • Maintain the MIS related to the Reward & Recognition framework and report the same to the concerned stakeholder time to time. • Timely Monitoring of the budget related to R&R, review of the Policy on Reward & Recognition framework for the approval of competent authority

Annexure I

The suggestive authorities who can be appraiser/reviewer for the appraisal is mentioned below:

	Appraising Authority	Reviewing Authority
Central Office		
Asst. Manager / Manager/ Senior Manager	Chief Manager / Asst. General Manager	Asst. General Manager / Dy. General Manager
Chief Manager	Asst. General Manager / Dy. General Manager	Dy. General Manager/General Manager
Asst. General Manager	Dy. General Manager/ General Manager	General Manager/Chief General Manager
Dy. General Manager	General Manager / Chief General Manager	Chief General Manager / Executive Director
General Manager	Chief General Manager	Executive Director
Chief General Manager / General Manager in charge of functions other than internal control functions (i.e. other than Risk, Compliance & Audit)	Executive Director	MD & CEO
Zos		
Asst. Manager / Manager/Senior Manager	Chief Manager/Asst. General Manager	Asst. General Manager/Dy. General Manager
Chief Manager	Asst. General Manager	Dy. General Manager/Zonal Head
Zonal CASA Officer	AGM DMD	DGM DMD
Asst. General Manager	Dy. Zonal Head	Zonal Head
Dy. Zonal Head	Zonal Head	Executive Director
Zonal Head	Executive Director	MD & CEO
Regional Offices		
Asst. Manager / Manager/Senior Manager	Senior Manager /Chief Manager/ Dy. Regional Head	Chief Manager/ Dy. Regional Head/ Regional Head
Marketing Officer 1. Liability 2. Asset	1. Regional CASA Officer 2. RLP Head	1. Zonal CASA Officer 2. Regional Head
Chief Manager	Dy. Regional Head/ Regional Head	Regional Head / Dy. Zonal Head
Regional CASA Officer	Zonal CASA Officer	AGM DMD
Dy. Regional Head (CM/AGM)	Regional Head	Zonal Head
Regional Head	Zonal Head	Executive Director
ZLC/ULA		
All officers incl. Faculty	ZLC Head/ULA Head	DGM ZLC/DGM ULA/DGM L&D
ZLC Head/ULA Head	DGM ZLC/DGM ULA/DGM L&D	GM (L&D)
DGM ZLC/DGM ULA	GM (L&D)/ GM (HR)	CGM (HR)
GM (L&D)	CGM (HR)	ED (in Charge of HR)
Audit RAO/ ZAO		
Asst. Manager / Manager/Senior Manager	Chief Manager	AGM/DGM, RAO/ZAO
Chief Manager	AGM/DGM, RAO/ZAO	Dy. General Manager, Audit & Inspection Department (A&ID)

Classification: Confidential

	Appraising Authority	Reviewing Authority
AGM/DGM, RAO/ZAO	Dy. General Manager, A&ID /GM (A&ID)	General Manager, A&ID / Executive Director
Zonal Vigilance Cell		
Asst. Manager/ Manager/ Senior Manager/Chief Manager	AGM (Vigilance, CO)	Dy. General Manager (Vigilance, CO)
Asst. General Manager	Dy. General Manager (Vigilance, CO)	CVO
Dy. General Manager	CVO	MD & CEO
RRBs		
Senior Manager / CM	Asst. Gen. Manager (GM, RRB)/	Chairman (RRB)/GM RABD
Asst. General Manager (GM, RRB)	Chairman (RRB)/GM Agri. Business	GM Agri. Business/ Executive Director
Chairman (RRB)	GM Agri. Business	Executive Director
Branches		
Small Branches		
Asst. Manager/ Manager	Dy. Branch Head (Higher Scale)/ Branch Head	Branch Head /CM, Operations, RO
Branch Head	Dy. Regional Head	Regional Head
Medium/Large Branches		
Asst. Manager/ Manager	Dy. Branch Head (Higher Scale)/ Branch Head	Branch Head/CM Operations, RO
Senior Manager	Branch Head	Dy. Regional Head
Branch Head	Dy. Regional Head (AGM)/ Regional Head	Regional Head/Zonal Head
ELB/ /VLB Branch		
Asst. Manager/ Manager	Senior Manager (Dept)/ Deputy Branch Head (Higher Scale)	Chief Manager /Dept-in-charge / Branch Head
Senior Manager	Chief Manager /Dept-in-charge	Branch Head/Deputy Regional Head
Chief Manager	Branch Head	Regional Head
Branch Head (CM/AGM)	Regional Head	Zonal Head
LCB		
Asst. Manager/ Manager/Senior Manager	Chief Manager /Dept-in-charge	AGM, Branch / Branch Head
Chief Manager	AGM, Branch / Branch Head	Branch Head/DGM LCV
Branch Head	DGM/ GM LCV	GM/CGM LCV
OSB		
Asst. Manager/ Manager/ Senior Manager	Dept-in-charge/ Chief Manager	AGM-BH/ RH
Chief Manager	OSB-BH	Regional Head
Branch Head	Regional Head	GM DFB
RLPs		
Relationship officer	RLP Head	Dy. Regional Head / Regional Head

Classification: Confidential

Processing officer	RLP Head	Dy. Regional Head / Regional Head
Branch Head - RLP	Regional Head	Zonal Head
MLPs		
Processing officer	Work cell Manager	Branch Head - MLP
MSME Relationship Manager	MLP Head	Regional Head
Coordinator	MLP Head	Regional Head

	Appraising Authority	Reviewing Authority
Work cell Manager / Facilitator	MLP Head	Regional Head
MLP SLCC – II (headed by second person in command)	MLP Head	Regional Head
MLP Head (SLCC-I) & MLP (SLCC - II)	Regional Head	GM/CGM MSME
Mid-Corporate Branches		
Senior Manager / Manager / Assistant Manager Operations	Deputy Branch Head (Higher Scale)	MCB Head, Chief Manager /AGM
Processing Officer MCB	Relationship Manager / MCB Head	MCB Head/ AGM/ DGM MCV
Senior Manager / Manager FOREX	MCB Head	AGM/ DGM MCV
Customer Relationship Manager	MCB Head	AGM/ DGM MCV
Customer Marketing Manager	MCB Head	AGM/ DGM MCV
MCB Head (Assistant General Manager / Chief Manager)	AGM/ DGM MCV	GM - MCV
CMS		
Asst. Manager/ Manager / Senior Manager	Branch Head	CM Operations / Dy. Regional Head
Branch Head	CM Operations / Dy. Regional Head	Regional Head
Currency Chest		
Asst. Manager/ Manager / Senior Manager	Manager / Senior Manager/ Currency chest In-charge	Currency chest In-charge/ CM Operations
Currency chest In-charge	CM Operations	Dy. Regional Head/Regional Head
Service Branch/CTS		
Asst. Manager/ Manager / Senior Manager	Branch Head	CM Operations / Dy. Regional Head
Branch Head	CM Operations / Dy. Regional Head	Regional Head
ARB/SAM Branch		
Senior Manager/Manager/ Asst Manager	Dy. Branch Head	Branch Head
Dy. Branch Head (Assistant General Manager/ Chief Manager)	Branch Head	Zonal Head/GM SAMV
Branch Head (Deputy General Manager/ Assistant General Manager)	GM SAMV	CGM, SAMV

Classification: Confidential

CAPS/NACH/FCS		
Asst. Manager/ Manager / Senior Manager	Branch Head	Chief Manager / Assistant General Manager, Transaction Banking, CO
Branch Head	Chief Manager / Assistant General Manager, Transaction Banking, CO	Assistant General Manager / Deputy General Manager, Transaction Banking, CO
RMD		
Risk Officer at RO	Zonal Risk Officer	AGM, RMD, CO
Zonal Risk Officer	AGM, RMD, CO	DGM, RMD, CO

Note: The above list is illustrative, and the basic principle adopted is the immediate superior to whom one reports will be the Appraising Authority, authority to which the Appraising Authority reports is the Reviewing Authority. However, appraising and reviewing authority may undergo change based on the specific recommendations from the vertical.

The 10 Scoring Categories, as supported by the explanation provided in the policy, have been detailed hereunder:

Category 1:

- Applicable to: Linear, % based KRAs with monthly growth targets
- Scoring: $\text{Actual} / \text{Target} * \text{Weightage}$ (Actuals and targets will be year-to-date)
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role mid year, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: % growth in average total deposits

Category 2:

- Applicable to: Linear, % or number based KRAs with point-in-time targets
- Scoring: $\text{Actual} / \text{Target} * \text{Weightage}$ (Actuals and targets will be as-on-date)
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role mid year, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: % KYC compliance
- MPB: MPB shall be reduced from Actual and Target values, if applicable as described in the policy.

Category 3:

- Applicable to: Linear, number based KRAs with monthly growth
- Scoring: $\text{Actual} / \text{Target} * \text{Weightage}$ (Actuals and targets will be year-to-date)
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role mid year, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- Example of KRA: Achievement of Operating Profit
- Also applies to: Measurable Behavioural & Managerial KRAs i.e. E-Learning score
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role mid year, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of date of posting
- MPB: MPB shall be reduced from Actual and Target values, if applicable as described in the policy.

Category 4:

- Applicable to: Non-Linear, % or number based KRAs
- Scoring: Scoring will be non-linear as described below –
- If Actual is less than or equal to Target, then 100% score
- If Actual is greater than 100% but less than or equal to 150% of Target, then 50% score
- If Actual is greater than 150% but less than or equal to 200% of Target, then 25% score
- If Actual is greater than 200% of Target, then 0% score
- Transfer Adjustment: Not Applicable. In case any employee changes his/ her role mid year, then the scoring for the second role will be computed from the first day of the year i.e. April 1 irrespective of

date of posting

- Example of KRA: Avg. % of portfolio categorized as SMA

Category 5:

- Applicable to: Linear, % based KRAs (typically for completion of activities within TAT)
- Scoring: $\text{Actual} / \text{Target} * \text{Weightage}$ (Actuals and targets will be as-on-date)
- Transfer Adjustment: Yes. In case any employee changes his/ her role, then the actual and target value shall be considered only from the date of posting up to the role end date. The performance of the previous employee in the same role shall not affect the appraisee's performance. The values for the purpose of scoring above shall be derived as under:
 - Actual = Actual % of achievement from the date of joining till the end date of role/ end of performance cycle, whichever is earlier
 - Target = Target as applicable for the performance evaluation period
- Example of KRA: % of proposal processed within target TAT
- MPB: MPB shall be reduced from Actual and Target values, if applicable as described in the policy.

Category 6:

- Applicable to: Non-Linear, number of days based KRAs relating to TAT
- Scoring: Scoring will be non-linear as described below –
 - If Actual is less than or equal to Target, then 100% score
 - If Actual is greater than 100% but less than or equal to 150% of Target, then 50% score
 - If Actual is greater than 150% but less than or equal to 200% of Target, then 25% score
 - If Actual is greater than 200% of Target, then 0% score
- Transfer Adjustment: Yes. In case any employee changes his/ her role, then the actual and target value shall be considered only from the date of posting up to the role end date. The performance of the previous employee in the same role shall not affect the appraisee's performance.

The values for the purpose of scoring above shall be derived as under:

- Actual = Actual average TAT from the date of joining till the last date of role/ end of performance cycle, whichever is earlier
- Target = Target as applicable for the performance evaluation period
- Example of KRA: TAT for query resolution

Category 7:

- Applicable to: Non-Linear, text based KRAs (typically Audit & Ethics KRAs)
- Scoring: Scoring will be non-linear as described below –
 - If Actual value is "Low", then 100% score
 - If Actual is "Medium", then 50% score
 - If Actual is "High", then 0% score
- Transfer Adjustment: Yes. In case any employee changes his/ her role and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit
- Example of KRA: Business risk score

Category 8:

- Applicable to: Non-Linear, text based KRAs (typically Audit & Ethics KRAs)
- Scoring: Scoring will be non-linear as described below –
 - If Actual is "Low", then 100% score
 - If Actual is "Medium", then 75% score
 - If Actual is "High", then 50% score
 - If Actual is "Very High", then 25% score
 - If Actual is "Extremely High", then 0% score

- Transfer Adjustment: Yes. In case any employee changes his/ her role, and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit
- Example of KRA: Audit and compliance score

Category 9:

- Applicable to: Linear, % or number based KRAs (typically Audit & Ethics-related KRAs)
- Scoring: Actual / Target * Weightage (Actuals and targets will be as-on-date)
- Transfer Adjustment: Yes. In case any employee changes his/ her role, and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit
- Example of KRA: Operational risk score

Category 10:

- Applicable to: Non-linear, one-time number based KRAs (similar to flash reports issued)
- Scoring: Scoring will be non-linear as described below –
 - If Actual value is 0, then 100% score
 - If Actual value is 1-3, then 75% score
 - If Actual value is 4-6, then 50% score
 - If Actual value is 7-10, then 25% score
 - If Actual value is more than 10, then 0% score
- Transfer Adjustment: Yes. In case any employee changes his/ her role and the audit is conducted within 6 months of role start date, then the employee shall be given a 100% score irrespective of the results of the audit
- Example of KRA: No. of flash reports raised

a. In case of negative targets: In case the targets for any of the KRAs are negative, then scoring will be as under:

- If Actual is greater than or equal to Target, then 100% score
- If Actual is less than Target, then 0% score

Addition of KRAs on Compliance Functions in Performance Appraisals

IC No 19949 dated 11.11.2024

1. Attention of Branches/Offices is invited to Policy on Performance Management System, Rewards & Recognition, Implementation of framework for Job Family and Succession Planning communicated vide Staff Circular No.8353 dated August 20, 2024.
2. Compliance Function in bank is one of the key elements in the bank's corporate governance structure. Bank has to comply with various regulatory Compliances and various other legislations and statutes in letter & spirit.
3. Compliance helps to identify, assess, mitigate risks associated with the financial transactions, customer data, and operational processes. Further, to uphold trust of various stakeholders and for long-term business sustainability, it is the responsibility of all the employees to ensure the guidelines and reporting procedures in toto in their respective functional levels.
4. Compliance is a shared responsibility and primarily the ownership of being compliant rests with all the business verticals, operating units and supporting units who need to comply with the regulatory, statutory or internal guidelines in place. Further, the assurance and control functions like Risk Management, Compliance and Audit & Inspection ensures that the first line's are operating effectively and advise how they could be improved.
5. Accordingly, to inculcate the importance of compliance functions, the competent authority has approved to include a set of KRAs on compliance in the performance appraisals of offices with suitable weightage under

Performance KRAs. The KRAs approved to be included for various units are enclosed as Annexure I. The revised KRAs shall be applicable from Q3 FY 2024-25.

6. All employees are advised to note the changes and ensure appropriate measures are being taken to adhere the stipulated guidelines and instructions.

Branches /ROs /Zos

S.No	KRA	KRA Weightage
1	% of Complaints resolved within TAT	3
2	The Branch Level Customer Service Committee meet once a month to study complaints / suggestions, cases of delay, difficulties faced reported by customers/members of the Committee and evolve ways and means of improving customer service	2
3	% of re-KYC due for updation in active CIFs vis-à-vis done	2
4	Status of Reconciliation of Internal Office Accounts (% of completion)	2
5	Penalty paid on ATM downtime more than 10 Hrs	2
6	Return of documents within 30 days from closure of loan accounts	2
7	Return of documents within 30 days from closure of loan accounts.	2

Central Office/CO Annexe Verticals

S.No	KRA	KRA Weightage
1	% of open observations of Inspection of Supervisory Evaluation (ISE) of previous years	3
2	Attending and responding to communication received in Union Compliance Package within TAT (% of completion)	3
3	Updation/renewal of Policy/Process/SOP within TAT (% of completion)	3
4	Penalty/Letter of displeasure received from regulator/s (No. of letters/penalty)	3
5	Tranche data/Regulatory returns submitted within timeline	3

CPCs (RLPs/MLPs/ALPs)

S.No	KRA	KRA Weightage
1	Sanction of Loans within TAT	3
2	Status of Reconciliation of Internal Office Accounts (% of completion)	3
3	% of approval to reject ratio	3
4	% of Complaints resolved within TAT	3
5	Major audit observations	3

Currency Chests

S.No	KRA	KRA Weightage
1	Penalty imposed on Currency Chest	3
2	Daily reporting in e-Kuber portal	3
3	% of Soiled notes balance Vs total value of Currency Chest balance. (Threshold 5%)	2
4	Internal audit rating of Currency Chest	2
5	Counterfeit notes reporting in timely manner	3
6	Cash holding of Currency Chest within the limit	2

LCBs/MCBs

S.No	KRA	KRA Weightage
1	% of stress in newly sanctioned loan accounts during the quarter	3
2	Major Audit Observations	3
3	% of pendency in review/renewal of loan accounts	3
4	Loan sanctioned against budgetary allocations	3
5	Pendency in LEI number updation	3

ARBs/SAMBs

S.No	KRA	KRA Weightage
1	Major Audit Observations	3
2	2% of Complaints resolved within TAT	3
3	Filing of CBI complaint after declaring account as fraud within stipulated time.	3
4	Breaching of enforcement of security interest, where "the consent of secured creditors holding not less than 60% of the amount outstanding to a borrower", is not obtained.	2
5	The sale is conducted without a public auction	2
6	Return of documents within 30 days from closure of loan accounts.	2

Service Branches

S.No	KRA	KRA Weightage
1	Major Audit Observations	3
2	Realization of cheques within TAT	3
3	Status of Reconciliation of Internal Office Accounts	3
4	No. of Frauds reported in Service Branch	3
5	Data in respect of each dishonoured cheque for amount of Rs.1 crore maintained and reporting of such data to RO/ZO/CO.	3

POLICY FOR PLACEMENT OF OFFICIALS AT BRANCHES / OFFICES / SUBSIDIARY/JV ABROAD

Staff Circular:8127 dated 03.11.2023

PLACEMENT OF OFFICIALS AT BRANCHES/OFFICES/ SUBSIDIARY/JV ABROAD 2023-24

1 PREAMBLE:

- 8.11. In the current scenario, it is absolutely necessary for the Bank to have a global presence. In order to tap various business opportunities, the Bank has opened branches/Wholly Owned Subsidiary/ Representative Offices / Joint Venture outside India. Full-fledged banking facilities to NRIs and Indian owned companies are helping the Bank in augmenting its business in India, as well.

Presently, Bank has a Policy for Placement of Officials at Branches/Offices/Subsidiary/Joint Venture Abroad, which is approved by the Board.

All the guidelines given by Ministry of Finance, Govt. of India, Reserve Bank of India & Working Group of the Standing Committee (WGSC) on Uniform guidelines on Salary & Service Conditions of officers posted abroad of PSBs have been incorporated in the policy.

2 SCOPE:

- 2.1. This policy is applicable to all India Based Officers (IBOs) working in foreign branches/offices/subsidiary/joint venture of the bank.

3 OBJECTIVE:

- 3.4. This Policy aims to establish a proper mechanism for selection, posting and service condition of the India Based Officers posted at branches/offices/subsidiary/joint venture abroad on the guidelines issued by Government of India and RBI.

4 SELECTION PROCESS:

- 4.1 Vacancies existing or anticipated in a year (April-March) shall be identified and applications shall be invited once a year. Endeavour would be made to complete the selection process by December of the previous year to allow the selected officers undergo training, acquaint themselves with the job responsibilities, complete necessary formalities for immigration and also obtain language certificate, if necessary. However, due to exigencies the process of selection is delayed, it should be completed with the approval of Managing Director & Chief Executive Officer. The list of the empanelled officers shall remain valid till March of the relevant year.

4.2 Specialist Officers :

Based on the needs of overseas branches/offices/subsidiary/joint venture and in line with prescriptions of host country banking regulator/s, the following category of Specialist Officers may be considered for selection:

- a. Risk Management Officers
- b. Dealers
- c. Chartered Accountants (B/S Management, Taxation, Regulatory Reporting etc.)
- d. Information Technology Officers (IT)

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- e. Credit Officer
- f. Forex Officer

4.2.1. For vacancies of dealer: The officers recruited as treasury officer as well as general banking officer, currently working as dealer at front desk and completed minimum 2 years at front desk can apply provided they fulfill the other eligibility criteria mentioned in the policy according to their cadre.

4.2.2. For vacancies of credit: The officers (credit officers as well as general banking officers) currently working and having exposure in corporate credit processing at large corporate, Mid corporate, MSME & International Banking at CO, LCBs, MCBs, MLPs, ROs, ZOs and have completed minimum 2 years at the credit desk can apply. However the applicant fulfills the other eligibility criteria mentioned in the policy.

The Applicants, who wish to submit applications for vacancies of credit, will have to submit a certificate (as per enclosed Annexure II) for having at least 2 years of required credit exposure as mentioned above.

4.2.3. For vacancies of forex: The officers (forex officers as well as general banking officers inducted in forex) currently working and having exposure in forex for minimum 2 years can apply in forex, provided applicants fulfill the other eligibility criteria mentioned in the policy.

4.3. Zone of Consideration:

4.3.1. Application from willing and eligible officers shall be invited for consideration for overseas posting. The panel of officers to be considered for selection shall be prepared from the eligible applications. The panel of officers to be considered for interview would be three times the number of anticipated vacancies including vacancies on account of contingencies.

4.3.2. The consideration zone of 1:3 may be relaxed up to 1:6 in order to widen the scope of selection to include experienced persons from verticals such as Credit Management, International Banking, Computer Application, Treasury Operations and Risk Management. The consideration zone of 1:3 may also be relaxed downwards if fresh candidates equal to stipulated consideration zone i.e. 1:3 or the number of anticipated vacancies are not available. The Managing Director & Chief Executive Officer shall be the Competent Authority to permit such relaxation.

4.4. Work Experience :

4.4.1. Short-listed candidates shall have preferably work experience in verticals such as Credit Management, International Banking, Computer Application, Treasury Operations, Business Management, Risk Management and Investment Management.

5. ELIGIBILITY :

5.1. All the eligibility criteria shall be reckoned as on the 1st (First) date of the month of calling for application except marks for appraisal which will be reckoned as of March of previous year.

5.2. Rural Service/Semi-Urban:

5.2.1. The candidates shall have done a rural tenure or semi-urban tenure for at least two years in officer cadre.

5.2.2. The requirement of rural tenure or semi-urban tenure for at least two years may be considered as post repatriation criteria for the Specialist Officers mentioned in Para 4.2, provided they have not completed the same and subject to their submission of an irrevocable undertaking to the effect that they shall undergo the same on their repatriation to India. Such selected Specialist Officers have to necessarily

undergo rural/ semi-urban positing of 2 years (minus period of earlier rural/ semi-urban posting/s, if any) immediately on repatriation to India.

- 5.2.3. A good number of officers laterally recruited in the Bank and presently working are duly groomed in the organization but they are not eligible for the reason/criteria of requirement of Rural/Semi-urban service in our Bank. Hence the total number of years of Rural Service /Semi-urban service undergone by the candidate in officer cadre (including specialist officers) in previous PSU Bank/s including our Bank will be considered for ascertaining their eligibility in prescribed format as per Annexure-I as per Para 5.2.1.

5.3. **Maximum Age:**

- 5.3.1. As per Govt. Guidelines, the minimum and maximum age for various scales shall be prescribed by banks. Accordingly, maximum age is prescribed as follows :

Grade/Scale	Maximum Age
Officers in Top Executive Grade/Scale VII & VI	55 yrs
Officers in Senior Management Grade/Scale V	54 yrs.
Officers in Senior Management Grade/Scale IV	50 yrs.
Officers in Middle&/Junior Management Grade/Scale III - I	45 yrs.

5.4. **Minimum Service:**

- 5.4.1. Officers working in all Grades/Scales (including specialist officers), who have completed a minimum total service in our Bank as mentioned below and fulfilling the criteria set out herein, would be eligible for posting abroad based on a set of selection criteria as mentioned herein, against the identified vacancies.

Grade/Scale	No. of years of service
Scale IV and above	5 years
Scale III	4 Years
Scale II	3 Years
Scale I	2 Years

- 5.4.2. It is further clarified that number of years of service mentioned above, is total number of years of service with our bank and not number of years of service in relevant Scale.
- 5.4.3. The specialist officers should also have minimum two years of experience in the relevant specialized segment.
- 5.4.4. The specialist officers can apply for the respective specialist vacancies as per Para 4.2 of the policy.

5.5. **Weightages:**

- 5.5.1. **Weightages for Professional/Technical qualification:** As per Govt. Guidelines, Professional/Technical qualifications shall be given weightage as prescribed by the Bank. Accordingly, weightage shall be given as under :

Qualification	Weightage*
Graduation	Nil
Certified Course conducted by IIBF	1 mark each subject to maximum of 2 marks
Post-Graduation / Double graduation/ BGL/ L.L.B/ MBA / MMS/Two Year full time Post Graduate Diploma course e.g. PGDBM, PGDBA, PGDM from the Institutions approved by UGC/AICTE/ Deemed Universities and Premier Institutions like IIMs/IITs/ISB/IISC/NIITs/XLRI, etc etc.	2 marks for each degree subject to a maximum of 4 marks
CAIIB(I)/JAIIB	1 mark
CAIIB(II)/CAIIB	2 marks
C.A/C.F.A./C.S./ ICWA/ Ph.D./A.C.I/FRM	2 marks

* Note:

- Max. marks for qualification upto MMGS-III will be 5.
- No qualification marks for SMGS-IV and above.

5.5.2. Job Responsibility Weightage

Marks will be awarded for every completed year of actual service in respective Grade/Scale of an officer as under:

For JMGS-I, MMGS-II, MMGS-III & SMGS IV:

Designation	Marks per year
Branch Managers	3 marks
Officers working in Forex dept of branches/ IB/ DFB	2 marks
Dy. Branch Managers	1.5 marks
Officers working other than branch manager, DBM & Forex dept of branches/IB/DFB	1 mark

Cumulative marks under this parameter shall not exceed 10. These marking will not be applicable in case of specialist officers.

5.5.3. Weightages for Annual Appraisal Reports, Professional/Technical qualifications, Job Responsibility and interview will be given as under :

Grade/Scale	Marks for Annual Appraisal Reports*	Marks for Job Responsibility	Marks for Professional/ Technical qualification	Marks for Interview
TEGS VI & VII and SMGS V	60%	0%	0%	40%
SMGS IV	50%	10%	0%	40%

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Grade/Scale	Marks for Annual Appraisal Reports*	Marks for Job Responsibility	Marks for Professional/ Technical qualification	Marks for Interview
(Vacancy for Gen Banking)				
SMGS IV (Vacancy for Specialist)	60%	0%	0%	40%
MMGS III & II and JMGS I (Vacancy for Gen. Baking)	45%	10%	5%	40%
MMGS III & II and JMGS I (Vacancy for Specialist)	55%	0%	5%	40%

* Annual Appraisal reports of last three or two years as applicable. For example, an Officer, who joined on 1st October, 2018, with reference to cut of date of 31st December, 2020 has completed two years of service and available Annual Appraisal report are only for two years. Thus, average annual appraisal report marks for last 2 years will be reckoned.

5.6. **Other Eligibility Criteria:**

- 5.6.1. Officer should possess a minimum qualification of Graduation in any discipline. JAIIB/CAIIB preferable.
- 5.6.2. Candidates Candidates with average 75% marks and above in Annual Performance Appraisal Reports for the last three years and not less than 60% in any of the eligible years will be considered for such assignment. If an officer is not in active service for the reason being on sabbatical leave or on loss of pay for more than 9 months in a financial year, his/her performance appraisal for that year will not be considered and the concerned officer will be awarded zero marks for that particular year. An officer who has not completed 3 years of service, Annual appraisal Reports for last two years would be considered for this purpose.
- 5.6.3. There should be no pending Show Cause Memo / Charge Sheet and/or no major punishment imposed during the last 3 years or no minor punishment imposed during the last 1 year, except 'censure' where there is no rigor. Any candidate inflicted with more than 1 major punishment or 2 minor punishments, will not be eligible.
- 5.6.4. The candidate shall have good communication and correspondence skills in English language, capability of cogent articulation in putting across views in a clear, understandable and lucid manner. The proficiency of the staff member in the above skills may be tested at any time, if desired by the Bank.
- 5.6.5. All Officers applying for overseas posting will be eligible to apply for one post only & cannot apply for multiple posts.

5.7. **The selection process for CEO/ACEO/CR:**

- 5.7.1. Since senior executives are posted as CEO/ACEO/CR, to identify their core competency and to meet the regulatory selection process, it is felt that the Managing Director & Chief Executive Officer shall be the competent authority to shortlist candidates eligible for interview and subsequent selection by the selection committee for overseas placement. As regards short listing of the candidates for

interview of other officers, the Executive Director shall be the competent authority for the selection process.

6. SELECTION COMMITTEE:

6.1. The Selection Committee is as follows:

6.1.1. For the post of MD & CEO & COO of Subsidiaries, Chief Representative of Representative Office, CEO & Deputy CEO of Branches and Joint Venture, Scale V and VI, the Committee shall consist of four members. It will be chaired by the Managing Director & Chief Executive Officer. One of the members will be an Outside Expert with domain knowledge as approved by Managing Director & Chief Executive Officer. One member will be the Executive Director preferably in charge of the vertical and the remaining member will be the Chief General Manager/General Manager preferably handling the vertical.

6.1.2. For TEGS-VII, the Committee shall consist of four members. It will be chaired by the Managing Director & Chief Executive Officer. One of the members will be an Outside Expert with domain knowledge as approved by Managing Director & Chief Executive Officer. The rest two members will be either two Executive Directors or an Executive Director and Chief General Manager out of whom one preferably handling the portfolio of International Banking.

6.1.3. For the post of Scale IV and below, the Committee shall consist of four members. It will be chaired by the Executive Director in charge of the vertical. One of the members will be an outside expert with domain knowledge as approved by Managing Director & Chief Executive Officer. The rest two members will be either Chief General Manager & General Manager out of whom one handling the vertical or two General Managers out of whom one preferably handling the vertical.

6.2. The Managing Director & Chief Executive Officer/ Executive Director will be the Competent Authority for constituting the interview panel. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.

6.3. The Interview Panel will shortlist the candidates and give its recommendation to the Selection Committee for deciding the final selection.

7. DISCRETIONARY POWER OF MANAGING DIRECTOR & CHIEF EXECUTIVE OFFICER FOR SELECTION OF IBOS

7.1. In situations arising due to promotions of the existing IBOs & resultant repatriation, resignation/voluntary retirement, pre-mature repatriation on his/her own request, repatriation at the discretion of the management, etc. as provided in Para 12 and Para 13 and any other reasons, the Managing Director & Chief Executive Officer shall have discretion to select and post any Executive provided no candidate in the relevant scale is available in the waiting list. The Managing Director & Chief Executive Officer shall use his discretion in case of exigencies, provided the candidates otherwise fulfills the eligibility criteria/exemption criteria as per this policy. Such selection of candidates by the Managing Director & Chief Executive Officer will be restricted to 10% of total IBOs posted abroad and such 10% ceiling is applicable for the relevant financial year. Such selection shall be informed to the Board.

7.2. In situations where sufficient no of applications confirming to the eligibility criteria are not received for specialist vacancies. The Managing Director & CEO shall have discretion to relax the criteria in case of applicants with minimum of 2 years work experience in specialist segment and not having requisite

rural/ semi urban service. However such applicants should furnish an irrevocable undertaking that they will complete the required rural/semi urban tenure immediately upon repatriation to India.

8. STAFF CATEGORY

The post will be categorized as under:

- 8.1. The Head of the Overseas Branch/Subsidiary/JV will be an officer in Grade/Scale V and above. Head of Representative Office will be an officer in Grade/Scale IV and above.
- 8.2. Second in command at the overseas branch/office/subsidiary will normally be an Officer who is one scale lower to the Head of the Branch/Office/Subsidiary.
- 8.3. Other support staff may be officer/s in Grade - Scale IV or below and/or locally recruited staff from the overseas country if regulations of that country so permit/stipulate.
- 8.4. International Banking at Central Office will identify the posts for each branch/representative office/subsidiary/JV with the approval of the Managing Director & Chief Executive Officer/Executive Director. This policy will apply to fill-up such identified vacancies.
- 8.5. It will be ensured that the CEO and the second officer of any foreign branch are not changed simultaneously and within a short period i.e., 3 months to 6 months of each other.

9. PLACE OF POSTINGS

- 9.1. The Managing Director & Chief Executive Officer shall decide the place of posting for Scale-V and above.
- 9.2. The Executive Director shall decide the place of posting upto Scale-IV.

10. TRAINING

- 10.1. The selected candidates shall be imparted in-house/external training in the following areas before proceeding to their respective places of posting :
- 10.2. Risk and compliance functions of both home and host countries, the importance of maintaining proper documentation in this regard and providing prompt and meaningful responses to references received from the host supervisor.
- 10.3. KYC/AML compliance in the global environment, sensitivities to the issues related to KYC/AML and implementation of the same in letter and spirit.
- 10.4. Understanding of the global environment and the regulatory developments including those emanating from various forums like the Basel Committee of Banking Supervision, Financial Stability Board, G-20 etc.
- 10.5. Selected officer may be trained in Professional Institutes in their required area of specialization and kept in readiness to take over the new assignment smoothly.
- 10.6. On the job training in the country of posting for a specified period may be provided.

10.7. Certificate course in local language of the country of posting shall be necessary in the case of postings in non-English speaking countries.

10.8. Culture specific soft skill training shall be provided before the overseas assignment, wherever necessary.

11. TENURE

11.1. The posting of officers of all scales/grades/categories shall normally be for a period of 3 years. The tenure of the Executive/Officer may be extended for a period of 6 months by the Executive Director and on further review for another 6 months by the Managing Director & Chief Executive Officer on the following grounds :

- 1) time taken for work permit for the new incumbent,
- 2) time taken for Regulator's approval wherever required for new incumbent,
- 3) business needs of the Bank,
- 4) any other reason requiring continuation of the incumbent in the interest of the Bank.

11.2. Officers posted abroad will have predetermined quantifiable targets set by the Bank, which should be reviewed and revised, if necessary, periodically considering prevailing market conditions.

11.3. Performance of officers will be reviewed annually against these targets.

11.4. Officer posted at overseas shall be under direct supervision of GM (IB) / Vertical Head (IB). Their performance shall be reviewed annually after completion of one year. In case the performance is adjudged as below expectations, unsatisfactory conduct or for any reason whatsoever, the Bank may curtail the tenure and recall the officer after receipt of recommendation/detailed report from branch/office/subsidiary/JV and/or International Banking.

11.5. The Competent Authority to recall any officer upto scale IV shall be Executive Director. In respect of any officer Scale V or above, the Competent Authority shall be Managing Director & Chief Executive Officer.

12. PROMOTION

12.1. An officer, during his tenure abroad, may be promoted as per promotion in normal tenure. On promotion, he may be retained at his existing place of posting or may be transferred to any other Branch/Office/Subsidiary abroad or may be repatriated to India at the discretion of Bank. Transfer to a different Branch/Office/Subsidiary shall not be construed as a fresh posting and his overseas tenure shall be reckoned from the date of his first overseas posting.

13. RESIGNATION/VOLUNTARY RETIREMENT/ PREMATURE REPATRIATION

13.1. An IBO shall not resign / seek voluntary retirement from the services of the Bank during his foreign posting. As such, resignation/ voluntary retirement submitted while the officer is posted abroad shall not be accepted. The officer shall have to come back to India and report to his place of posting as decided by the Bank and thereafter submit his/her resignation, which may be considered by the Bank, subject to the guidelines of the Bank in force and the discretion of the Competent authority and may also entail taking of appropriate legal action against them.

13.2. Execution of Bond:

- 13.2.1. All Officers / Executives (IBOs), selected for overseas assignment will have to execute bond to serve the Bank after repatriation for at least 3 years or up to superannuation, whichever is earlier or else the

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Officer/ Executive shall have to pay the below specified amount without prejudice to any other action the Bank might take under the relevant rules:

Grade/Scale	Amount of Bond Money
Up to Scale III	Rs 25/- Lacs
Scale IV and above	Rs 30/- Lacs

The amount may be amended by the Bank from time to time.

- 13.3. Officers, who resign from the Bank's service with-in 2 year from the date of repatriation (date of reporting to the place of posting as decided by Bank), should obtain the Bank's prior approval, in case they wish to take up employment with any of the Bank's constituents / associates or any of the service providers within 1 year of their resignation.

13.4. **Other Terms of Overseas Posting**

- 13.4.1. In the event of officer declining an overseas selection offer, he would not be eligible to participate in any future overseas selection process for next two financial years.
- 13.4.2. The request of the officer for extension of stay abroad on any grounds including dislocation of children's education will not be entertained.
- 13.4.3. Officers Overseas can be posted to any other Overseas Center during their tenure abroad in case of exigencies, ensuring their overall overseas tenure does not exceed 3 years.
- 13.4.4. Bringing any pressure/influence before or after selection or during their stay overseas from any source outside the Bank will be treated as a matter of indiscipline/insubordination and the foreign posting of such officer will stand cancelled/terminated with immediate effect.
- 13.4.5. The Management, however, reserves its right to repatriate any Officer so posted at its discretion at any time before completion of the normal tenure.
- 13.4.6. An officer may be repatriated back to India on his request on very compelling/ exigent circumstances involving family or on health grounds of self or dependents.

In such situations of pre-mature repatriation at the request of the officer, the cost of repatriation shall be borne by the individual officer.

13.5. **VISA:**

- 13.5.1. The selection and posting of the IBOs at foreign centers involve expatriation and immigration related matters. The various procedural steps involved in the issuance, renewal and cancellation of VISAs to IBOs and their Dependents and other related administrative aspects shall be as per Standard Operating Procedure (SOP) issued by the International Banking in this regard.

14. **COOLING OFF**

- 14.1. As per Govt. Guidelines, the minimum cooling off period for reposting shall be prescribed by the bank. Accordingly, the minimum cooling off period for reposting is prescribed as 2 years. Executives/Officers shall not normally be re-posted in his previous place of overseas posting.
- 14.2. Barring exceptional circumstances, no officer shall be considered for more than 2 overseas postings in the entire career. Managing Director & CEO shall be the Competent Authority to decide about selecting an officer/ executive for a third tenure of overseas posting, subject to the requirements of cooling period having been met.
- 14.3. The repatriated Executive/Officer should normally be posted in International Banking.

15. REPORTING TIME

- 15.1.** New officers to be posted abroad as Head of the Branch shall be posted in such a manner that both the existing & new incumbent remain together for 15 days or as per the requirement of the local regulator for a smooth transition of the charges of the branch to the new incumbent.

16. CODE OF CONDUCT

- 16.1.** Executives/Officers with right aptitude, high integrity and dedication towards work shall be preferred. They shall follow the code of conduct strictly and any non-compliance will render action as may be deemed necessary including pre-mature repatriation.

17. SALARY, ALLOWANCES, ETC.

- 17.1.** Salary, allowances and other service conditions are as under:-

17.2. SALARY & ALLOWANCES

- 17.2.1.** The officer posted abroad will be paid salary and allowances as per uniform guidelines provided by the Working Group of the Standing Committee of PSBs from time to time. The officer will also be paid monthly House Upkeep allowance of 10% of base salary, as per Uniform guidelines. Wherever taxes are payable in the country of posting by the officer on account of Salary and perquisites, such taxes will be borne/reimbursed by the Bank. For the purpose of all staff related benefits, the family will be taken as employee, spouse and maximum two dependent children.
- 17.2.2.** The officer's Rupee Salary in India prior to proceeding abroad, will remain notional. Annual increments in this salary will continue to accrue in the normal course and will be advised to the officer concerned as and when sanctioned. The increments will have no effect on the foreign salary payable to him till he remains posted abroad. Upon his repatriation to India, he will draw the Indian Salary fixed on the basis of the notional increments so granted.
- 17.2.3.** Officer concerned will be governed by the Bank's Provident Fund Rules/NPS Rules while posted abroad and both his and Bank's contribution will be made in Indian Rupees based on his notional Indian Salary. The officer's PF/NPS contribution is to be borne by the concerned officer during his overseas tenure.

17.3. FURNISHED ACCOMMODATION

- 17.3.1.** The officials posted abroad will be provided with free furnished accommodation as per extant Policy for Office/Residential Premises, Furnishing and Provision of Vehicle for Foreign Branches/Offices.

17.4. REIMBURSEMENT OF CHILDREN'S EDUCATION EXPENSES (CEE) (where the children are studying in the country of posting)

- 17.4.1.** Reimbursement of actual Education Expenses of empanelled schools to the extent of 95% per month per child (maximum two children) for school going children net of Scholarship/Grant, if any. The eligible fees are Admission Fee, Tuition Fee, Library Fee, Game Fee, Examination Fee and Transport expenses for maximum two Children. Transport expenses means amount paid to School/college for transportation facility provided by the school/college. Further, the officer will be entitled for payment of refundable one-time deposit levied by the school, wherever applicable, by the Bank with the provision that the

officer will refund the amount to Bank when it is refunded by the School. School expenses are admissible from Nursery till Pre College. Expenses relating to pre-school are not eligible under the scheme.

- 17.4.2. At centers where there are no empanelled schools, reimbursement of CEE (Children's Education Expenses) is up to equivalent of USD 600 per month per child for maximum two children, subject to a ceiling of 95% of the actual cost net of Scholarship/Grant, if any, in the country of his/her posting. It is further clarified that the officer is eligible to claim CEE only if his child/children is/are studying in the country where officer is posted. Reimbursement of CEE in case of child/children left behind in India, is detailed at Para 17.5.
- 17.4.3. For college education: Equivalent of USD 750 or 95% of actual expenses net of Scholarship/Grant, if any, whichever is lower, per month per child for college going children for maximum two children, in the country of his/her posting.
- 17.4.4. Maximum eligibility under Clauses 17.4.1, 17.4.2 and 17.4.3 will be restricted to two children only.
- 17.4.5. It is clarified that the Executive/Officer is eligible to claim CEE only if his/her child/children is/are studying in the country where he/she is posted. Reimbursement of CEE in case of child/children left behind in India, is detailed at Para 17.5.

17.5. Education expenses for children left behind in India

- 17.5.1. Children continuing studies in India, will be reimbursed eligible fees viz. Admission Fee, Tuition Fee, Library Fee, Game Fee, Examination Fee etc. as under:
- 17.5.2. Rs.4,000/- per month per child on a certificate basis, irrespective of whether the child stays in a Hostel or with relatives/friends. However, Expenses towards part-time courses for Children of IBOs will not be reimbursed.
- 17.5.3. Maximum reimbursement under Clause 17.4 and under this Clause will be restricted to two children only.

17.6. Leave during overseas posting

- 17.6.1. Leave Account of the officer in India will stand frozen for the duration of his posting abroad. During his/her tenure abroad, an officer shall be eligible for Overseas Leave, Casual Leave and Sick leave. No other leave can be availed by an officer.
- 17.6.2. **Casual Leave:-**
 - 17.6.2.1. Casual Leave upto a maximum of 12 days in a Calendar Year will accrue and may be availed of on foreign salary. Casual Leave for first year will be credited on pro-rata basis for the number of months left over in the calendar year. All unavailed Casual Leave will lapse at the end of each year.
 - 17.6.2.2. Casual leave shall be restricted to 4 working days at a time. Casual leave should not be combined with any other type of leave. However, it can be prefixed, suffixed and/or combined with weekends and/or other local holidays.
- 17.6.3. **Sick Leave**
 - 17.6.3.1. Sick leave will be allowed, on production of Medical Certificate, on half pay up to a maximum period of 15 days in a year or 7 days on full pay.
 - 17.6.3.2. Sick leave is permitted to be accumulated for a maximum period of 30 days on half pay (15 days on full pay) for entire tenure abroad.

17.6.4. Overseas Leave

- 17.6.4.1.** Officer will be granted overseas leave at the rate of 30 days for each completed year of overseas service.
- 17.6.4.2.** It will be expected of each staff working in the overseas office to avail minimum 15 days of leave every year as mandatory leave. Should a staff member not avail this leave, he/she will not be allowed encashment of this portion of leave. Further this portion of the leave will not be allowed to be availed by him /her on repatriation but can be added to his/her leave balance in India.
- 17.6.4.3.** Overseas leave can be accumulated upto a maximum of 45 days @ 15 days per year on foreign salary.
- 17.6.4.4.** 50% of accumulated overseas leave mentioned under Para 17.6.4.3, can only be encashed, subject to a Maximum Leave Encashment of 22 days during their tenure of 3 years, either at the time of availing home leave facility while posted abroad or immediately prior to or upon repatriation to India. Any unavailed overseas leave after encashment will be added to his leave account in India subject to maximum accumulation permitted under Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.
- 17.6.4.5.** On completion of overseas tenure and on being relieved from overseas center, the officer may avail of their balance overseas leave on overseas salary before reporting to their new place of posting in India subject to approval by Competent Authority.
- 17.6.4.6.** In case of exigencies of the Bank, the officer may, however, at any time during his leave, be asked to report for duty in India without availing overseas leave, either in full or in part. The competent authority for requiring the officer to report without availing overseas leave, either in full or in part will be Managing Director & Chief Executive Officer or Executive Director for officers in Scale IV and above. For all other officers, the competent authority will be the General Manager (IB). In such a situation, the unused portion of the Overseas Leave will be allowed to be credited to his domestic leave balance subject to maximum permissible under OSR, 1979 amended from time to time.
- 17.6.4.7.** On expiry of overseas leave or in case of early reporting as per Para 17.6.4.6, the officer shall be placed on Rupee salary from the date of reporting to Office/Branch in India.

17.7. Reimbursement of medical expenses

- 17.7.1.** Reimbursement of Medical Expenses including Hospitalization expenses will be on the basis of production of actual bill/receipt subject to the following:
 - 17.7.1.1.** 100% for self.
 - 17.7.1.2.** 95 % for family
 - 17.7.2.** Claims for medical reimbursement are to be duly supported, as far as possible, by the relative prescription and bills. Expenses relating to child birth (unless surgical intervention is indicated), dentures (including braces/similar treatment), cost of spectacles (eye surgery- spectacles removal etc), tonics, vitamin pills (unless indicated as Part of treatment) and cosmetics (cosmetic surgery etc.) will not be reimbursed. In case hospitalization bills include diet charges a 20% deduction shall be made.
 - 17.7.3.** Wherever health insurance schemes are available in the host country, officers and their family members will be covered under such schemes and premium will be paid by the Bank. The competent authority for sanctioning the health insurance scheme will be GM (IB) or CGM in charge, in absence of GM. If insurance payment under such schemes falls short of the claim preferred as per entitlements, the shortfall would be reimbursable by the Bank as per Para 17.7.1.1 & 17.7.1.2. Likewise, payments received in excess of entitlement should be made to the Bank.
 - 17.7.4.** In case of IBOs/dependent family members availing medical treatment in India or dependent family members left behind in India, medical reimbursement including hospitalization reimbursement will be available as per Union Bank of India (Officers') Services Regulations, 1979 amended from time to time.
- #### **17.8. PROVISION OF BANK'S CAR**
- 17.8.1.** Car may be provided to the CEO of the Branch /Chief Representative of Representative Office only. Reimbursement of expenses incurred on obtention of a driving license, for India Based Officers who have been provided an official car but not provided the services of an official driver will be permitted at actual subject to maximum of USD 1500 or its equivalent.
 - 17.8.2.** In cases where an Officer is provided with official car, no additional conveyance charges reimbursement can be claimed.

17.8.3. Transport Allowance

- 17.8.3.1.** Other Officers who are not provided official cars to be reimbursed transport expenses of USD 150 p.m. on self-certification or declaration basis.

17.9. ENTERTAINMENT EXPENSES

- 17.9.1.** Officer will be entitled to monthly entertainment allowance on certificate basis, as under, to take care of expenses incurred for business needs at the rates given below :

17.9.1.1. For Chief Executive Officers/Chief Representatives:

Scale	In USD
Scale VII	700
Scale VI	600
Scale V	500
Scale IV	400

17.9.1.2. For Other Officers:

Scale	In USD
Scale VI	400
Scale V & IV	250
Scale III	150
Scale II & I	100

- 17.9.2.** If Luncheon allowance is paid by the Bank, it will be within the above ceilings.

17.10. REIMBURSEMENT OF TELEPHONE/MOBILE/INTERNET CHARGES

- 17.10.1.** Actual telephone expenses subject to maximum of USD 100 per month for TEGS VI and above and USD 75 per month for other officers posted abroad for personal use at residence subject to production of bills.
- 17.10.2.** Reimbursement of monthly usage charges of mobile/internet upto USD 100 P.M., subject to production of bills. CEO of Branches/Subsidiary and CR of Representative Office will be reimbursed mobile/internet charges on actual basis without any ceiling subject to production of bills.

Note: The facility detailed in clause no. 17.10.1 is for reimbursement of Telephone expenses. The facility detailed in clause 17.10.2 is for reimbursement of Mobile and Internet expenses.

17.11. REIMBURSEMENT OF ELECTRICITY BILL

- 17.11.1.** The Bank will reimburse actual electricity bill subject to the maximum of 75% incurred at his residence.

17.12. REIMBURSEMENT OF WATER CHARGES

- 17.12.1.** Reimbursement of water charges to the extent of 95% of the charges paid to a municipality/regulatory authority upon production of bill.

17.13. REIMBURSEMENT OF NEWSPAPER EXPENSES

- 17.13.1.** Reimbursement of actual cost of one financial and one general newspaper and one weekly magazine (optional), with a cost ceiling of US\$ 150.00 p.m., subject to production of bills.

17.14. GARDEN MAINTENANCE ALLOWANCE

- 17.14.1.** 75% of actual Garden maintenance charges incurred for maintenance of the garden (wherever actually maintained) will be borne by the Bank for CEO/Chief Representative only, subject to production of bills.

17.15. CLIMATE CONTROL EQUIPMENTS

- 17.15.1.** The same will be provided by the Bank wherever it is necessary.

17.16. OUTFIT ALLOWANCE (ONCE DURING TENURE)

17.16.1. Present Outfit Allowance limits are as under

Particulars	In US\$
For Officer	900
Officer + Spouse	1800
Officer + Spouse + a child	2400
Officer + Spouse + 2 children	3000

17.16.2. Bills should be furnished to the disbursing authority (in India or abroad) for availing outfit allowance. Not less than 50% of this allowance will necessarily have to be drawn in Indian Rupees before proceeding abroad at the prevailing rate of exchange on the date of payment. The balance may be drawn by the officer in foreign currency within 2 months from the date of reporting in the country of posting.

17.16.3. The reimbursement of eligible expenses (other than on declaration) has to be supported by bills, with proof of payment as far as possible through digital means.

17.17. ADVANCE

17.17.1. Upto a month's salary wherever necessary repayable in 12 equal monthly interest free installments at the time of initial posting. Deduction will commence from the first full month salary payment made to such officer.

17.18. TRANSPORTATION OF LUGGAGE

17.18.1. Bank will reimburse the expenses incurred for transportation of luggage at the time of initial posting as well as on repatriation/return to India as per the eligibility below:

17.18.2. Expenses on transporting luggage at actual, subject to the following ceiling at the time of posting as well as repatriation :

Outward Journey : 100 kgs by air and 700 kgs by sea

Return Journey : 100 kgs by air and 1400 Kgs by sea

17.18.3. In addition, the officer will be entitled to reimbursement of packing charges, local transportation and insurance charges on actual basis on production of bills both in India as well as Overseas. Custom duty on personal baggage and cost of transportation of a vehicle, if any, will be entirely borne by the Officer.

17.18.4. In order to give flexibility, the officer would be given the option of lump sum payment of Rs.80,000.00 in case officer going with his family and Rs.40,000.00 in case he is going alone at the time of posting as well as repatriation in lieu of reimbursement of actual expenses covered as per Para 17.18.

17.19. SHIFTING OF HOUSEHOLD GOODS FROM THE PLACE OF POSTING IN INDIA TO PLACE OF DOMICILE BEFORE EXPATRIATION:

17.19.1. 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 Union Bank of India (Officers') Service Regulations, 1979 amended from time to time. No Travelling Expenses/Diem allowance would be payable to the IBO or his family members. It is clarified that no reimbursement for shifting of household goods from the native place to the place of posting on repatriation to India is permitted.

17.19.2. It is also clarified that bank will reimburse travelling expenses from foreign branch to the Reporting Office and transportation of luggage as per Para 17.18. Post joining to the said Reporting Office the officer will be governed as per Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.

17.20. OTHER TRAVEL RELATED EXPENSES

- 17.20.1.** The cost related to obtention of visa (including family members)/work permit will be reimbursed by the Bank.

17.21. HALTING ALLOWANCE

US\$ 200 per day - maximum 15 days if housing accommodation is not provided at the place of posting by the Bank (on production of bill, acceptable to competent authority). Further extension may be granted in the event of housing accommodation being not made available within 15 days by the Bank.

17.22. DEFINITION OF FAMILY

- 17.22.1.** The definition of the 'Family' will be the same as specified in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time, for all purposes other than the benefits under this policy.
- 17.22.2.** The definition of 'Dependent' for this policy will be the same as specified in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.

17.23. OTHER PROVISIONS

- 17.23.1.** Tax obligations in India, if any, arising from posting abroad would have to be borne by the Officer. In case any investment (s) is / are to be made afterwards, he should inform the same to HR Dept., CO and submit the documentary proof of the same before completion of the Financial year to the Branch /Office paying last Indian salary of the officer. This is applicable even on repatriation.

17.24. JOINING TIME

- 17.24.1.** An Officer may avail 7 days joining time in India and a day's journey time (for travel abroad).
- 17.24.2.** Joining time should be availed prior to the Officer proceeding abroad or immediately before his joining the foreign office.
- 17.24.3.** Repatriated officers are not entitled to any joining time on their repatriation or thereafter to join their first posting.

17.25. HALTING ALLOWANCE DURING JOURNEY PERIOD AND FOR OFFICIAL ASSIGNMENT:

- 17.25.1.** In respect of journey under taken by Officer/Executive within the country of Official assignment, the following halting allowance will be paid:

Grade/Scale	Halting Allowance
Upto Scale VI	USD 150 per day
Scale VII	USD 200 per day

- 17.25.2.** In respect of journey undertaken by Officer/Executive outside country for official assignment excluding visit to India, the following halting allowance will be paid:

Grade/Scale	Halting Allowance
Upto Scale VI	USD 300 per day
Scale VII	USD 400 per day

The above 'All inclusive' rate means to cover expenses on all item including hotel, food, conveyance/taxi etc. The rate of Daily Allowance (DA) components for food etc., applicable to various countries, shall be prescribed by the Ministry of External Affairs, GOI from time to time. The DA component for hotel, conveyance/taxi and other contingent expenditure shall be as per actual, but within the 'all inclusive rate' of DA. All officials will be required to render account on return from tour for all the components of the DA other than the DA component for food etc. Expenses incurred on hotel accommodation should be supported by bills/receipts. Expenses on local conveyance, telephone and other contingent expenditure are permissible subject to a limit of 10% of DA. In case such expenditure exceeds 10% of applicable DA, it may be supported by bills/receipts but subject to a total limit of 30% of the DA.

Day for the purpose of DA, entitlement should be reckoned on 24 hours basis from the time of arrival at the country of visit till the time of departure from there.

DA will be admissible as under for the additional time after calculating DA on 24 hours basis.

- i) Full DA if the additional time exceeds 12 hours.
- ii) Half DA if the additional time exceeds 6 hours, but is less than 12 hours.
- iii) No DA if the additional time is less than 6 hours.

The same rule should also be applied for visit to India except for CCY and amount.

17.25.3. For travel to India the officer will be entitled to halting allowance as per his eligibility in India. However, no allowance will be payable for the journey period.

17.25.4. Halting Allowance as mentioned above may be varied from time to time based on guidelines and the Competent Authority for revision in the said allowance would be Managing Director & Chief Executive Officer / Executive Director.

17.26. HOME TRAVEL FACILITY (from place of posting)

17.26.1. Home travel facility (from place of posting) will be allowed for self, spouse & maximum two dependent children once during the overseas tenure after completion of one year. In case the officer is retained beyond 3 years, bank may at its discretion, consider another Home travel facility (from place of posting) to officer after completion of one more year.

17.26.2. During the entire tenure abroad, domestic LFC as applicable to Officers as per Union Bank of India (Officers) Service Regulation, 1979 shall remain frozen till such time he/she is repatriated to India. The officer selected for Overseas posting is required to exhaust his/her the then applicable LFC block before his/her departure abroad and no carryover of such LFC block will be permitted. His/her next LFC block will start from date his/her reporting to branch/office in India.

17.27. TRAVEL FACILITY FOR SPOUSE & CHILDREN LEFT BEHIND IN INDIA

17.27.1. Expenses for travel by Spouse and 2 dependent children left behind in India to visit the officer in his overseas place of posting will be reimbursed once in three years by Economy class - Air Travel. If the officer is continued in the place of posting beyond three years, then bank may at its discretion, allow one more travel facility for Spouse and 2 dependent children to visit the officer in his overseas place of posting.

18. PERFORMANCE APPRAISAL SYSTEM

18.1. In terms of prevailing Policy on Performance Management System of the bank, the quarterly evaluation shall be at 2 levels viz. Appraisee and Appraiser for Quarter 1, Quarter 2 and Quarter 3 on a Year-to-Date basis. The Quarter 4 evaluation shall not be done separately and in place of the same, the Appraisee will be required to complete the Annual Performance Appraisal at the end of the year.

18.2. The Appraising, Reviewing and Accepting Authority will be as follows:

Officer category	Appraising Authority	Reviewing Authority
Upto Scale III	Alternate Chief Executive Officer/ Departmental Head (in scale IV and above)	Chief Executive Officer/ Alternate Chief Executive Officer
Officers in Scale IV	Alternate Chief Executive Officer / Chief Executive Officer	Chief Executive Officer / Dy. General Manager (IB) / Chief General Manager (T&IB)
Officers in Scale V	Chief Executive Officer / Dy. General Manager (IB)	General Manager (IB) / Chief General Manager (T&IB)
Officers in Scale VI	General Manager (IB) / Chief General Manager (T&IB)	Chief General Manager (T&IB) / Executive Director
Officer in Scale VII	Executive Director	Managing Director & CEO

Note: Appraising authority shall be at least one level above the cadre of the officer and Appraising and Reviewing authority should not be same at any level.

19. MISC.

- 19.1. The In-charge of the Branch/Representative Office/Subsidiary abroad will be the Competent Authority to recruit local staff as per regulations of the overseas country. Such appointment should be on contract basis as far as possible. Remuneration package should be market related. The policy and remuneration package will be approved by the Managing Director & Chief Executive Officer / Executive Director, based on local rules and compensation system.
- 19.2. Competent Authority to approve the reimbursement of the expenses towards Home Travel Facility & TE expenses for joining the branch & on repatriation of IBOs and medical expenses (for any deviation), shall be approved by HR Dept, CO. However it is clarified that in case of IBOs and their dependent members gone through the treatment in India as per Para no. 17.7.4 the competent authority to approve the reimbursement of the medical bills shall be HR Dept. C.O.
- 19.3. The competent authority to approve the reimbursement of all other expenses mentioned in this policy subject to para no. 19.2 will be as follows:

Officer	Authority
For CEOs / Chief Representative up to Scale V	DGM (IB) or higher authority in absence of DGM (IB)
For Scale VI	General Manager (IB)
For Scale VII	CGM/ Vertical Head (T&IB)
Other IBOs	Assistant General Manager, International Banking (in charge of Operations and HR)

- 19.4. MD&CEO (in his absence, the ED holding charge of International operations) shall be the Competent Authority for all overseas matters prescribed under the policy. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.
- 19.5. Within the ambit of the overall policy directions given by the Board with regard to the Bank's International operations, the international strategy and expansion plans, the Managing Director & Chief Executive Officer shall be the competent authority to approve of new positions of IBOs at Bank's overseas territories or to decide on upgradation of existing positions, subject to meeting regulatory requirements of the host country.
- 19.6. The Board reserves the rights to change, vary and amend the Policy from time to time.

POLICY FOR PLACEMENT OF ORMS & IBTOS AT OVERSEAS CENTERS

- [Staff Circular No. 6855 dated 10.10.2018]
- [Staff Circular No. 6600 dated 06.04.2017]
- [Staff Circular No. 6692 dated 02.11.2017]

1	PREAMBLE:
1.1	In order to have a trained cadre of personal at overseas centres for handling various types of operation it is necessary to frame a policy for selection of officers for posting them in overseas offices/ Branches. Accordingly Policy for Overseas Relationship Managers (ORMs) & India Based Trainee Officers (IBTOs) was approved at the Board Meeting dated 27.03.2017 (Agenda P-14). This policy narrates various aspects of selection of ORMs/IBTOs & their placement in overseas offices /branches. This policy reflects all the guidelines of Govt. of India and working group of Standing Committee of public sector Banks.
2	ORM /IBTO:
2.1	ORM: The role of ORM would be mainly marketing our products, particularly NRI products including opening of accounts, Loans Products, Third Party Products like Insurance etc. cross selling and also to create relationship with customers for future business. ORMs supplement the bank's efforts in GCC countries where we have set up a Representative office headed by a Chief Representative. ORMs will also be sent to identified centers or geographies either on short visits or for a longer duration. Broadly their job responsibilities would be – ➤ To facilitate opening of accounts; ➤ To maintain liaison with HNI customers; ➤ Assessing the financial and investment needs of NRIs relating to various products offered by our Bank like Deposits, Retail Loans and third party products; ➤ Liaising with correspondent Banks/Govt. departments and Embassy officials in the overseas country.
2.2	IBTO: The objective of posting of IBTO is to build a cadre of trained personnel capable of handling various types of operations in the overseas branches/subsidiaries of our Bank and also to create a second line of officers whose services can be utilized as and when need arises. With the increased number of overseas offices/branches, there is a need to have a trained cadre of officers as a reserve pool, who will undergo a formal training abroad and may be kept as standby or a second line in case of exigencies to meet our global expansion plans. During his posting as IBTO, the officer will have opportunities to gather experience of working in international environment under guidance of experienced officers. For an officer to work as IBTO at overseas centers, he/she should have inclination as also characteristics such as: ➤ Fair idea of Forex and trade finance operations; ➤ Adept at learning things fast; ➤ Computer savvy; ➤ Preferably bachelors, ready to stay alone; ➤ Capable of handling Trade Finance and Back Office operations.
3	SELECTION PROCESS:
3.1	Vacancies existing or anticipated in a year (April-March) shall be identified and applications shall be invited once a year. Endeavour will be made to complete the selection process by December of the previous year to allow the selected officers undergo training, acquaint themselves with the job responsibilities, complete necessary formalities for immigration and also obtain language certificate, if necessary. However, if due to exigencies the process of selection is delayed; it should be completed with

	the approval of Managing Director & CEO. The list of the empanelled officers shall remain valid till March of the relevant year.															
3.2	Domestic Foreign Business & International Banking Department at Central Office will identify the posts of ORM and IBTO with the approval of the Executive Director.															
3.3	Application from willing and eligible officers shall be invited for consideration for posting as Overseas Relationship Manager (ORM) and India Based Trainee Officer (IBTO). The panel of officers to be considered for selection shall be prepared from the eligible applications. The panel of officers to be considered for interview would be three times the number of anticipated vacancies including vacancies on account of contingencies.															
3.4	Weightages for Annual Appraisal Reports, Professional/Technical qualifications and interview will be given as under: <table><tr><td>Grade/Scale</td><td>Marks for Annual Appraisal reports*</td><td>Marks for Professional/ Technical qualification</td><td>Marks for Interview</td></tr><tr><td>JMGS I & MMGS II</td><td>60%</td><td>5%</td><td>35%</td></tr></table> * 60% of Annual Appraisal reports of last three or two years as applicable. For example, Officer, who joined on 1st October, 2013, with reference to cut of date of 31st December, 2017 has completed two years of service and available Annual Appraisal report are only for two years. Thus average annual appraisal report marks for last 2 years will be reckoned.				Grade/Scale	Marks for Annual Appraisal reports*	Marks for Professional/ Technical qualification	Marks for Interview	JMGS I & MMGS II	60%	5%	35%				
Grade/Scale	Marks for Annual Appraisal reports*	Marks for Professional/ Technical qualification	Marks for Interview													
JMGS I & MMGS II	60%	5%	35%													
4	ELIGIBILITY:															
4.1	All the eligibility criteria shall be reckoned as on the last date of the previous month of calling for application except marks for appraisal which will be reckoned as of March of previous year.															
4.2	As per Govt. Guidelines, the minimum and maximum age for various scales shall be prescribed by banks. The Bank would consider officers in the rank of JMGS I and MMGS II only for the above posting. Accordingly, maximum age is prescribed at 45 years for ORMs and IBTOs at the time of posting.															
4.3	Officer should possess a minimum qualification of Graduation in any discipline. JAIIB/CAIIB preferable.															
4.4	Candidates with average 75% marks and above in Annual Performance Appraisal Reports for the last three years and not less than 60% in any of the eligible years will be considered for such assignment. An officer who has not completed 3 years of service, Annual appraisal Reports for last two years would be considered for this purpose.															
4.5	As per Govt. Guidelines, Professional/Technical qualifications shall be given weightage as prescribed by banks. Accordingly, weightage shall be given as under: <table><tr><td>Qualification</td><td>Weightage*</td></tr><tr><td>Certificate Courses by IIBF</td><td>1 Mark each subject to maximum of 2 marks</td></tr><tr><td>Post-Graduation/Double Graduation/BGL/LLB/MBA etc.</td><td>2 marks for each degree subject to maximum of 4 marks</td></tr><tr><td>CAIIB (I)/JAIIB</td><td>1 mark</td></tr><tr><td>CAIIB (II)/CAIIB</td><td>2 marks</td></tr><tr><td>CA/CFA/CS/ICWA/PhD</td><td>2 marks</td></tr></table> * Max. Marks for qualification will be 5.				Qualification	Weightage*	Certificate Courses by IIBF	1 Mark each subject to maximum of 2 marks	Post-Graduation/Double Graduation/BGL/LLB/MBA etc.	2 marks for each degree subject to maximum of 4 marks	CAIIB (I)/JAIIB	1 mark	CAIIB (II)/CAIIB	2 marks	CA/CFA/CS/ICWA/PhD	2 marks
Qualification	Weightage*															
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CAIIB (I)/JAIIB	1 mark															
CAIIB (II)/CAIIB	2 marks															
CA/CFA/CS/ICWA/PhD	2 marks															
4.6	There should be no pending Show Cause Memo /Charge Sheet and/or no major punishment imposed during the last 3 years or no minor punishment imposed during the last 1 year, except ‘censure’ where there is no rigor.															

4.7	Short-listed candidates shall have preferably work experience in different verticals such as Credit Management, International Banking, Computer Application, Treasury Operations, Business Management, Risk Management, and Investment Management.						
4.8	The candidates shall have done a semi-urban or rural tenure for at least two years.						
4.9	Officers who have completed a minimum total service in our Bank as mentioned below and fulfilling the criteria set out herein, would be eligible for posting as ORM/IBTO based on a set of selection criteria as mentioned herein, against the identified vacancies. <table border="1"> <thead> <tr> <th>Grade/Scale</th><th>No. of years of service</th></tr> </thead> <tbody> <tr> <td>Scale II</td><td>3 Years</td></tr> <tr> <td>Scale I</td><td>2 Years</td></tr> </tbody> </table> It is further clarified that number of years of service mentioned above, is total number of years of service with our bank and not number of years of service in relevant Scale.	Grade/Scale	No. of years of service	Scale II	3 Years	Scale I	2 Years
Grade/Scale	No. of years of service						
Scale II	3 Years						
Scale I	2 Years						
5	SELECTION COMMITTEE & PLACE OF POSTINGS:						
5.1	The Selection Committee will be as follows:						
	The Committee shall consist of the concerned Executive Director, 2 General Managers (out of which one should be the concerned General Manager) and an outside expert with domain knowledge approved by Managing Director & CEO						
5.2	The Managing Director & CEO/ Executive Director will be the Competent Authority for constituting the interview panel. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.						
5.3	The Interview Panel will shortlist the candidates and give its recommendation to the Selection Committee for deciding the final selection. The new selection list will supersede the earlier selection list/empanelment.						
5.4	The Executive Director shall decide the place of posting.						
5.5	The Selection committee to consider selection of candidates belonging to SC/ST category meeting eligibility criteria on merits.						
6	TRAINING:						
6.1	Selected officer shall mandatorily be trained in-house in their required area of specialization and kept in readiness to take over the new assignment smoothly.						
6.2	Culture specific soft skill training shall be provided before the overseas assignment, wherever necessary.						
7	TENURE:						
7.1	The posting of officers of all scales/grades/categories shall normally be for a period of 2 years. The tenure of the Officer may be extended for a period of 6 months by the Executive Director and, on further review, for another 6 months by the Managing Director & CEO on the following grounds : ➤ time taken for work permit for the new incumbent, ➤ time taken for Regulator's approval wherever required for new incumbent, ➤ business needs of the Bank, ➤ Any other reason requiring continuation of the incumbent in the interest of the Bank.						
7.2	Officers posted as ORM/IBTO will have predetermined quantifiable targets set by the Bank, which should be reviewed and revised, if necessary, periodically considering prevailing market conditions.						
7.3	Performance of officers will be reviewed annually against these targets.						
7.4	Officer posted at overseas shall be under direct supervision of GM, DFB&IBD. Their performance shall be reviewed annually after completion of one year. In case the performance is adjudged as below expectations, the Bank may curtail the tenure and recall the officer.						
8	PROMOTION:						
8.1	An officer, during his tenure abroad, may be promoted as per promotion in normal tenure. On promotion, he may be retained at his existing place of posting or may be transferred to any other						

	Branch/Office/Subsidiary abroad or may be repatriated to India at the discretion of Bank. Transfer to a different Branch/Office/Subsidiary shall not be construed as a fresh posting and his overseas tenure shall be reckoned from the date of his first overseas posting.
9	RESIGNATION:
9.1	Resignation/Voluntary Retirement submitted while the officer is posted abroad shall not be accepted.
9.2	Willing officer is required to execute bond to serve the Bank for at least 3 years or up to superannuation on repatriation, whichever is earlier or else he shall have to pay the amount specified by the bank. The Bank specifies such payable amount at Rs.15.00 lakhs (Rupees Fifteen Lakhs only) towards the cost of training and other expenses besides any other action the Bank might take under the relevant rules.
9.3	Officer posted abroad will be allowed to resign after he returns/repatriated to India subject to provisions in Clause 9.2 of the policy.
10	OTHER TERMS OF OVERSEAS POSTING:
10.1	In the event of officer declining an overseas selection offer, he would not be eligible to participate in any future overseas selection process for next two financial years.
10.2	The request of the officer for extension of stay abroad on any grounds including dislocation of children's education will not be entertained.
10.3	The Management, however, reserves its right to repatriate any Officer so posted at its discretion at any time before completion of the normal tenure.
10.4	An officer may be repatriated back to India on his request on very compelling/exigent circumstances involving family or on health grounds of self or dependents. In such situations of pre-mature repatriation at the request of the officer, the cost of repatriation shall be borne by the individual officer.
11	COOLING OFF:
11.1	As per Govt. Guidelines, the minimum cooling off period for reposting shall be prescribed by the banks. Accordingly, the minimum cooling off period for reposting is prescribed as 2 years. Officers shall not normally be re-posted in his previous place of overseas posting.
11.2	The repatriated officer shall not normally be posted in DFB&IBD.
12	REPORTING TIME:
12.1	New officers to be posted abroad may be posted in such a manner that both the existing & new incumbent remain together for 15 days for a smooth transition of the charges to the new incumbent.
13	CODE OF CONDUCT:
13.1	Officers with right aptitude, high integrity and dedication towards work shall be preferred. They shall follow the code of conduct strictly and any non-compliance will render action as may be deemed necessary including pre-mature repatriation.
14	SALARY & ALLOWANCES, AND OTHER TERMS AND CONDITIONS:
14.1	The officer posted abroad will be paid salary and allowances as per uniform guidelines provided by the Working Group of the Standing Committee of PSBs from time to time. The officer will also be paid monthly House Upkeep allowance of 10% of base salary, as per Uniform guidelines. Wherever taxes are payable in the country of posting by the officer on account of Salary and perquisites, such taxes will be borne/reimbursed by the Bank.
14.2	The officer's Rupee Salary in India prior to proceeding abroad, will remain notional. Annual increments in this salary will continue to accrue in the normal course and will be advised to the officer concerned as and when sanctioned. The increments will have no effect on the foreign salary payable to him till he remains posted abroad. Upon his repatriation to India, he will draw the Indian Salary fixed on the basis of the notional increments so granted.
14.3	Officer concerned will be governed by the Bank's Provident Fund Rules while posted abroad and both his and Bank's contribution will be made in Indian Rupees based on his notional Indian Salary. The officer's PF contribution is to be borne by the concerned officer during his Overseas tenure.
15	ACCOMMODATION:

15.1	The officials posted as ORM/IBTO will be provided with shared bachelor accommodation. In case female officer is posted and if she is the single officer at any particular location, she will be eligible for a leased bachelor accommodation of a studio apartment/ 1 Room, Kitchen, Toilet premises.
15.2	Further, if Bank does not get any residential premises at any particular location where the 'officer is posted" the officer will be eligible for reimbursement of house rent maximum @ USD 750/- per month subject to production of rent receipt and recommendation of the Chief Representative of the Representative Office/ CEO of. the branch.
15.3	In case of the officer who is residing in the Bank's quarters in India, before posting to overseas Centre, the Bank may permit him to retain the Bank's quarters for residence of his family members.
15.4	The Competent Authority to approve for leasing a new residential accommodation or renewal for the ORMs/IBTOs shall be CAC-II. All such proposals shall be initially placed to the ICE Committee of the Bank.
15.5	The Competent Authority to provide in-principle approval within the rental ceiling and no deviation, shall be GM (DFB & IBD) and ratification of the same to be accorded by CAC-II
15.6	It is clarified that, none of the officers (male/female) will be eligible for family accommodation and other associated facilities at Overseas Centers
15.7	
16	
16.1	The detailed terms & conditions for residential accommodation at UAE center is mentioned in Annexure-I which constitutes part of the Policy.
16.2	SURRENDER OF PREMISES DURING CURRENCY OF LEASE:
16.3	There may also be instances where the landlord may request for surrender of premises before the expiry of lease period. The competent authority, if satisfied on the merits of the case may permit such surrender on terms and conditions as deemed fit. Delegated Authority to approve surrender of premises during currency of lease will be CAC-II.
16.4	While approving surrender shall be ensured that the exit clause in favour of Bank is available in Lease deed without payment of compensation for the un-expired period of lease. Where lease/tenancy law provides for giving notice prior to surrendering of the premises the same has to be complied with. The Chief Representative/CEO of the branch will also ensure that deposit, if any with the landlord is refunded.
16.5	The bank at its absolute discretion and irrespective of the period of lease available can any time, surrender/vacate the premises after giving three months' notice to the lessor in writing however only after the expiry of minimum stipulated fixed period if applicable.
	In case the landlord does not accept the peaceful possession of the premises at the time of surrender, Declaration suit must be filed immediately in the local court by taking prior concurrence of our law dept. at CO, confirming date of surrender within 30 days of vacation of premises
17	REIMBURSEMENT OF CONVEYANCE EXPENSES:
17.1	Conveyance expenses of USD 150.00 p.m. will be reimbursed on certificate basis.
18	ENTERTAINMENT EXPENSES:
18.1	Officer concerned will be entitled to get monthly entertainment allowance on certificate basis to take care of expenses incurred for business needs at the rate of USD 100.00 p.m. If Luncheon allowance is paid by the Bank, it will be within this ceiling of USD 100.00 p.m.
19	LEAVE ELIGIBILITY:

19.1	Leave Account of the officer in India will stand frozen for the duration of his posting abroad.
19.2	He will be eligible for overseas leave @ 30 days for each completed year of overseas service and will be permitted to accumulate overseas leave earned abroad, subject to the condition that the leave earned abroad shall not, at any time, exceed 90 days.
19.3	Casual Leave up to a maximum of 12 days in a Calendar Year will accrue and may be availed of on foreign salary. Casual Leave for first year will be credited on pro-rata basis for the number of months left over in the calendar year. All un-availed Casual Leave will lapse at the end of each year.
19.4	Casual leave shall be restricted to 4 working days at a time. Casual leave should not be combined with any other type of leave. However, it can be prefixed, suffixed and/or combined with weekends and/or other local holidays.
19.5	Sick Leave for 15 days per year on half pay, which may be accumulated up to 30 days on half pay and supported by medical certificate(s), can be granted on foreign salary.
19.6	Upon repatriation, any un-availed 'overseas' leave will be added to his 'privilege' leave account in India. Leave accumulated for incomplete part of year is also to be calculated on pro-rata basis and to be added to his 'privilege' leave account in India subject to maximum accumulation permitted under Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.
19.7	On repatriation, the officer will be placed on Rupee Salary.
20	MEDI-CLAIM INSURANCE AND PERSONAL ACCIDENT INSURANCE:
20.1	The Officer will have to take either overseas Medclaim insurance policy from India or locally up to USD 100,000.00 or equivalent in order to meet the medical exigencies of the officer. The Officer will also have to take overseas personal accident policy from India or locally up to USD 100,000.00 or equivalent. The Bank will reimburse such expenses of Medclaim insurance and personal accident policy to the officer.
20.2	In case of dependent family members left behind in India, medical reimbursement including hospitalization reimbursement will be available as per Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.
20.3	GROUP INSURANCE:
20.3.1	If permitted by local laws, alternative to individual Medclaim policy and personal accident policy, group insurance would be made available to the officer. The competent authority for sanctioning the scheme of group insurance will be General Manager (DFB & IBD).
21	REIMBURSEMENT OF TELEPHONE/ MOBILE/INTERNET CHARGES:
21.1	Actual telephone expenses subject to maximum of USD 75/- per month for officers posted abroad for personal use at residence subject to production of bills.
21.2	Reimbursement of monthly usage charges of mobile/internet up to USD 100.00 P.M., subject to production of bills. Note: The facility detailed in clause no. 21.1 is for reimbursement of Telephone expenses. The facility detailed in clause 21.2 is for reimbursement of Mobile and Internet expenses.
22	REIMBURSEMENT OF ELECTRICITY BILL:
22.1	The Bank will reimburse 75% of actual electricity expenditure incurred at the officer's residence.
23	REIMBURSEMENT OF WATER CHARGES:
23.1	Reimbursement of water charges to the extent of 95% of the charges paid to a municipality / regulatory authority upon production of bill.
24	REIMBURSEMENT OF NEWSPAPER EXPENSES:
24.1	Reimbursement of actual cost of one financial and one general newspaper, with a cost ceiling of USD 75.00 p.m., subject to production of bills.
25	CLIMATE CONTROL EQUIPMENTS:
25.1	The same will be provided by the Bank wherever it is necessary.
26	OUTFIT ALLOWANCE (ONCE DURING TENURE):
26.1	Outfit Allowance for the officer concerned will be USD 900.00 across countries/areas. Bills should be furnished to the disbursing authority (in India or abroad) for availing outfit allowance.
26.2	Not less than 50% of this allowance will necessarily have to be drawn in Indian Rupees before proceeding

	abroad at the prevailing rate of exchange on the date of payment. The balance may be drawn by the officer in foreign currency within 2 months from the date of reporting in the country of posting.				
27	ADVANCE:				
27.1	Up to a month's salary, where necessary, repayable in 10 equal monthly interest free installments is payable to officer at the time of initial posting and deduction to commence from the first full month's salary payment made to such officer.				
28	TRANSPORTATION OF LUGGAGE:				
28.1	Bank will reimburse the expenses incurred for transportation of luggage at the time of initial posting as well as on repatriation/return to India as per the eligibility below:				
28.2	Expenses on transporting luggage of 50 kgs by air or 350 kgs by sea for outward journey and 50 kgs by air or 700 kgs by sea for inward journey are permissible to officers posted as ORM/IBTO.				
28.3	In addition, the officer will be entitled to reimbursement of packing charges, local transportation and insurance charges on actual basis on production of bills both in India as well as Overseas.				
28.4	Custom duty on personal baggage and cost of transportation of a vehicle, if any, will be entirely borne by the Officer.				
28.5	Officers 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 Union Bank of India (Officers') Service Regulations, 1979 amended from time to time. No Travelling Expenses/Diem allowance would be payable to the officer or his family members. It is clarified that no reimbursement for shifting of household goods from the native place to the place of posting on repatriation to India is permitted.				
28.6	In order to give flexibility, the officer would be given the option of lump sum payment of Rs. 40,000.00 at the time of posting as well as repatriation in lieu of reimbursement of actual expenses covered as per Para 14.16.1 to 14.16.4				
29	JOINING TIME:				
29.1	An Officer may avail 7 days joining time in India and a day's journey time (for travel abroad).				
29.2	Joining time should be availed prior to the Officer proceeding abroad or immediately before his joining the foreign office.				
29.3	Repatriated officers are not entitled to any joining time on their repatriation or thereafter to join their first posting.				
30	HALTING ALLOWANCE DURING JOURNEY PERIOD AND FOR OFFICIAL ASSIGNMENT:				
30.1	During joining time, halting allowance, in Indian Rupees will be paid as laid down in Union Bank of India (Officers') Service Regulations, 1979 amended from time to time.				
30.2	USD 100.00 per day - maximum 15 days if housing accommodation is not provided by the Bank. Further extension may be granted in the event of housing accommodation being not made available within 15 days by the Bank.				
30.3	In respect of journey undertaken by Officer outside country for official assignment excluding visit to India, the following halting allowance will be paid: <table border="1"> <thead> <tr> <th>Grade/Scale</th><th>Halting Allowance (All Inclusive)</th></tr> </thead> <tbody> <tr> <td>Up to Scale III</td><td>USD 300.00 per day</td></tr> </tbody> </table> The above 'All inclusive' rate meant to cover expenses on all items including hotel, food, conveyance/taxi etc. The rate of Daily allowance (DA) component for food etc., applicable to various countries, shall be prescribed by the Ministry of External Affairs, GOI from time to time. The DA component for hotel, conveyance/taxi and other contingent expenditure shall be as per actual, but within the 'all inclusive rate' of DA. All officials will be required to render account on return from tour for all the components of the DA other than the DA component for food etc. Expenses incurred on hotel accommodation should be supported by bills/receipts. Expenses on local conveyance, telephone and other contingent expenditure are permissible subject to a limit of 10% of DA. In case such expenditure exceeds 10% of applicable DA, it may be supported by bills/receipts but subject to a total limit of 30% of the DA.	Grade/Scale	Halting Allowance (All Inclusive)	Up to Scale III	USD 300.00 per day
Grade/Scale	Halting Allowance (All Inclusive)				
Up to Scale III	USD 300.00 per day				

	Day for the purpose of DA, entitlement should be reckoned on 24 hours basis from the time of arrival at the country of visit till the time of departure from there. DA will be admissible as under for the additional time after calculating DA on 24 hours basis. ➤ Full DA if the additional time exceeds 12 hours. ➤ Half DA if the additional time exceeds 6 hours, but is less than 12 hours. ➤ No DA if the additional time is less than 6 hours. The same rule should also be applied for visit to India except for currency and amount.												
30.4	For travel to India the officer will be entitled to halting allowance as per his eligibility in India. However no allowance will be payable for the journey period.												
30.5	Halting allowance as mentioned above may be varied from time to time based on guidelines and the Competent Authority for revision in the said allowance would be Managing Director & CEO / Executive Director.												
31	HOME TRAVEL FACILITY:												
31.1	Home travel facility will be allowed for self once during the overseas tenure after completion of one year. In case the officer is retained beyond 2 years, bank may at its discretion, consider another Home travel facility to officer after completion of 3 years of his foreign stay.												
31.2	During the entire tenure abroad, domestic LFC as applicable to Officers as per Union Bank of India (Officers) Service Regulation, 1979 shall remain frozen till such time he/she is repatriated to India. The officer selected for Overseas posting is required to exhaust his/her the then applicable LFC block before his/her departure abroad and no carryover of such LFC block will be permitted. His/her next LFC block will start from date his/her reporting to branch/office in India.												
32	ANNUAL APPRAISAL REPORT:												
32.1	During the period of overseas posting/training, the Appraising and Reviewing Authority will be as follows : <table><tr><td></td><td>Appraising Authority</td><td>Reviewing Authority</td><td>Accepting Authority</td></tr><tr><td>ORM</td><td>Chief Representative of the Overseas Centre or alternatively AGM (DFB&IBD)</td><td>Dy. General Manager (DFB&IBD)</td><td>GM (DFB&IBD)</td></tr><tr><td>IBTO</td><td>Deputy Chief Executive of the Overseas Centre or alternatively AGM (DFB & IBD)</td><td>Chief Executive of the Overseas Centre or alternatively DGM (DFB & IBD)</td><td>GM (DFB&IBD)</td></tr></table>		Appraising Authority	Reviewing Authority	Accepting Authority	ORM	Chief Representative of the Overseas Centre or alternatively AGM (DFB&IBD)	Dy. General Manager (DFB&IBD)	GM (DFB&IBD)	IBTO	Deputy Chief Executive of the Overseas Centre or alternatively AGM (DFB & IBD)	Chief Executive of the Overseas Centre or alternatively DGM (DFB & IBD)	GM (DFB&IBD)
	Appraising Authority	Reviewing Authority	Accepting Authority										
ORM	Chief Representative of the Overseas Centre or alternatively AGM (DFB&IBD)	Dy. General Manager (DFB&IBD)	GM (DFB&IBD)										
IBTO	Deputy Chief Executive of the Overseas Centre or alternatively AGM (DFB & IBD)	Chief Executive of the Overseas Centre or alternatively DGM (DFB & IBD)	GM (DFB&IBD)										
33	REVIEW:												
33.1	Based on the guidelines issued by Ministry of Finances, Department of Financial Services, New Delhi/RBI from time to time and also considering latest developments in international market, Domestic Foreign Business & International Banking Department will review this policy annually and will place before Board for approval.												
33.2	The Policy for ORMs and IBTOs shall be valid up to 30 th September, 2017 and its continuity maybe extended for a further period not exceeding three months with the specific approval of the CMD.												
34	OTHER PROVISIONS:												
34.1	Tax obligations in India, if any, arising from posting abroad would have to be borne by the Officer. In case any investment (s) is / are to be made afterwards, he should inform the same to HR Dept., CO and												

	submit the documentary proof of the same before completion of the Financial year to the Branch /Office paying last Indian salary of the officer. This is applicable even on repatriation.
35	MISC:
35.1	Competent Authority for according approval of expenses mentioned in the Policy (other than expenses related Home Travel facility and TE expenses both for Joining the branch and on repatriation which will be approved by HR dept., CO.), will be Dy. General Manager (DFB&IBD).
35.2	CMD (in his absence, the ED holding charge of International operations) shall be the Competent Authority for all overseas matters prescribed under the policy. He shall also be the Competent Authority to give guidance on any policy implementation issue/s arising out of the said policy.
35.3	Within the ambit of the overall policy directions given by the Board with regard to the Bank's International operations, the international strategy and expansion plans, the Chairman and Managing Director shall be the competent authority to approve of additional vacancies of ORMs/IBTOs at Bank's overseas territories, subject to meeting regulatory requirements of the host country.
35.4	The Bank reserves its right to repatriate any ORM/IBTO at its discretion at any time before completion of the normal tenure.
35.5	The Board reserves its rights to change, vary and amend the Policy from time to time. Annexure I is attached with the policy (SC 6855 dated 10.10.2019)

POLICY ON IMPLEMENTATION OF THE JOB FAMILY FRAMEWORK

- [SC: 7641 dated 30.03.2022]
- [SC: 7362 dated 15.02.2021]
- SC:7934 dated 28/03/2023

1. Introduction

- 1.1. Bank had introduced work specialization to facilitate and foster development of specialized skills in all functional banking areas, with the introduction of the Job Family Framework in 2018, with subsequent revisions in the Policy vide SC 7362 dated 15.02.21 and SC 7641 dated 30.03.22.
- 1.2. A **job family** is a group of jobs that involve work in the same general occupation. These jobs have requirements for related knowledge, skill sets, and abilities, leading to ease in competence-wise deployment of employees.
- 1.3. Recent developments in the banking space made it pertinent to revisit the job family framework, to meet the requirements of the Bank as well as take cognizance of emerging business realities such as focus on retail, asset quality and digitization.
- 1.4. Accordingly, looking into the requirements as above as also the implementation experience, the job family classification is being modified to bring in micro specialization to make job families more effective and these modifications form the ***Policy on Implementation of the Job Family Framework***.

2. Job Family Framework & its Benefits

2.1. Categorization of Job Families

2.1.1. There shall be **9 Main Job Families** within which **7 Job Families** shall consist of sub Job Families as under:

- i. RAM Credit
 - Retail
 - Agriculture
 - MSME
 - RAM – General
- ii. Operations
- iii. Sales & Marketing and Relationship Management
- iv. Treasury, Forex & Corporate Banking
 - Treasury
 - Forex
 - Corporate Banking
 - Treasury, Forex & Corporate Banking - General
- v. Credit Monitoring, Collections & Recovery
 - Credit Monitoring
 - Collections & Recovery
 - Credit Monitoring, Collections & Recovery - General
- vi. Risk, Audit, Compliance and Legal
 - Risk

Classification: Confidential

- Audit
- Compliance
- Legal
- Risk, Audit, Compliance and Legal - General
- vii. Strategy and Finance & Accounts
 - Strategy
 - Finance & Accounts
 - Strategy and Finance & Accounts - General
- viii. Information Technology
 - Other Than CISO
 - CISO
 - Information Technology- General
- ix. Human Resources
 - Other than L&D
 - Learning & Development (L&D)
 - Human Resources- General

2.1.2. Additional Information:

- i. **RAM** stands for Retail, Agri Business & MSME; shall include MLPs, RLPs
- ii. **Operations** shall include Branch Operations, Back-office & Operations Department
- iii. **Sales & Marketing and Relationship Management** is for business generation & marketing for both assets & liabilities products including Government Business & Third-Party Products and includes field marketing roles, as well as branch sales and relationship management roles.
- iv. **Treasury, Forex & Corporate Banking** shall also include International Banking.
- v. **Strategy and Finance & Accounts** where Strategy shall include Capital Planning & Investor Relations and Analytics.
- vi. **Information Technology** shall also include Digital Banking & CISO.
- vii. **Human Resources** shall also include Learning & Development and Vigilance.
- viii. **Field leadership roles up to scale VI** such as those of Branch Managers & Dy. Branch Managers of General Banking Branches, Regional Heads, Dy. Regional Heads & Dy. Zonal Heads shall be divided into either of RAM Credit, Operations, Sales & Marketing and Relationship Management and Credit Monitoring, Collections & Recovery job families only.
- ix. **Specialists** such as IT, HR, RDO, etc., shall form part of the relevant job families as usual and shall continue in their respective career tracks for 5 years. Upon completion of 5 years in their parent field they shall be given exposure to a minimum of 1 and maximum of 2 field roles.
- x. **All roles in specialized branches** shall be classified under the respective functional job families, for example: MLP, RLP Branches shall come under RAM Credit, SAM Branches shall come under Credit Monitoring, Collections & Recovery, whereas LCBs shall come under Treasury, Forex & Corporate Banking.
- xi. **Job roles** pertaining to all banking functions have been defined under each job family.

2.2. Eligibility & Seeking Preferences

2.2.1. Determining Eligibility

- i. The scheme shall be applicable to ***all officers of the Bank up to scale VI***, having completed 5 years of service in the Bank.
- ii. **In the case of promotee officers**, those who have completed two years in officer cadre and a minimum of 5 years of service in the Bank shall be eligible.
- iii. **Till an officer completes 5 years of service**, they shall be considered to be working in the job family pertaining to the roles they have been assigned, primarily to get exposure to general banking and branch banking operations. Also, these employees must preferably complete 2 years of rural service, within these 5 years. However, no job family preference options shall be sought from them till they complete 5 years of service.
- iv. **Allotment Before completion of 5 years of service:** Though the employees will get an option to give their preferences for job family selection after completion of 5 years in the services of the Bank, however in some cases, top-performers with well-defined skill sets which are beneficial for the Bank, may be selected for specific job families, even before completion of 5 years of service. The Competent Authority for such decisions shall be CGM-HR, with the recommendations of the FGMs / Vertical Heads being mandatory.

2.2.2. Seeking Job Family preference from Eligible Officers

- i. Eligible officers shall be asked to indicate their ***top three preferences*** from among the 9 job families.
- ii. In case of giving preference for Job Families having sub Job Families the employee will have option to select only **ONE** sub Job Family within the main job family, and remaining preferences from other job families.
- iii. These preferences shall be given weightage in the calculation of assessment score for each officer against each job family.
- iv. **Specialist officers** such as IT, HR, Marketing, etc. shall be mapped to job families pertaining to their respective verticals itself and no separate options shall be sought from them. Upon completion of 5 years in their respective job family, specialists shall be given the opportunity to gain overall banking exposure by giving them an option to work in general banking job families for a minimum of 1 or 2 assignments, preferably in the profile of Dy. Branch Head / Dy. Regional Head initially and then as Branch/ Regional Head. However, this shall be contingent upon the requirement of their services as specialists in their respective verticals.

2.3. Allotment of Job Families & Assessment Criteria

- 2.3.1. **Scale I to IV:** Job Family allotment for officers in scales I to IV shall be done on the basis of scores generated against each employee for each job family, taking into account ***parameters*** as under:

Bank Extrinsic: These parameters are employee specific and constitute (a) qualifications/certifications and (b) employee preference;

Bank Intrinsic: These parameters pertain to the employee's relationship with the bank and constitute (a) experience / previous job roles and (b) past performance.

2.3.2. Committee Inputs

Scale V & VI: Bank conducts Succession Planning process for Executives in scale V & VI. For this purpose, experience in the relevant function is important. Therefore, in addition to the above 4 parameters, a Committee shall be formed as under to give its inputs on the job family allocation of scale V & VI officers.

- i. ED HR as Chairman
- ii. Vertical Head – HR as Convenor
- iii. Vertical Head Strategy
- iv. Vertical Head Treasury
- v. Vertical Head IT
- vi. Vertical Head Large Corporate
- vii. Vertical Head Operations

Recommendations of the Job Family Committee shall be taken into consideration for assigning job family to employees in scale V & VI.

Quorum: The Committee shall have a Quorum of 5 members with attendance of ED HR & CGM HR being mandatory.

2.3.3. Scoring: Scoring will be done on the parameters as described above and accordingly the weightages on education, experience, employee preference and past performance shall be allotted in different scales up to scale VI.

2.3.4. Shifting Weightage: As we go from scale I to scale VI, more impetus will be given to bank intrinsic criteria than bank extrinsic criteria as experience and performance become more important than qualification and employee preference. Weightages assigned to these criteria, therefore change from one scale to the other, to give effect to this rationale while calculating assessment scores. This is illustrated below:

Changing Weightage of Assessment Criteria with Scale						
		Scale I	Scale II	Scale III	Scale IV	Scale V & VI
Bank Extrinsic	Employee Preference	40%	30%	20%	20%	10%
	Qualifications & Trainings	30%	20%	20%	10%	10%
Bank Intrinsic	Relevant Experience	20%	30%	30%	40%	40%
	Employee Performance	10%	20%	30%	30%	20%

	Committee Inputs	0%	0%	0%	0%	20%

2.4. Placement of Selected Officers

- 2.4.1. Present role corresponds to allotted job family:** Once Job Family allotment has been made for all officers in the Bank, there shall be employees whose allotted job family is the same as the one in which they are working, and such employees shall not require any movement for placement in a job family role.
- 2.4.2. Present role does not correspond to allotted job family:** There shall also be employees whose allotted job family is different from the one in which they are currently working. Under such circumstances, Regional / Zonal offices must take care of the following:
- Such employees shall require movement / rotation to enable them to be placed in roles corresponding to their job family within the Region. All effort must be made to place the employee in a job role which pertains to their job family.
 - At instances where an employee is having mismatch of job role and job family, the same must be communicated as Deviation to HRD, CO before the 7th day of the succeeding month, in the format enclosed as Annexure A, with proper justification and time period by which they will be moved to respective job family.
 - In case of deviations as in (ii) above, if the Regional Heads / Zonal Heads / Vertical Heads seek to post an employee to a job family other than his/her allocated job family, they must take the approval from the next higher office to do so. The approving authorities in this regard are elaborated in point 2.4.4 (iii) & (iv) below.
- 2.4.3. Business Contingencies:** Though employees shall be placed preferably as per their preference and performance, Bank reserves the right to allocate/ move an employee to a different job family from the one that they have been allotted, to meet initial posting requirements or business contingencies, before completion of their term. The competent authority for approving such changes shall be CGM-HR for CO roles and FGMs for field roles/positions, however with information to CGM -HR.
- 2.4.4. Placement on Transfer / Rotation:**
- Employees reporting to a Region/Zone on transfer are to be mandatorily placed in the job roles pertaining to their job families.
 - If the need arises to rotate employees within the Region / Zone, the Regional /Zonal offices must place employees within their job family, by ensuring that their job role matches their job family.
 - In case there is any deviation in (i) or (ii) above, same shall have to be approved by the next higher authority / office. Zonal offices shall approve such change in job family for the employees under their jurisdiction, including their respective regions. For employees at central office verticals, CGM HR shall be the competent authority for approving such changes.
 - Further, in case of (iii) above, if the employee's job family is changing, they shall have to be mapped to the grooming plan which corresponds to their new job role and job family.
- 2.4.5. Selection by Vertical:** It may so happen that independent verticals at Central Office, invite applications from employees to be part of their business function. At such instances, the employees so selected by the respective vertical, shall be mapped to the job family

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corresponding, to the said vertical. The role allocation of such employees shall change accordingly in the Role Clarity Tool.

- 2.4.6. Job Family Exceptions Resolution Module:** A module has been created within the Role Clarity Tool on the Union Prerna portal, wherein job families of employees can be changed under exceptional circumstances as defined in 2.4.2, 2.4.3 and 2.4.4 above. Administrative offices must use this module judiciously and keep on record all recommendations and approvals of job family change of their employees before processing such changes in this module.

2.5. Tenure & Flexibility of Movement

- 2.5.1. Tenure:** Once an employee becomes eligible for job family allocation (after completion of 5 years of service in the Bank) he/she will be allotted a job family in which they will continue for the next 4 years.

2.5.2. Movement Flexibility

- i. On Completion of 4 Years' Tenure:** (a) Once a generalist officer completes 4 years in their allotted job family (this duration shall be calculated from the time they have been assigned a role corresponding to their allotted job family), they shall have the option to move from their allotted job family to another job family. However, if an employee is in any of the following 7 main job families:

- RAM credit
- Treasury, Forex & Corporate Banking
- Strategy and Finance & Accounts
- Risk, Audit, Compliance and Legal
- Credit Monitoring, Collections & Recovery
- Information Technology
- Human Resources

he/she can opt to remain in the main job family and switch to another sub job family.

They will be given an option to give their preferences and fresh allotment will be done post assessment as well as depending on the Bank's current requirement.

- (b) Specialist officers shall be given an option for exposure to a minimum of 1 and maximum of 2 field roles (preferably as Dy. Branch Head / Dy. Regional Head as 1st preference followed by Branch/Regional Head role) upon completion of 5 years in their parent field. This shall however be contingent upon their requirement as specialist officers in their respective verticals.

- ii. Before Completion of 4 Years' Tenure:** Bank reserves the right to move an employee from their allotted JF to another JF even before the completion of their 4-year term, based on business exigencies/individual performance. In the case of executives in scales V & VI, as part of the larger succession planning process, for leadership development, or for the purpose of giving field exposure, etc., job family can change before completion of 4 years.

- iii. Special Provision for Top Performers:** The Top 5% of performers in each job family shall be duly recognized and selected for exposure at other job families for their all-round development in preparation for future leadership positions, even before completion of 4 years in their allotted job family, subject to discretion of the Bank.

2.6. Learning & Development post Job Family Allocation

During the course of the job family tenure of 4 years, employees shall be mapped to their individual Learning & Development based Job Family Grooming Plan to gain specialization in their assigned areas. A job family grooming plan is a 4-year structured learning and development plan detailing the various training and courses that an employee needs to complete annually during his/her job family tenure.

In the perspective of the employee, the ethos of continuous learning, skill-updation and enhancement in proficiency of the job role specific competencies, are the three broad objectives to be met by the Grooming Plans. With regards to the Bank, the Grooming Plan shall help create a future-ready specialized workforce having expertise in different banking domains which will also aide in the succession planning process.

The Job Family Grooming Plan has been further elaborated in the Policy on Learning & Development circulated vide SC 7577 dated 30.12.21, and may include the following:

- 2.6.1. Mandatory Certifications / Courses:** List of certifications and courses shall be defined against each job family to be completed by the employee post JF allotment. Employees shall be required to complete these mandated certifications / courses within a pre-defined timeframe to augment their skills;
- 2.6.2. Trainings:** There shall be internal trainings relevant to job families as well as external trainings through (a) empaneling external subject matter experts; (b) giving opportunity for training at premier institutes;
- 2.6.3. E-Learning:** There shall be mandated e-learning modules for each job family, to be completed by employees within a pre-defined timeframe.

2.7. Implementation & Monitoring

- 2.7.1.** Allotted job family shall be displayed on the biodata of the employee.
- 2.7.2. 3 Year Implementation Plan:** Provision shall be made to track the percentage of postings as per job family allotment to make further progress on this front, as per the 3-year implementation plan shown below.

Postings: 3 Year Success Matrix		
Year 1	Year2	Year 3
100% new postings as per Job Family	100% new postings as per Job Family - Actively pursue cases of employees presently in roles other than their job family. - Minimum 70% job family adherence.	100% new postings as per Job Family - Actively pursue cases of employees presently in roles other than their job family. - Minimum 90% job family adherence.

- 2.7.3. Deviations:** It is proposed that deviations from the postings implementation plan as above be required to be signed-off by respective competent authorities at different levels of

regional/zonal/corporate office as mentioned hereunder. The status of such deviations must be furnished to HRD, CO, as per the enclosed format – Annexure A by the 7th day of the succeeding month.

Job Family adherence	RO escalation matrix	FGMO escalation matrix	CO escalation matrix
≥90%	No escalation required	No escalation required	No escalation required
≥80% and <90%	Regional Head	Zonal head	DGM- Strategic HR
≥70% and <80%	Regional Head and FGM	Zonal Head and DGM- Strategic HR	DGM-Strategic HR and CGM-HR

2.7.4. Endeavour shall be made to provide employees their job family roles in their current location to the largest extent possible.

2.7.5. Employees shall also be able to continue in their allotted Job Family for the remaining part of the tenure, even upon being transferred to the largest extent possible.

2.8. Benefits of Job Family Framework

2.8.1. **Library of Key Roles:** Defining job families shall lead to classification of specialized key roles across the Bank. This shall form the base of all activities starting from arriving at vacancy figures, to succession planning.

2.8.2. **Right person in the right role:** Job Family allocation shall be a landmark step towards placing the right person in the right role, thereby ensuring maximum satisfaction to the employee as well as maximum synergies for the Bank.

2.8.3. **Learning & Development and Training Needs Analysis:** Creating and manning specialized roles shall lead to mapping of mandatory courses/certifications for each role/function, thereby ensuring continuous learning on the part of the individual as well as helping to derive training needs.

2.8.4. **Creation of Talent Reservoir for Succession Planning:** Inducting and developing employees in specific job families shall create a steady and ready pipeline of potential successors for leadership roles across all functions in the Bank. This shall lead to identification of leadership and key persons for critical roles and responsibilities.

3. Review of the Policy

The policy will be placed annually before the Board for review.

POLICY ON SUCCESSION PLANNING

Staff Circular: 7827 Dated 15/11/2022

1. Introduction

- 1.1 Succession planning is a strategy for passing on leadership roles to identified prospects, who might be possible successors for key positions that fall vacant due to retirement or otherwise. It is essentially, planning for and executing smooth leadership transitions to ensure business continuity and disaster-proof the organization.
- 1.2. Succession Planning involves assessing job requirements in the organization and skills of potential successors; and filling the gaps between these through targeted training and development activities, to ensure that employees have the knowledge, skills and abilities necessary to succeed in future leadership roles.
- 1.3. A sound Succession Plan mitigates the risks associated with critical positions falling vacant, and ultimately strengthen brand identity. The Policy on Succession planning is therefore introduced to ensure that the Bank has a ready-to-go second line of leadership to take over critical positions when the need arises.

1.4 Succession Strategy: Benefits to the Organization

- 1.4.1. **Business Continuity:** One of the biggest challenges when a position falls vacant is the threat of disruption. By establishing a firm succession strategy roadmap that identifies leadership positions and the potential candidates who might eventually fill them, it can be ensured that these potential candidates are prepared in time to step into new roles with minimal adjustment, allowing the business to continue to operate smoothly. Establishing a robust leadership pipeline puts organizations on a strong footing to deal with changing circumstances and adjust to challenges in the short and long term.
- 1.4.2. **Identifies most qualified Future Leaders:** Succession planning can be an important way to identify employees who have the current skills – or the potential to develop skills- that can help them move up in an organization. A thorough look at the organization chart helps better understand potential vulnerabilities, to bring a sense of urgency to cross-train key employees in certain roles.
- 1.4.3. **Filling Competency Gaps:** A succession plan includes assessment of strengths and weaknesses within the organization. It forces organizations to consider what competencies are required for critical positions. There may be gaps between what employees need to know and what they currently know, known as competency gaps. These gaps may be based on the current needs to fill key positions when they fall vacant or may relate to the future needs of the business to determine what new competencies may be necessary. By tapping potential successors early, employees are given the time to acquire the skills and experience necessary to perform in senior positions, while ensuring that the organization does not break its stride in terms of productivity and performance.
- 1.4.4. **Helps Plan for the Long Term:** When succession is positioned as part of the overall growth plans, a path can be created for retiring employees to hand off their years of hard-earned knowledge and transition important working relationships before they leave. A succession plan can help an organization to grow with intent, as future vulnerabilities and areas for innovation are identified and plans build to address them.

2. Objective

Creating a mechanism for the steady flow of future leaders for the Bank, through continuous capability building initiatives, which shall also serve as an effective engagement and retention tool.

3. Scope & Applicability

3.1. As per EASE agenda following positions are identified as key/critical role:

Sl. No.	Key Positions
1	GM/CGM Risk
2	GM/CGM Compliance
3	GM/CGM Treasury
4	GM/CGM IT/Digital
5	GM/CGM HR
6	GM/CGM Corporate Credit
7	GM/CGM Recovery
8	Chief Financial Officer [CFO]

Considering above and based on the organization structure of the Bank, following critical roles are identified for which succession planning must be done;

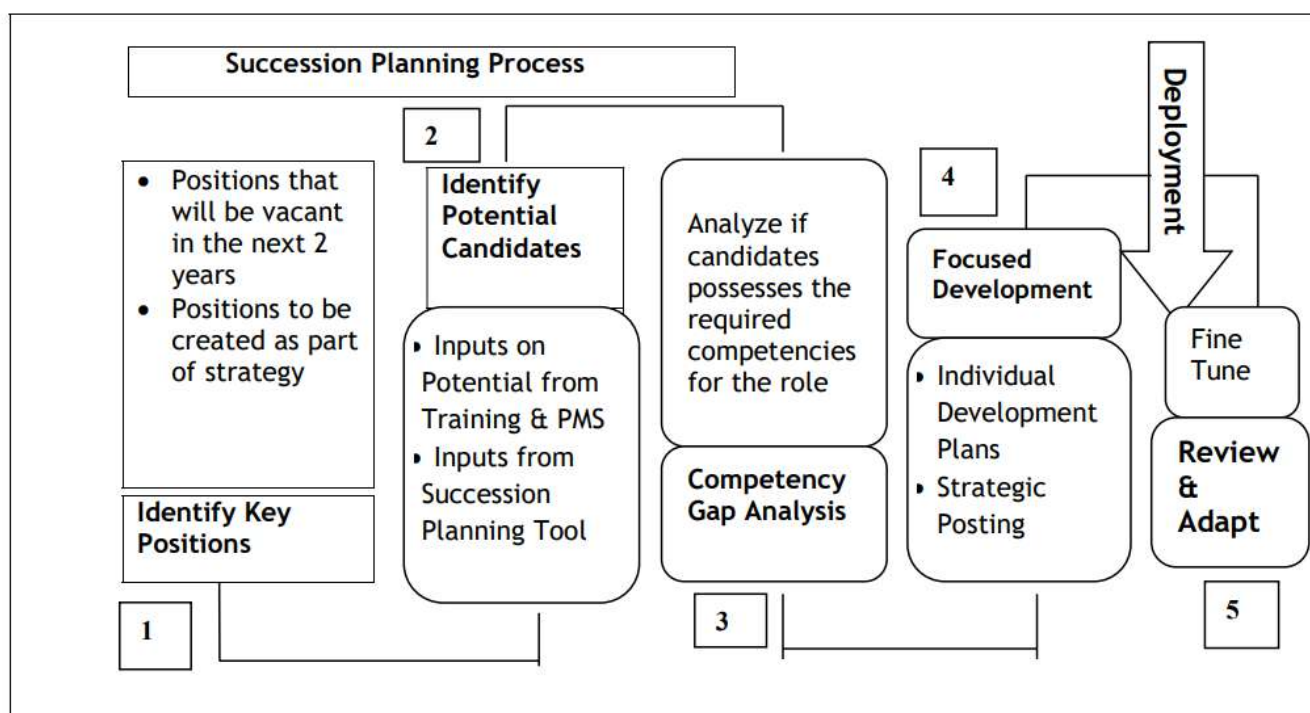
S no.	Critical Roles	S no.	Critical Roles
1	CGM Audit & Inspection	2	CGM Chief Operations Officer
3	CGM Corporate Credit	4	CGM Retail Assets
5	CGM Deposit Mobilization Department	6	CGM Credit Compliance & Monitoring
7	CGM IT	8	CGM Digitization
9	CGM Field	10	CGM HR
11	CGM MSME	12	CGM Stressed Asset Management
13	CGM Treasury and International Banking	14	Company Secretary [CS]
15	GM Agri Business	16	GM Analytics Centre of Excellence
17	GM Board Secretariat	18	GM CAG & Relationship Banking
19	GM Central Repository and MIS	20	CGM/GM Chief Compliance Officer
21	GM Chief Financial Officer	22	GM Chief of Staff, MD's Office
23	GM Chief Risk Officer	24	CISO
25	GM Credit Monitoring	26	GM Credit Recovery
27	GM Deposit Mobilization	28	GM Difficult Asset Recovery Team
29	GM Digital Banking	30	GM Domestic Foreign Business

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31	GM Digitalization	32	GM Financial Inclusion
33	GM Financial Institutions Group	34	GM Government Business and Relationship
35	GM Gold Loan	36	IT HOD (GM DIT)
37	GM HR Operations	38	GM International Banking
39	GM Learning & Development	40	GM MSME
41	GM MCV Credit & Operations	42	GM Branch Initiatives & Network Strategy
43	GM, Retail Assets (all other Retail loans except education loan & mortgage-based loans)	44	GM, Retail Asset- all other Mortgage based loans
45	GM Structured Finance & LC	46	GM Support Services & Corporate Communication
47	GM Strategy	48	GM Treasury
49	GM Transaction Banking	50	GM Transaction Monitoring & Fraud Management
51	Zonal Heads/Field General Managers	52	Regional Heads
53	Any other positions within the Bank at the discretion of the Succession Management Committee (SMC)		

4. Process

The succession planning process involves the five major stages viz., Identification of Key Positions, Identify Potential Candidates, Competency Gap Analysis, Focused Development and Review & Adaptation. which is represented in below figure:



4.1. Identify Key Positions for which succession management needs to be done

- 4.1.1. This shall be an annual activity, to list the key positions (as identified in 3 above) falling vacant in the next 2 years, and the readiness to man them appropriately. In addition, Bank shall decide on the creation of any new positions in line with its business strategy for the next 3 to 5 years, so that suitable candidates can be identified and prepared for the role. This shall therefore include identification of new positions that are created due to business expansion, re-categorization of branches or formation of new business units / verticals.

4.2. Identify Potential Candidates

- 4.2.1. Potential future leaders shall be identified with insights available from the performance management system (PMS), as well as the training system, with considerations for residual service and willingness of the candidate.
- 4.2.2. The training system continues to capture data on psychometric assessment of officers, as part of the ongoing capability building initiatives and leadership development programmes for middle and senior management. This information, coupled with the quantitative and qualitative performance assessment and potential captured by PMS shall help to identify high potential individuals for grooming and equipping with specialized skills to fulfil roles as identified above in 3.1.
- 4.2.3. Further, the succession planning tool developed as a part of Union Prerna project will provide the “successor pool” for each critical role position based on assessment of all executives in Scale V to VII on 6 different parameters which are:
- 4.2.3.1 **Functional Suitability Score:** The Functional Suitability score is calculated on the basis of supervisor feedback. Each executive is marked with top three preferences for function by each supervisor mapped to him/her and scoring is based on the feedback of the supervisor for each marked functions.
- 4.2.3.2 **PMS Score:** Previous year's PMS score shall be considered while assessing executives for succession planning.
- 4.2.3.3 **Feeder Role:** (Role in the same function at Scale – 1 level): Executives spending at least 1 Year in the function corresponding to the role at Scale -1 (e.g., for CGM role, scale – 1 i.e. GM role) levels shall be deemed to have completed feeder experience.
- 4.2.3.4 **Role History:** Individuals spending at least 1 Year in the function corresponding to the role at any level above Scale V were deemed to have role experience.
- 4.2.3.5 **Behavioural Competency Match Score:** For each critical role, behavioural competency requirement will be identified as High, Medium or Low. Behavioural competency assessment score of the executives will be collected through competency test which includes psychometric test, cognitive ability test and case studies. Executive's competency scores shall be tallied up against the requirements of the role, giving the match score.
- 4.2.3.6 **Functional Competency Match Score:** Functional competency requirements for each critical role are well defined. Similar to behavioral competencies, individual's functional competency scores on the basis of supervisor feedback shall be tallied up against requirements of particular role. Based on rating given by supervisor, functional competency will be classified as High, Medium & Low.
- 4.2.3.7 The final Score across above parameters (4.2.3.1 to 4.2.3.6) with varied weightages are being used to arrive at **Succession Fitment Score** of executives in Scale V to VII.

4.2.3.8 The Succession Planning Tool will also provide the **Succession Readiness** (time required to be promoted to critical role) for all executives.

4.2.3.9 On the basis of the Succession Fitment & Succession Readiness, Eligible “Successor pool” will be generated for each identified critical role. This “Succession Pool” shall be presented to Talent Identification Committee (TIC) (pt. 4.2.5 below) for selection of high potential candidates.

4.2.4 Leadership bench strength: Three (3) potential candidates shall be identified for each of the identified key positions, to form the ‘talent pool’ for the purpose of succession planning.

4.2.5 Talent Identification Committee (TIC): TIC will be formed to select high potential candidates for the ‘talent pool’ based on the inputs as mentioned in **4.2.1, 4.2.2 & 4.2.3** above. The TIC shall map individual candidates to the key positions for which they have been identified, and present the lists to the Succession Management Committee (pt. 5 below) by 31st October every year. The TIC shall also be responsible for designing individual development plans (IDPs) and recommending suitable postings for the Development stage, once the talent pool is finalized.

This committee shall comprise of the following members:

- a) Chief General Manager – HR (Chairman);
- b) General Manager –HR
- c) General Manager –Strategy;
- d) General Manager – MSME;
- e) **General Manager – L&D (Convenor);**

The Committee shall have a **minimum quorum of 3 members**.

4.3 Competency frame work of the Bank

All critical roles as identified in point no. 3.1 will be mapped as per competency frame work of the Bank (Functional, Technical and Behavioural Competencies).

4.3.1 Functional Competency: Apply to all employees and promote the culture of the organization (e.g. customer-centric, result oriented, collaborative etc.).

4.3.2 Technical Competency: Apply to employees within specific functions and are based on the needs of the function (e.g. user experience, analytical, financial).

4.3.3 Behavioural Competency: Behavioural competency requirements for each critical role is defined which shall be accessed through competency test. Bank has identified following 8 behavioural competencies on which leaders shall be assessed;

S.N.	Competency	Laying Foundation
1	Communication	Manage Self
2	Emotional Intelligence	
3	Individual Ownership and Accountability	
4	Change Management	Manage Team
5	Collaboration	
6	Compliance and Risk Discipline	Manage Business

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7	Customer Focus	
8	Digital Mind-set	

4.4 Competency Gap Analysis

- 4.4.1** At this stage, it shall be ascertained as to what extent the individuals of the talent pool, identified in 4.2 above possess the competencies required to deliver successfully in the role for which they have been identified. A competency framework shall be developed, detailing the competencies required for each job role, scale-wise. Competencies shall include job family, qualification, aptitude, experience, skill, past performance, or any combination thereof.
- 4.4.2** In order to qualify for manning the posts of Regional Head, Zonal Head and Vertical Head, exposure at both branches and admin offices shall be a basic requirement. If a chosen candidate does not possess experience of any of these, she / he may be posted suitably during the Development stage (4.5) to gain this exposure.

4.5 Focused Development

- 4.5.1 Individual Development Plans:** Candidates from the talent pool shall be put on an IDP, which shall be designed to focus on the development of key competencies required for them to fulfil the requirements of the intended position. This plan may include training at recognized institutes such as Centre for Advanced Financial Research and Learning (CAFRAL), Indian Institute of Management (IIM), Indian School of Business (ISB), Institute for Development and Research in Banking Technology (IDRBT), etc., to gain specialized knowledge as well as for harnessing soft skills as per the IDP.
- 4.5.2 Strategic Posting:** In addition to the IDP, candidates may be given postings with greater scope for them to gain the exposure needed for their specific and all round development, commensurate with their IDP.

- 4.6 Deployment:** The Succession Management Committee shall take the decision on deployment in identified key positions (5.2.3 below) and recommendation for placement.

4.7 Review & Adapt post Deployment

This process does not end with deployment. After a high potential candidate has gone through the motions of this framework and has been posted at the identified key position, feedback must be gathered on her / his role adjustment and performance over time to further refine the process.

5. Succession Management Committee

- 5.1** In order to ensure that formulation of succession plan and its implementation is seamless and successful, a Committee for 'Succession Management' (SMC) shall be formed consisting of the following members:
- a) Executive Director overseeing the function of HR (Chairman);
 - b) All other Executive Directors (EDs) of the Bank;
 - c) Chief General Manager – HR(Convenor)
 - d) Any two other senior most CGMs
- 5.2** The Committee shall have a **minimum quorum of 4 members**. The presence of Executive Director overseeing the function of HR and Chief General Manager – HR are mandatory. The scope of work for the SMC shall be as under:

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5.2.1 Final Selection of employees for the talent pool

The high potential individuals identified by the TIC, shall be shortlisted here for start of the Development stage in preparation for the roles for which they have been identified. The final list shall be shared with the TIC for designing and finalization of the individual development plans. The TIC shall also recommend posting options commensurate with the IDPs during this stage.

5.2.2 Monitoring and Evaluation of the Succession Strategy

5.2.2.1 The SMC shall conduct a review of the succession plan annually and submit its report along with recommendations to the MD&CEO by 30th November every year.

5.2.2.2 The SMC will also identify key positions for which succession management needs to be done, as per 4.1 above.

5.2.3 Decision on Deployment

5.2.3.1 The SMC shall decide which of the identified candidates from the talent pool, is finally deployed in the key role / position, for which succession planning was done.

5.2.3.2 The Succession Management Committee may also decide to fill an identified key position with a person other than those from the talent pool, either from within the Bank or outside, as per its discretion.

6. Other important aspects in Implementation of the Policy

- 6.1 The Learning & Development Division shall be the process owner for the Competency Gap Analysis at the Development Stage, starting with identifying gaps in competencies and moving on to designing of IDPs and recommending postings for candidates in the talent pool. This shall also include review of progress of the candidates in the development stage.
- 6.2 In the event of a key position falling vacant due to any unexpected occurrence the next executive in hierarchy from the same office/vertical (as far as practicable) shall take interim charge of the position, pending a regular appointment in terms of the succession plan.
- 6.3 Where it is decided to go for lateral recruitment, timely and planned steps shall be taken for selection of a suitable candidate so that the appointment is made well before the key position falls vacant.
- 6.4 This policy also seeks to ensure that building in-house capacity and culture of passing-on-the-baton shall be cultivated as important elements of Bank's value system, whereby members in senior leadership positions actively involve themselves in bringing up the next line of leaders by acting as enthusiastic mentors.

7. Review of the Policy

The policy will be valid till 31st December 2023. Continuity may be extended for a further period not exceeding three months with the specific approval of the MD & CEO.

POLICY ON SUMMER INTERNSHIP

SC:7839 dated 19.11.2022

1. Preamble:

The emergent competition and need for imaginative solutions to propel business growth has prompted organizations to devise strategies to have a talented and innovative workforce to gain a competitive edge. Moulding an internship policy is an impactful strategy for creating a future talent pool for the industry. The Internship program not only helps the budding professionals in gaining technical / managerial know-how but also benefits, corporate on fresh perspectives on business issues and even shaping future business leaders.

2. Core Objective:

The aim of the internship program is to provide the intern (future professionals) with a comprehensive practical experience in a setting where learning is the primary objective of the experience. To this end, the basic purposes of the internship are:

2.1. For the Student:

To complete his/her professional preparation program in a controlled and supervised field experience. This program will serve as an opportunity for students to gain understanding about banking as a sector and Union Bank in particular as an employer and helps them evaluate career opportunities.

2.2. For the Bank:

To sponsor and guide the intern and to facilitate the experience while the intern applies theoretical knowledge to practical issues. This internship program will allow the bank to accomplish organizational goals through project assignments executed by students. Further, the internship program is utilized by the bank to tap external talents. In addition, the internship program helps build the Union Bank of India Employer Brand in reputed educational institutes which are sources of manpower for the Bank. The Bank can benefit from the intern's by assigning them following types of Projects:

- ✓ Critical Live Project: Digital Marketing, Digital Lending, Centralization, Automation etc.
- ✓ Strategy: Benchmarking including peer study, Product & Customer Proposition, Digital Channel Promotion, Rating of Bank's Apps etc.
- ✓ Corporate Issues & concerns in the form of Case study
- ✓ Futuristic Bank pertinent technology viz. Artificial Intelligence, Machine Learning, Block chain, Geo-tagging etc.
- ✓ Others: Income estimation of New-to-Bank customer, emerging best practices in banking, Leadership & HR trends etc.

3. Scope & Coverage:

- 3.1. Students pursuing specific courses mainly from identified colleges/ Institutes (as per list approved for campus Recruitment) are eligible for the summer internship program. However, the bank may consider the request of other colleges/ institutes based on relationship and requirement. The bank may also respond to Open Advertisements issued by reputed Institutions, if deemed fit.
- 3.2. The Summer Training or Internship shall include the training given to all those Interns who are engaged on stipendiary basis for a limited period of time for undertaking specialized project/ assignment related to a specific function as part of organizational & their academic requirements.
- 3.3. Students of professional courses such as ICAI, ICWAI, ICSI etc., who are required to undergo Internship Training, shall not come under the purview of this Policy.

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- 3.4. It shall include trainees covered under the Apprentice Act and other trainees taken on a temporary basis.

4. Process Owner:

The HR department will be responsible for the design, implementation and suitable modifications of the Summer Internship Policy in the bank.

5. Process and Guidelines:

5.1. Process Flow: Following para summarizes the process flow to be followed for Summer Internship in the Bank:

- Concerned departments & offices at Central Office, the Field General Manager's Offices, Regional Offices and Training System raise requisitions on number of Summer Interns required.
- Bank may also respond to requests from other reputed Institutes and/or participate in their Open Advertisements for Summer Internship Processes, if deemed fit.
- HR department at Central Office initiates and conducts a campus visit.
- Selected candidates are provided projects & guides by respective department/ Regional Office/ FGMO/STCs.
- Selected students to complete documentation formalities at their respective joining centers/offices.
- HR department at Central Office, FGMOs, Regional Office and/or STCs, as the case may be, conducts a half day on boarding program.
- A mid- project review to be conducted by the project guide and the report of same (as per Annexure 6) shall be submitted to HR (Learning & Development) Department, Central Office.
- Intern will submit a duly completed report after vetting of project Guide. On the basis of which the HR department shall issue a Completion Certificate.
- Performance evaluation of the intern may be conducted by the guide under supervision of HR department.
- Feedback on experiences at the Bank and suggestions garnered from Intern.

5.2. Broad Guidelines

- The project assigned should be of use, implementable and contribute to organizational requirements as defined in this Policy Objectives
- No department/ office shall allow the Intern to undergo Summer Internship training without the approval of HR Department.

5.3. Requisition and Selection:

- Heads of all Divisions/Departments at central Office and Regional/ FGM offices and Training System who require students for undertaking any project shall identify specific areas, issues wherein students can be assigned project work for a specific period. This requirement shall be sent to HR (Learning & Development) at central Office by August every year giving details of the project, duration, number of students required, etc.
- HR Department shall compile the list of projects based on feedback received from various sources.
- HR (Learning & Development) shall consolidate the total requirement of interns from various divisions/departments, and take necessary approvals from CGM (HR)/Executive Director in charge of HR regarding total number of interns to be selected institutes to be involved in the Campus Selection, number of interns to be selected from each campus and through staff / Ex-staff referrals within the overall approvals, etc.
- CGM (HR) would be the competent Authority to finalize the interview Panel for selection of summer interns.

- In-take of Summer Interns shall consider various factors viz Campus Selection, Referrals, Requests from other reputed Institutions as also participating in the open Advertisements of reputed Institutions.

5.3.1 **Selection process through Referrals & other sources excluding Campus:**

Post graduate students securing at least 60% in Graduation/ Under- Graduate students securing at least 60% in Higher Secondary (Standard xii), shall qualify for Summer Internship (55% for Reserved Category candidates).

The Selection process shall consist of the following:

- Screening of Applications for ascertaining the credentials of the candidate.
- Personal interview (compulsory) either at college/Bank, involving 50 Marks.
Minimum qualifying marks would be 50% for general Category candidates and 45% for the Reserved Category candidates.

5.3.2 **Selection process through Campus:**

The selection process shall consist of the following:

- Screening of Applications
- Group Discussion (optional) involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- Personal Interview (compulsory) either at college/ Bank involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- The successful candidates to be selected for the Summer Internship from a particular campus shall be placed in the Merit List for that campus in the descending order of ranking on the basis of aggregate of marks obtained in the group Discussion or any other prescribed mode of selection and Interview is stipulated. However, if mode of selection consists of only a Personal Interview, marks obtained in the interview only shall be reckoned for the purpose of preparing the Merit List.
- However, HR Department may decide the mode and procedure of selection depending upon the number of candidates available at the Institution.

5.4. **Placement of Summer Intern:**

- The concerned Department/FGM Head/Regional head/Vertical head who sent the requisition shall identify a project for the Intern. The project to be assigned should be of use, implementable and contribute to organizational requirements.
- The concerned department/ Regional Head shall also identify an employee from concerned department / Division who shall be the Project Guide for the Intern. This shall be communicated to the HR Department.
- A copy of the letter shall be sent to the concerned Division/ Department head and the Educational Institutions to which the Interns belong.

5.5. **Internship Process & Guidelines:**

- The Internship shall be for maximum duration of 6 -10 weeks during which the Intern must maintain the office timings. However CGM (HR) is authorized to approve any deviation in the duration of internship on case to case basis.
- At the commencement of the Internship period, students must submit a copy of HSC/ Graduation certificate/ Mark sheet or any other document, as the case may be, to enable the bank to assess their eligibility.
- Selected students will have to furnish an affidavit duly stamped along with Declaration of Fidelity & Secrecy to the bank as per Performa (Annexure 4 & 5).
- At the commencement of the Internship period the Intern must submit a synopsis of the project being undertaken to his/ her respective project guide as well as to the HR department.

- (v) After approval of the synopsis, the Intern is required to submit weekly progress report to the project guide.
- (vi) The intern must complete the project within the specified duration. However in case of any intern drop out during the internship period or unable to complete the project within the stipulated period, in both the cases neither any stipend will be paid nor certificate will be issued by the Bank.
- (vii) Post completion of project work, interns are required to give presentation on their project work before Senior Executives of the Bank.
- (viii) All information provided to the intern in the form of reports, correspondence, etc. shall be treated by him / her in strict confidentiality and should not be used for any other purpose other than meeting project objective.
- (ix) Any damage caused or misuse of Banks property by the Intern will render him/ her liable for his/ her actions and he/ she will have to make good the damage caused.
- (x) The intern should not include any confidential data in the project report without the prior approval of the project guide. Such confidential data should not be disseminated outside the Bank under any circumstances.
- (xi) Respective department/ branches should ensure that access to CBS/ Finacle, Email ID, Intranet, etc. is not given to the Interns.
- (xii) Offer of summer Internship will not give the right for a job offer.

5.6. Issue of Certificate of Completion:

- (i) The project report, complete in all respects, must be submitted by the Intern to his/ her Project Guide.
- (ii) The Project Guide shall inform HR department in writing about the completion of the project after ensuring proper vetting of project report submitted.
- (iii) On receiving this intimation from the Project Guide and after completion of the presentation on project work before the concerned panel of the Bank HR department shall issue a certificate of completion to the Intern in the prescribed format. (Annexure-1: Format of Certificate of Completion of Summer Internship)
- (iv) The intern must return all records/ files etc. which may have been issued to him/ her during his/ her Internship period.
- (v) HR (Learning & Development) shall consolidate and maintain complete details of Summer Internship in the Bank including Project Reports. Further, Gist of 'A' rated (as per prescribed evaluation metrics) Summer Internship Project Report may be placed before CGM (HR) for necessary action.

5.7. Stipend and other expenses:

The Bank, at its discretion, may or may not pay any stipend to the Intern during the Internship period. In case the bank decides to pay any stipend to the Intern, the amount to be paid as stipend shall be as follows:

Tier type of campus	Stipend for Summer Interns (in INR)	
	At Metro centers	At other centers
Premier Institutes IIMs (Ahmedabad, Bengaluru, Kolkata), ISB Hyderabad, XLRI Jamshedpur, and any other Institutes approved by ED/ MD & CEO	Rs.50,000/- Per Month #	
Tier-I Institutes shall consist of IIMs (other than those mentioned above), IITs, NITs, NIBM,MDI Gurugram and any other Institutes approved by ED/ MD&CEO	Rs.30,000/-p.m.	Rs.20,000/-(Lump sum)
Tier-II Institutes shall consist of all Institutes other than those specified/ treated as Premier Institute, Tier-I	Rs.15,000/-p.m.	Rs.8,000/-(Lump sum)

#Subject to revision as deemed necessary, with approval of MD & CEO.

5.8. Evaluation of Candidate and Feedback:

- (i) Apart from the assessment of project undertaken by the Intern, the HR department in conjunction with the respective department will also evaluate the Intern as per criteria laid down in prescribed evaluation form. **(Annexure-2: Summer Internship Evaluation Form)**
- (ii) The HR (Learning & Development) will solicit feedback from the Intern on his/her experience during internship in the Bank. **(Annexure-3: Summer Internship Feedback Form)**

6. Review of the Policy:

- The policy will be valid up to 31.12.2023. In the interim, modifications in the policy may be undertaken as and when required. MD & CEO shall be authorized to extend the validity of the policy for further 3 months.
- MD & CEO shall be the competent authority to approve modifications in the policy.
- Administrative procedures for implementation of this policy shall be approved by MD & CEO.
- Nothing in this policy shall in any way be construed to limit the prerogative of the Board/MD & CEO to take actions in the matters relating to Learning & Development.

Annexures

Annexure 1:

Certificate of Completion of Summer Internship

This is to certify that Mr. /Ms. _____, student of _____, pursuing _____, has successfully completed his/her Summer Internship with Union Bank of India. on Project "_____" during _____ to _____.

For Union Bank of India

Date:

(Signature)

Annexure 2: Summer Internship Evaluation Form

Intern Name	
Project Title	
Project Dates (from.....to.....)	
Place/Office for Internship	
Name of Guide	
Course & Institute of intern	

Background of the Project:

Details of Project		
Submission of final Report/Deliverables	- Submitted in Complete Form - Submitted in Incomplete form	- Not Submitted - Comments:
Overall Rating for Project (based on average score across competencies defined matrices below)	- A - B	- C - D

Desired Competencies (Matrices)

Please consider the list the competencies required for the job and rate the Intern on each of them. Tick the appropriate box and jot brief notes of evidence of such competency obtained during the interview. An indicative list of competencies are given below.

Competencies (Please Tick)	A (Excellent) (Score -10)	B (Very Good) (Score 8-9)	C (Good) (Score – 5-7)	D (Average) (score 4 & below)	Evidence (list down points highlighting evidence of these competencies)
Overall understanding of project					
Probing skills (based on Questionnaire, survey, Interview etc.)					
Project planning skills (Quality of Synopsis)					
Technical Expertise (based on literature review and secondary data)					

Analytical/Logical ability (based on research findings, methodology and conclusion, recommendation)					
Creativity & Originality in approach (project uniqueness and innovation)					
Communication skills (Quality of research report drafting and clarity on subject matter)					
Collaboration & Teamwork (co-ordination with guide and other stakeholders)					
Resourcefulness (research coverage, content and Utility)					
Scheduling & adherence to timelines					

Qualitative Comments on the Intern

Should the intern submitted report could be implementable in our banking framework?

Yes

No

Comments:

Signature of the Project Guide with his/ her Designation

Date:

Place:

Annexure 3: Summer Internship Feedback Form

Name of Summer Intern:	
Project Guide:	Project Title:
Location:	Year:

Please fill in the following form keeping in mind your overall experience during your internship with our bank

1.	Well Below Expectation	Below Expectation	Met Expectation	Exceeded Expectation	Significantly Exceeded Expectation
Did the "Summer Internship" overall experience meet your expectation?					

2.	Strongly disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree
2(a) External/ Business orientation						
The Internship provided an insight into the Business and banking space						
"Live" banking assignments (for those who were staffed on live projects) have given rich hands-on experience as to what it is like to work as a banker.						
2 (b) Union Bank Experience						
I have gained a good understanding of Union Bank's products, services, etc.						
I felt a part of the Bank and not just a "Intern"						
Given an opportunity, I would like to re-join Union Bank of India in future.						

2(c) Project/ Guide/ Team experience						
The assigned project was interesting and challenging						
My project guide clearly defined the project objective and scope at the beginning of the internship						
My project guide/ mentor directed me to relevant contact points and knowledge resources necessary to my project work						
I was given regular feedback (formally or informally) via meetings with my project facilitation/guide/senior						
The project team was very friendly and helpful						
Outcome/ delivery on assignments tested my rigor and technical ability						
Please write any additional comments or thoughts (either positive or not so positive) you have about your summer Internship that might be helpful to us in evaluating our program better						
Great thing about Summer Internship			Areas of Improvement			

Annexure 4:

DECLARATION OF FIDELITY AND SECRECY

I, Mr. /Miss..... thank the management of Union Bank of India for agreeing to impart to me Internship for weeks/ days from to..... in banking and allied topics, with/without any stipend/emoluments/allowances etc.

In a view of above, I hereby declare and undertake that I will faithfully, truly and to the best of my skill and ability, utilize this opportunity of Internship and will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of Union Bank of India or to the affairs of any person having any dealing with Union Bank of India; nor will I allow any such person to inspect or have access to any books or documents belonging to or to the business of any person having any dealing with Union Bank of India.

I will further keep the Bank safe/ harmless and indemnified against all claims, demands, actions, proceedings, losses damages costs, changes and expenses (the legal cost being between Attorney and Client) which may be made or bought or commenced against the bank or be paid, sustained, suffered or incurred by the Bank; howsoever as a consequence direct or indirect, of the Intern communicating or allowing to be communicated or divulging any information to any person regarding the system studied/ information gathered by the Intern during the course of his/ her Internship in the Bank.

Dated at this day of 2____.

Signature:

Name.....

Address:_____.

Signed in the presence of

_____.

Annexure 5:

UNION BANK OF INDIA

DRAFT OF AGREEMENT OF SECRECY AND INDEMNITY

(on non- judicial stamp paper of appropriate value for the concerned state)

The agreement of secrecy and Indemnity made at on between Mr./ Ms.

hereinafter referred to as "Intern" which, expression unless and until repugnant to the context shall mean and include his/ her heirs and successors of one part and union Bank of India, a body-corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970, having its office at Nariman Point, Mumbai- 400021 and (hereinafter referred to as "The Bank") which expression unless and until repugnant to the context shall mean and include its successors & assigns) of the other part.

Whereas the Intern has requested with a view to get acquainted with various procedures undertaken before granting Bank Finance and to Undergo Internship as derived by him/ her for a period of 1/2 months and from to, subject to the Executing an Agreement of Secrecy & Indemnity in favor of the Bank.

Now in consideration of the promise, this agreement witnessed and it is agreed between the Intern & the Bank as follows:-

1. The intern will abide by all the instructions & directions given by the bank or any of its officers from time to time during the course of his/ her undergoing the Internship.
2. The Intern will not communicate or allowed to be communicated or divulge any information regarding the systems studied/ information gathered/ to be gathered by him/ her during his/ her Internship period by the Bank.
3. The Intern will keep the Bank safe / harmless & indemnified against all claims, demands, actions, proceedings, losses, damages, costs, changes and expenses (the legal cost being between Attorney and Client) which may be made or bought or commenced against the Bank or be paid, sustained, suffered or incurred by the Bank; howsoever as a consequence direct or indirect, of the said Intern communicating or allowing to be communicated or divulging any information to any person regarding the system studied/ information gathered by the said Intern during the course of his/ her Internship in the Bank.

_____.

Name and signature of the Chief Manager

Name and signature of the Intern

Date:_____ Place: _____.

Annexure 6: Mid Project Review Report

Intern Name

Project Title

Project Dates (from.....to.....)

Place/Office for Internship

Name of Guide

Course & Institute of intern

Project details in brief:

Progress on Project work:

Challenges Faced by Intern, if any:

Qualitative Comments on the Intern:

Signature of the Project Guide with his/ her Designation

Date:

Place:

POLICY ON EMPANELMENT OF EXTERNAL INQUIRING AUTHORITIES

SC:7602 dated 02/02/2022

SC:7957 dated 01/04/2022

1. Background:

Pursuant to amendment of Regulation 6 (2) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 circulated vide Staff Circular No. 4773 dated 21.09.2001, Bank has been appointing retired Officers/ Executives for conducting departmental inquiries to ensure timely completion of inquiry proceedings initiated against Officers of the Bank.

Central Vigilance Commission (CVC), from time to time, has issued various guidelines for expediting the disciplinary action including Departmental Inquiries against chargesheeted officers/employees. As per the Vigilance Manual 2021 (8th Edition) published by Central Vigilance Commission (CVC), it is advised that the guidelines for appointment of retired officers as External Inquiring Officers as well as grant of honorarium and other allowances to them, as issued by Ministry of Personnel, Dept. of Personnel and Training in terms of Office Memorandum No. F.No.142/40/2015-A VD.I dated 15.09.2017, may be adopted with suitable modifications. As such, the terms and conditions of appointment of the External Inquiring Authorities in the Bank are based on the guidelines issued by DoPT.

The Policy on empanelment of External Inquiring Authorities contains detailed procedure of empanelment, eligibility criteria and remuneration payable to the External Inquiring Authorities.

2. Applicability of the Policy:

The Policy will be applicable for Officers / Executives already empaneled with the Bank and also those desirous of getting empaneled as external Inquiring Authority with the Bank.

3. Eligibility to apply:

The Officers, willing to apply for empanelment:

- should have retired from a Public Sector Bank, in a cadre not less than that of SMGS-IV,
- should not be more than 65 years of age **as on the date of publication of notification** for empanelment,
- should be of sound health, both physically and mentally,
- should have worked in different areas of Banking or Human Resources or Industrial Relations or have experience of handling departmental inquiries as Inquiring Authority / Presenting Officer,
- should have a flair for writing reports,

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- should be willing to travel, as and when required.
- should not have been penalized in a Disciplinary Proceeding Case (no penalty in Disciplinary Proceedings or prosecution in criminal case)

4. Empanelment procedure:

- Bank will publish a notification on its website and in two leading newspapers (Hindi/English/Vernacular) calling for applications from interested retired Officers / Executives,
- The applications would be addressed to the Chief General Manager(HR),Central Office.
- The applications will be screened by Screening/Scrutiny Panel which shall consist of following 3 serving Executives of the Bank:
 - i. DGM(Employee Relations Division)/DGM (Human Resources),
 - ii. DGM (Vigilance) and
 - iii. DGM (SAMV)

CGM (HR) shall be the Competent Authority to appoint the Screening/Scrutiny Panel. In the absence of any of the aforesaid 3 Executives, CGM (HR) may appoint a serving Executive in the cadre of TEGS-VI from any other **Office**/Vertical of the Bank for scrutiny/screening of applications. The panel shall shortlist the candidates to be called for interview.

- Vigilance Clearance shall be sought in respect of the candidates shortlisted for interview from their respective erstwhile Banks.
- The shortlisted candidates would be called for interview / video interview, based on requirements of the Bank,
- The Interview panel shall consist of:
 - i. General Manager (HR)/Chief General Manager (HR)
 - ii. An Executive of the rank of General Manager/Chief General Manager from any other Vertical/**Office** of the Bank as may be decided by the ED/MD & CEO.
 - iii. An outside Expert of the rank of General Manager (TEGS-VII) or above, as may be decided by the ED/MD & CEO. The outside Expert shall be a retired Executive from any other Public Sector Bank having exposure in different areas of Banking or Human Resources or Industrial Relations.

ED/MD & CEO shall be the Competent Authority to constitute Interview Panel for empanelment of External Inquiring Authorities. **Depending on the number of applicants, more than one panel may be constituted.**

- The list of selected Executives would be placed before the ED/MD & CEO for approval.
- The list would then be sent to the Chief Vigilance Officer (CVO) of the Bank for concurrence, as per CVC guidelines, (Vigilance Manual 2021)

- **After receipt of concurrence from the CVO**, a letter confirming empanelment and mentioning terms & conditions of empanelment would be sent to the concerned Executive by General Manager (HR)/ Chief General Manager (HR).

5. Terms and conditions for empanelled Executives:

The empanelled external Inquiring Authority:

- shall be appointed as Inquiring Authority by the Disciplinary Authority (DA) / Competent Authority (CA) of the Charge Sheeted Officer whose case is entrusted to him/ her,
- will be entrusted with inquiries on a case-to-case basis,
- The number of disciplinary cases assigned to an Inquiring Authority may be restricted to 8 cases in a year (Financial Year) depending on the requirement of the Vertical, with not more than 4 cases at a time. However, in a composite case, involving more than one chargesheeted officer, the maximum number of cases in a financial year / at a time may be more than as stated herein above.
- shall not engage himself/ herself in any other professional work or service, which is likely to interfere with the performance of his/ her duties as Inquiring Authority;
- shall maintain strict secrecy in relation to the documents he/ she receives, or information/ data collected by him/ her in connection with the inquiry and utilize the same only for the purpose of inquiry in the case entrusted to him/ her. No such documents/ information or data are to be divulged to anyone during the inquiry or after presentation of the Inquiry Report. The Inquiring Authority will be required to furnish an undertaking to maintain strict secrecy and confidentiality of all records/ documents/ proceedings etc. All the records, reports etc. available with the Inquiring Authority shall be duly returned to the Disciplinary/Competent Authority which appointed him/ her to inquire a particular case, at the time of presentation of the Inquiry Report,
- shall give an undertaking that he/she is not a witness or a complainant in the matter to be inquired into or a close relative of the delinquent Bank Officer. A certificate to that effect shall have to be submitted by the Inquiring Authority to the Disciplinary/Competent Authority in respect of every inquiry assigned to him/her and placed on record,
- shall conduct the inquiry proceedings in the office premises of the Bank, at a location taking into account the availability of records, station/place where the misconduct occurred as well as the convenience of the witnesses/PO etc. Video Conference should be utilized to the maximum extent possible to minimize travel undertaken by the Inquiring Authority/Presenting Officer/ Charge sheeted Officer. Detailed Standard Operating Procedures for holding Departmental Inquiries through VC, as per Bank's internal guidelines have to be followed. ROs and FGMOs or any other Office/Branch as may be permitted by the Disciplinary/Competent Authority, shall provide the necessary infrastructure for holding inquiry through VC. In case of any unavoidable/ extremely genuine circumstances, the IA may be permitted by the Disciplinary/Competent Authority to conduct an inquiry through VC at a place other than the Bank premises. This shall be strictly decided on case-to-case basis,
- shall undertake travel for conducting inquiry wherever required,
- shall submit the Inquiry Report after completing the inquiry at the earliest, and in any case, not later than 180 days from the date of his/her appointment as Inquiring Authority for a particular case. Extension of time

beyond 180 days can be granted only by the Disciplinary/Competent Authority appointing the IA for the particular case.

6. Remuneration to be paid per inquiry:

- The empanelled Inquiring Authorities shall be paid lump-sum remuneration as per the Scale of the Charge Sheeted Officer whose inquiry has been assigned to him/ her, and Scale of the Inquiring Authority at the time of retirement, as specified below:

Scale of Charge Sheeted Officer	Time taken to complete the Inquiry Proceedings and submission of inquiry report	Amount of remuneration per inquiry case		Clerical & Stenographic Work
		If IA has retired in SMGS-IV/V	If IA has retired in TEGS-VI & above	
I to III	Within 60 days	Rs. 45,000/-	Rs. 50,000/-	10 % of the eligible lump-sum remuneration
	Within 90 days	Rs. 40,000/-	Rs. 45,000/-	
	Within 120 days	Rs. 37,500/-	Rs. 42,500/-	
	Within 150 days	Rs. 35,000/-	Rs. 40,000/-	
	Within 180 days	Rs. 30,000/-	Rs. 35,000/-	
IV & V	Within 60 days	Rs. 55,000/-	Rs. 60,000/-	
	Within 90 days	Rs. 50,000/-	Rs. 55,000/-	
	Within 120 days	Rs. 47,500/-	Rs. 52,500/-	
	Within 150 days	Rs. 45,000/-	Rs. 50,000/-	
	Within 180 days	Rs. 40,000/-	Rs. 45,000/-	
VI & above	Within 60 days	N.A.	Rs. 70,000/-	
	Within 90 days	N.A.	Rs. 65,000/-	
	Within 120 days	N.A.	Rs. 62,500/-	
	Within 150 days	N.A.	Rs. 60,000/-	
	Within 180 days	N.A.	Rs. 55,000/-	

- In case any inquiry report is submitted by the external IA to Disciplinary/Competent Authority after completion of 180 days from the date of his/her appointment as Inquiring Authority for a particular case, without seeking any extension from the DA/CA and without adducing any justified/acceptable reasons for the delay, he shall be paid Rs. 5000/- less than the remuneration payable per case scale-wise to the inquiries completed within 180 days as mentioned in table above. However, in cases where the external IA has sought permission from DA/CA for extension of time beyond 180 days and the DA/CA is satisfied with the reasons for delay, the external IA shall be paid remuneration payable per case scale-wise to the inquiries completed within 180 days as mentioned in table above.

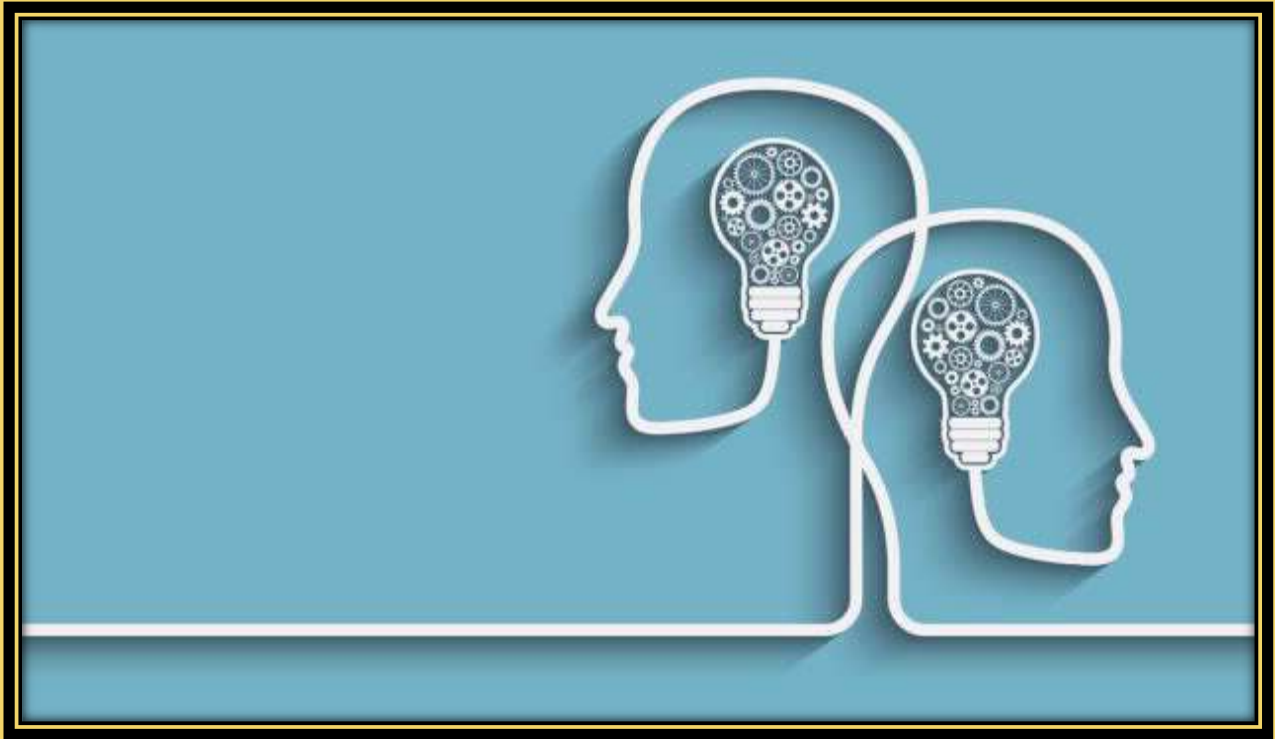
- If there is delay in completion of inquiry and submission of inquiry reports beyond 180 days from the date of his/her appointment as Inquiring Authority for 3 cases in a row, the DA/CA may decide not to give further inquiries to the empanelled retired Executive.
- The GST applicable on the remuneration paid will be borne by the Bank. However, the amount of remuneration will be paid after deduction of applicable income tax (TDS), if any.
- Local Conveyance charges shall be paid on actual basis.
- In case of inquiries held out of the place/ town of residence of the Inquiring Authority, travel expenses and hotel expenses shall be reimbursed on production of journey tickets / bills / receipts, and Diem Allowance would be paid, as per the eligibility of the Scale/Grade in which the Executive had retired.
- The requisite stationery/ postage / courier services would be arranged by the Bank. Otherwise, charges, if any, incurred by the Inquiring Authority in this regard, would be reimbursed on actual basis on production of bills / receipts.
- In case, it is not possible to proceed with the matter due to stay by Court(s) etc., the Inquiring Authority may be discharged from his/her duties and payment of remuneration & clerical work will be made on pro-rata basis. Travel (TE-DA)/conveyance expenses/stationery expenses to be reimbursed as per eligibility on the basis of production of required bills/actual basis as the case maybe.
- Before payment is received by the Inquiring Authority, it will be his/her responsibility to ensure that:
 - a) All case records and inquiry report (3 ink signed copies) properly documented and arranged are handed over to the office of the Disciplinary Authority/ Competent Authority.
 - b) The Inquiry report should contain findings of the IA on each and every charge/allegation as contained in the Articles of Charge of the Chargesheeted Officer. The report must also specifically deal and address each of the procedural objections, if any, raised by the Chargesheeted Officer as per extant rules and instructions.
 - c) There should not be any ambiguity in the inquiry report and therefore, every care should be taken to ensure that all procedures for conducting departmental inquiries have been followed in accordance with the relevant rules/instructions of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976 and other rules governing Officer Employees.
- The MD&CEO shall be the Competent Authority to revise the amounts of remuneration.

7. Other Guidelines:

- The empanelment as external Inquiring Authorities would be subject to annual review of performance by the Bank/ Chief General Manager(HR). The review would be conducted on or before the 30th of June every year, during which the findings of the inquiries submitted in the preceding Financial Year would be scrutinized by ER Division, Central Office and a Note would be placed before the CGM (HR) highlighting the performance of the Inquiring Authorities considering their Turn Around Time (TAT) and quality of their findings.
- Once the empaneled Executive attains 70 years of age, he/ she would not be assigned any further inquiries. However, any pending inquiries allotted to the IA before attainment of 70 years of age will have to be completed as per the extant rules/ guidelines. **Once the pending enquiries allotted to such IA have been completed and reports are also received, the vertical may issue dis-empanelment letter to such IAs.**

- The services of the empaneled Inquiring Authority may be terminated at any time by the Appointing Authority, without notice and without assigning any reasons.
 - The revised remuneration will be applicable in respect of those inquiries which are assigned to the empanelled Inquiring Authorities on or after the date of issuance of this circular.
 - The process of empanelment would generally be conducted by the Bank once in every two years. However, the process may be conducted more frequently or otherwise, considering the requirements of the Bank.
8. The Chief General Manager (HR) shall be the Competent Authority to issue any further clarification with regard to the subject Policy.
9. **This Policy shall be valid upto 31.03.2024. The validity of the Policy may be further extended for a period of 3 months with the specific approval of MD&CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.**

SECTION 2: AWARD STAFF



SECTION: 2 *AWARD STAFF*

12TH BIPARTITE SETTLEMENT**Staff circular 8223 dated 26.03.2024****Scales of Pay**

In modification of Clause 4 of Bipartite Settlement dated 11th November, 2020, with effect from 1st November 2022 the scales of pay shall be as under:

Clerical Staff							
24050	1340	28070	1650	33020	2000	41020	2340
	3		3		4		7
57400	4400	61800	2680	64480	(20 years)		
	1		1				
Subordinate Staff							
19500	665	22160	830	26310	990	30270	1170
	4		5		4		3
33780	1345	37815	(20 years)				

Note:

- a) Fitment in the new scales of pay shall be on a stage-to-stage basis
- b) There shall be no change in the dates of annual increments because of the fitment.
- c) In the case of Ex-servicemen category employees who have joined the Banks on and after 1st November 2022
 - i. And have been issued adhoc / provisional fitment, shall be refixed as per the provisions of this settlement with protection of emoluments as per last drawn pay in the Services.
 - ii. And in other cases, where regular fitment has been issued, their Basic pay in the revised scales shall be refixed in the same manner as mentioned in Clause (a) above.
 - iii. and in both the cases, there shall not be any recovery of excess emoluments paid on this account, if any.
- d) The fitment Chart is given in Schedule III

Stagnation Increments

In partial modification of Clause 5 of Bipartite Settlement dated 11th November 2020, both clerical and subordinate staff (including permanent parttime employees on scale wages) shall be eligible for eleven stagnation increments w.e.f. 1st November 2022 at the rate and frequency as stated herein under:

The clerical and subordinate staff including permanent part-time employees on scale wages on reaching the maximum in their respective scales of pay, shall draw eleven stagnation increments at the rate of Rs. 2680/- and

Rs.1345/respectively (pro rata in respect of permanent part-time employees) each due under this settlement, and at frequencies of 2 years, from the dates of reaching the maximum of their scales as aforesaid.

Provided further that a clerical / subordinate staff (including permanent parttime employees on scale wages) already in receipt of nine stagnation increments shall be eligible for the tenth stagnation increment from 1st November, 2022 or two years after receiving the ninth stagnation increment, whichever is later and draw the 11th stagnation increment two years thereafter.

Provided further that those clerical/subordinate staff (including permanent part time employees on scale wages) shall be eligible for the eleventh stagnation increment from 1st November, 2022 or four years after receiving the ninth stagnation increment whichever is later.

In other words, 10th stagnation increment shall be released 2 years after release of 9th stagnation increment and 11th stagnation increment shall be released 4 years after release of 9th stagnation increment. However, the financial benefit of 10th and/or 11th stagnation increment shall be paid with effect from 01.11.2022 or from the date of release of increment/s, whichever is later.

Illustration:

Clerical- / Subordinate staff (including permanent part-time employees on scale wages)	Eligible for the Additional Stagnation Increment with effect from
Who were in receipt of 9 th Stagnation increment from November 2018 & before	11 th Stagnation increment from 01.11.2022
Who were in receipt of 9 th Stagnation increment between December 2018 and October 2020	10 th Stagnation increment from 01.11.2022 and 11 th Stagnation increment 4 years from the date of release of 9 th Stagnation increment
Who are in receipt of 9 th Stagnation increment from November 2020 & after	10 th Stagnation increment from 01.11.2022 or 2 years after receiving the 9 th Stagnation increment, whichever is later and the 11 th stagnation increment two years thereafter

Definition of 'Pay'

In reiteration of Clause 6 of the Bipartite Settlement dated 11th November, 2020, 'Pay' shall be defined as under:

For SBI, existing provisions to continue

i) 'Pay' components	Eligible for
Basic Pay, Stagnation increments, Special Pay, Graduation Pay / Professional Qualification Pay, Officiating Pay, and Increment component of Fixed Personal Pay	Superannuation benefits Provident Fund, Gratuity, Pension, and Defined contributory Pension Scheme (DCPS) / (NPS)

ii) 'Pay' components	Eligible for

Classification: Confidential

Basic Pay, Stagnation increments, Special Pay, Graduation Pay/PQP, Officiating Pay, Special Allowance, Transport Allowance	Dearness Allowance

iii) Pay' components	Eligible for
Basic Pay, Stagnation increments, Special Pay, Graduation Pay / PQP, Officiating Pay	House Rent Allowance

Change in designations:

With effect from 1st April, 2024, the following designations/nomenclatures will be in vogue:

Existing	Changed as
Clerk / SWO A and SWO B	Customer Service Associate (CSA)
Head Cashier	Senior Customer Service Associate (Cash)
Special Assistant	Special Customer Service Associate
Substaff / Peon	Office Assistant
Bill Collector / Daftary	Senior Office Assistant
Head Peon	Special Office Assistant
Armed Guard	Armed Guard/Security Guard
Driver	Driver
Electrician/AC Plant helper	Office Assistant (Tech)
Head Messenger in 10B	Head Messenger in 10B
Sweeper/Safaikarmachari	Housekeeper (HK)
Part time sweeper	Part time Housekeeper / PTHK

Special Pay

In modification of Clause 11 of the Bipartite Settlement dated 11th November 2020, with effect from 1st November 2022:

- (i) and duties of clerical staff/Customer Service Associate /Senior CSA (Cash)/ Special CSA, Office Assistant and Special Pay posts in subordinate cadre, shall be as provided in Part A of Schedule of this Settlement.
- (ii) The Special Pay payable to the clerical staff and subordinate staff in banks, shall be as provided under Part B in Schedule II to this Settlement. The Special Pay as mentioned in Part B of Schedule II shall rank for superannuation benefits.
- (iii) The revised powers of Special Pay posts, other than in State Bank of India, shall be as provided under Part C of Schedule II of this Settlement.
- (iv) The rates of special pay and the revised role and duties of special pay carrying posts for workmen staff in SBI may be reviewed and settled at the bank level.

- (v) It would be worked out separately in State Bank of India. An amount of Rs. 77.39 crores is set apart for SBI out of the total allocation and SBI will also allocate equal amount at their end for this purpose and shall rank for superannuation benefits.
- (vi) In all other aspects, the general rules and provisions contained in Chapter V of the Bipartite Settlement dated 19th October 1966 relating to special pay carrying posts, as modified from time-to-time, shall continue to apply.

Graduation Pay / Professional Qualification Pay

- (i) With effect from 1st November 2022, Graduation Pay and Professional Qualification Pay payable to the clerical staff and Subordinate staff in banks shall be as mentioned in Part D of Schedule II to this Settlement.
- (ii) The Graduation Pay and Professional Qualification Pay as mentioned in Part D of Schedule II shall rank for superannuation benefits.
- (iii) In reiteration of sub-clause (xv) of Clause 11 of the Bipartite Settlement dated 11th November, 2020, a member of the non-subordinate cadre acquiring a Graduate/National Diploma in Commerce or JAIIB/CAIIB (either or both parts) qualification/s at a time when he/she does not have the requisite number Of increments in the scale to be earned as advance increments shall in the first instance be released increments for such qualification(s) acquired to the extent available in the scale and in lieu Of the remaining increments(s) not available for being so released as advance increments be granted / released the first installment of Graduation Pay or PQP, as the case may be. Release of subsequent installments of Graduation Pay or PQP shall be with reference to the date of release of Graduation Pay or PQP under this clause.

- (iv) 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 or shall acquire hereinafter 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 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.

- (v) A member of the subordinate cadre acquiring 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 the first installment of PQP. Release of subsequent installments of PQP shall be with reference to the date of release of PQP under this clause.
- (vi) Provided that in the case of a subordinate cadre 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 PQP and the release of subsequent installments of PQP shall be with reference to the date of release of PQP under this clause. .

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

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, Clause 13 of the Bipartite Settlement dated 2nd June 2005, Clause 13 of Bipartite Settlement dated 27th April 2010, Clause 13 of Bipartite Settlement dated

25h May, 2015, and Clause 13 of Bipartite Settlement dated 11th November, 2020, the Fixed Personal Pay shall be revised with effect from 1st November 2022 as under:

Area of Posting	Total FPP payable where bank's accommodation is not provided	Total FPP payable where bank's accommodation is provided	Increment Component of
(1)	(2)	(3)	(4)
CLERICAL STAFF			
At all Centres	3155	2880	2680
SUBORDINATE STAFF			
At All Centres	1585	1445	1345

Note:

(i) Only employees who were in the service of the bank on or before 1st November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in. Those who joined the Banks on or after 2nd November, 1993 are not eligible for FPP.

(ii) Increment component of FPP shall rank for superannuation benefits.

Officiating Pay

With effect from 1st April, 2024, In modification of Clause 9.11 (a) (i) and (ii) of 1st Bipartite Settlement dt. 19-10-1966 and Clause 29 of 8th Bipartite Settlement dt. 2-6-2005, a workman employee officiating in the post of Clerk / Officer in Junior Management Grade in Scale I, either for a continuous period of 4 days or more OR an aggregate of 4 days in a calendar month, shall be paid Officiating Pay of 15% of the Basic Pay of the person officiating and the same shall be payable pro-rata for each day of such officiating plus applicable allowances.

Dearness Allowance

In substitution of Clause 7 of Bipartite Settlement dated 11th November, 2020, with effect from 1st November 2022, the Dearness Allowance shall be payable as per the following rates:-

Clerical and Subordinate Staff

1.00 % of 'pay' per percentage point of Index.

Note:

Dearness Allowance in the above manner shall be paid for every variation of rise or fall over 123.03 points in the quarterly average of the All India Consumer Price Index for Industrial Workers Base 2016=100. i.e., 0.01% change in DA on 'pay' for change in second decimal place of CPI 2016 over 123.03 points.

The change in the Dearness Allowance rate will be released on a quarterly basis on 1st May, 1st August, 1st November and 1st February based on the following:

D.A release date	Quarterly average of CPI points of the months	Applicable for the month
1 st May	January, February and March	May, June and July
1 st August	April, May and June	August, September and October
1 st November	July, August and September	November, December and January
1 st February	October, November and December	February, March and April

- It is clarified that there shall be no ceiling on Dearness Allowance.
- All other existing provisions relating to Dearness Allowance Scheme shall remain unchanged.
- While working out quarterly average up to first two decimals will be considered.

House Rent Allowance

In continuation / partial modification of Clause 8 of the Bipartite Settlement dated 11th November, 2020, with effect from 1st November 2022, the House Rent Allowance payable to subordinate and clerical staff shall be as under:

Area	Rate as percentage of 'Pay' [No Minimum/ No Maximum]
At all centres	10.25 %

Note:

- 'Pay' means as defined in Clause 7 of the Settlement hereinabove.
- Where quarters are provided, H RA shall not be payable and the rent to be recovered shall be 0.15 % of the first stage of the Scales of Pay.
- All other existing provisions relating to House Rent Allowance shall remain unchanged.

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Provided further that when a workman employee is transferred out of the station other than on account of request, he/she may, in lieu of HRA as above, claim reimbursement of house rent up to 150% of HRA otherwise payable and subject to submission of self-declaration for having incurred the said amount.

Special Allowance

In modification of Clause 9 of the Bi-partite Settlement dated 11.11.2020, with effect from 1.11.2022, workmen employees shall be paid Special Allowance as under:

- 26.50 % of the Basic pay with applicable DA thereon

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

Transport Allowance

In partial modification of Clause 10 of the Bipartite Settlement dated 11th November, 2020, with effect from 1st November, 2022, Transport Allowance shall be paid as under.

All Clerical and Subordinate Staff	Rs. 850 per month with applicable DA thereon

Note :

- (i) The Transport Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to DCPS (NPS), PF & Gratuity.
- (ii) 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.
- (iii) Conveyance Allowance payable to employees who are persons with benchmark disability (PwBD) shall be over and above the Transport Allowance payable as above.

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

In modification of Clause 25 of Bipartite Settlement dated 11th November, 2020, with effect from 1.4.2024, 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.2,000/-
Subordinate Staff	Rs.1,400/-

b. Where no receipts/statement of loss are produced, a lumpsum payment of:

Clerical Staff	Rs.1,400/-
Subordinate Staff	Rs. 1,000/-

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Halting Allowance

- a) In modification of Clause 26 of the Settlement dated 11th November 2020, with effect from the date of this settlement, halting allowance shall be payable at the following rates for the days spent on duty outside the headquarters and where Lodging expenses are not claimed / reimbursed:

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	Other Places
Clerical Staff	Rs. 1500/- per diem	Rs. 1350/-per diem	Rs. 1000/-per diem
Subordinate Staff	Rs. 1100/per diem	Rs.900/per diem	Rs.600/per diem

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

	(A)	(B)	(C)
	Places with population of 12 lakhs and above and States of Goa	Places with population of 5 lakhs and above, State Capitals/ Capitals of Union Territories not covered in column (A)	Other Places
Clerical Staff	Rs.3000/per day	Rs.2500/per day	Rs.2000/per day
Subordinate Staff	Rs.1500/per day	Rs.1250/per day	Rs.1000/per day

- c) Provided further that in such cases of reimbursement of hotel rent, boarding charges at 35% of the halting allowance shall be payable.
- d) In centres / stations with population of 12 lacs and above, halting allowance as provided under (a) above shall be payable to an employee upon deputation to another office / branch, within the same municipal limits / urban agglomeration, if the distance of such deputation is 20 km and more from the parent branch / office.

Washing Allowance

In supersession of Clause 27 of Bipartite Settlement dated 11th November, 2020, with effect from 1st April, 2024, washing allowance shall be payable at Rs.200/- p.m., where the washing of livery is not arranged by the bank.

Cycle / Two wheeler Allowance

In supersession of Clause 28 of Bipartite Settlement dated 11th November, 2020, w.e.f. 1st April, 2024, cycle/two wheeler allowance is payable to the members of the subordinate staff who are required to use a cycle/two wheeler on regular assignment for outdoor duties at Rs.150/- p.m. at all centers.

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

Deputation Allowance:

Deputation Allowance shall be at the following rates with effect from the date of this Settlement:

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

Hill and Fuel Allowance

In partial modification of Clause 12 of the Bipartite Settlement dated 11th November, 2020, the Hill and Fuel Allowance shall be payable at the following rates with effect from 1st November 2022:

a. At places situated at a height of 3000 meters and above	8% of pay (Max. Rs. 2850/-p.m.)
b. At places situated at a height of and over 1500 meters but below 3000 meters	4% of pay (Max. Rs.1150/-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. 950/-p.m.)

Note: All other existing provisions shall remain unchanged.

Special Area Allowance

In supersession of all earlier provisions relating to Special Area Allowance, w.e.f. 1st November 2022, Special Area Allowance shall be payable at places specified in column 2 of the Schedule IV hereto, as per the quantum indicated in column 3 thereof against each such place, subject to the condition that if at any of the places mentioned in column 2 of Schedule IV hereto, Hill and Fuel Allowance is payable in terms of this Settlement, then at such places only higher of the two allowances shall be payable.

Payment of Overtime Allowance

- The overtime allowance paid to the employees for the overtime work performed before the date of this settlement shall not be recalculated on account of this Settlement.
- In partial modification of Clause 14.16 (b) of Settlement dated 19-10-1966, for the purpose of calculating the amount of overtime work, the expression "emoluments" shall mean aggregate of Basic Pay including Stagnation increment, Special Pay, PQP, Special Allowance, Transport Allowance and DA thereon, HRA and FPP.

Medical Aid

- (i) In partial modification of Clause 20 of the Bipartite Settlement dated 11th November, 2020, with effect from 1st November 2022, the reimbursement of medical expenses under medical aid scheme shall be restricted to an amount of Rs.2830/- per annum.
- (ii) For the calendar year 2022, the reimbursement of medical expenses under the medical aid scheme shall be enhanced proportionately for two months i.e. November and December 2022.
- (iii) All the Banks to evolve and implement a scheme for periodical health checkup of all employees wherever it is not available.
- (iv) All employees shall be allowed reimbursement of Rs. 500 per year towards annual checkup

Leave Rules (w.e.f 01.04.2024)

- (i) As provided in clause 13.4 of the settlement dated 19th October, 1966, a provision will be put in place to record the reason for refusal or postponement of leave by the management.
- (ii) a) In partial modification of clause 36 (b) of settlement dated 11th November, 2020, a single male parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate.

(b) Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate.
- (iii) In partial modification of clause 36(b) of settlement dated 11th November, 2020, women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.
- (iv) In partial modification of clause 36(b) of settlement dated 11th November, 2020, in case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a centre other than the place of work and for a maximum period of 30 days in a calendar year.
- (v) In partial modification of clause XI of settlement dated 17th September, 1984, clause 6 of settlement dated 28th November, 1997 and clause 36 of settlement dated 11th November, 2020, an employee shall be granted sick leave at the rate of one month for each year of service subject to a maximum of 720 days during the entire service.
- (vi) In partial modification of clause 34 of settlement dated 11th November, 2020, the following shall be added as Note 3.

"In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted up to 12 months.
- (vii) Employees shall be granted Bereavement Leave on the demise of the family members (spouse, children, parents and parent-in-law) and number of days of such leave shall be decided by each Bank at their level. The intervening holidays will form part of the leave and bereavement leave should be availed within a maximum period of 15 days of the demise. This leave will not be considered as "Active Service" as detailed in clause V (i) of settlement dated 8th November, 1973 for the purpose of Privilege leave calculation.
- (viii) In partial modification of clause V (i) of settlement dated 8th November, 1973, for calculating privilege leave, all types of leave availed except casual leave and mandatory leave will be excluded.

- (ix) In partial modification of clause 35 of settlement dated 2nd June, 2005, Principal Office bearers of All India Workmen Unions/Associations shall be granted Special leave upto 25 days in a calendar year.
 - (x) In partial modification of clause 33 of settlement dated 11th November, 2020, advance notice of 10 days for availing privilege leave be waived for office bearers and Executive Committee members of a registered trade union.
 - (xi) Employees who are Defense Representatives in departmental enquiry proceedings may be granted one day special leave for the purpose of preparing the defence submissions of an employee. Such special leave shall be granted for a maximum of ten occasions in a year.
 - (xii) In partial modification of clause 34 (d) of settlement dated 11th November, 2020, Maternity Leave shall be granted once to a female employee for a maximum period of 9 months, for legally adopting a child who is below one year of age, all other conditions remaining the same.
 - (xiii) In partial modification of clause 34 of the settlement dated 11th November, 2020, Maternity Leave may be granted for In vitro fertility (IVF) treatment subject to production of medical certificate, within the overall limit of 12 months.
 - (xiv) In partial modification of clause 33 of settlement dated 25th May, 2015, 2 days of Casual leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon.
- Note:
- a. Casual Leave under this category can be availed after applying 24 hours in advance.
 - b. At the time of carrying over the balance in Casual Leave to Unavailed Casual Leave account, the fraction in the balance if any, shall be ignored.
- (xv) Special maternity leave up to 60 days shall be granted in case of still born or death of the infant within 28 days of birth.
 - (xvi) In partial modification of clause 15 of settlement dated 31st October, 1979 and clause 9 of settlement dated 29th June, 1990, accumulated privilege leave may be encashed up to 255 days at the time of retirement/upon death of an employee while in service.

Leave Bank Scheme:

Looking to the contingencies where some of the employees get affected with very major ailments like cancer, cerebral stroke, paralysis, major organ transplantation, end stage liver disease, kidney failure, etc., or on account of major accidents, where the hospitalization, treatment and convalescence is prolonged and where in such cases, employees are absent from office on medical grounds for prolonged periods and have exhausted all the leave to their credit and hence are under compulsion to seek grant of extraordinary leave without pay it has been agreed in principle to evolve a staff welfare scheme under which provision would be made for voluntary encashment of Privilege Leave by the employees and the monetized value of such leave would be pooled under a Leave Bank system in each Bank out of which, special leave would be sanctioned to the employees affected by such contingencies.

A proper Scheme would be discussed and formulated by the IBA for implementation by the Banks within 90 days.

Leave Fare Concession

- (i) In partial modification of Paragraph 22 of Bipartite Settlement dated 11th November, 2020, with effect from the date of this Settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following:
- a) For availment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2700 kms. (one way) for the subordinate staff and 2350 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 5400 kms. (one way) for subordinate staff and 4700 kms. (one way) for non-subordinate staff.
 - c) Reimbursement of fare by special trains like Rajdhani/ Shatabdi/ Tejas/ Vande Bharat/Amrit Bharat, etc. (except luxury trains) shall be allowed.
 - d) Where an employee has applied for LFC/leave as per stipulated time and the same is sanctioned and when advance booking of train tickets is not possible, tickets purchased under Tatkal/Premium tatkal will be reimbursed.
 - e) Where an employee has applied for LFC/leave in advance and has also booked the tickets and the LFC is declined or deferred by the management, the cancellation charges will be reimbursed by the Bank.

Note: While availing CFC, break-in journey shall be permitted upto two times in the overall journey and train fare actually incurred by the he entitled distance shall be reimbursed.

- f) LFC facility for an escort accompanying an employee with benchmark disabilities:
LFC facility shall be allowed for an escort who accompanies an employee with benchmark disabilities on the journey subject to following conditions:
- (i) Prior Approval of the competent authority is obtained on each occasion.
 - (ii) The nature of Physical disability of the employee is such as to necessitate an escort for the journey. In case of doubt, the decision of the head of the Department/Controller will be final
 - (iii) The employee with such benchmark disabilities does not have an adult family member as dependent to accompany him/her.
 - (iv) The employee with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail/Bus fare as might be extended by Railways/State Roadways authorities in such cases.
 - (v) Any other person who is entitled to I-FC as dependent does not accompany the employee with such benchmark disabilities on the journey.
- g) All employees will be given an opportunity to exercise an option within 90 days from the date of this Settlement to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.

Definition of 'Family':

With effect from 01.04.2024, in partial modification of clause 18 of BPS dated 25-5-2015 and Clause 21 (ii) of the settlement dated 11th November, 2020 for the purpose of medical facilities and for the purpose of LFC, the expression 'family' of an employee shall mean:

- i. the employee's spouse,
- ii. wholly dependent unmarried children (including step children and legally adopted children)
- iii. wholly dependent physically and mentally challenged brothers / sisters with

. 40% or more disability,

- iv. widowed daughters and dependent divorced / separated daughters,
- v. sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters,
- vi. parents wholly dependent on the employee.

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

The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.18,000/-.

If the monthly income of the parents exceeds Rs.18,000/- or the aggregate of monthly income of both the parents exceeds Rs.18,000/-, both the parents shall not be considered as wholly dependent on the employee.

Note:

- (i) For the purpose of medical expenses reimbursement scheme, and Leave Fare Concession, for all employees, any two of the dependent father, mother, father-in-law, mother-in-law shall be covered. The employee will have the choice to substitute either of the dependents or both once in a calendar year.

- (ii) For the calendar year 2024, for the purpose of medical insurance scheme / policy, the revised monthly income criteria of dependents shall be effective from 01.10.2024.

Reimbursement of expenses on Road Travel

In modification of Clause 32 of Bipartite Settlement dated 11th November, 2020, w.e.f. 01.04.2024, where an employee has to travel on duty between two places, he shall be reimbursed actual cost in case of travel by public transport or at Rs.11/- per k.m. plus toll fees, if any, if travel by own vehicle.

For the purpose of LFC, while travelling by own vehicle, the employee shall be reimbursed a maximum of Rs.11/- per k.m. plus toll fees if any, per vehicle. Other existing provisions to continue.

Note: LFC- in cases where both husband and wife are working: in the same bank

"Where both husband and wife are working in the same Bank both will be eligible for LFC facility as per their respective entitlement." (Sc. No.08159 dated 04.01.2024)

Hospitalisation

- I. In reiteration of clause 20 of the bipartite settlement dated 25th May, 2015 and as further modified by Clause 23 of the Bipartite Settlement dated 11th November, 2020, the reimbursement of hospitalisation expenses under the Group Medical Insurance Scheme shall continue to be as same as provided therein. Further improvements in the Scheme would be discussed between the parties and finalised within 90 days.
- II. In respect of the Scheme applicable to the retired employees, the following modifications in the Scheme have been incorporated in terms of the minutes of Understandings signed between the parties/UFBU on 19th July, 2023 with effect from 1st November, 2023.

- a) The scheme applicable to retired employees and officers will be a separate scheme.
- b) Based on this, a separate scheme worked out by and between the parties, the benefits of which would accrue accordingly for retired employees and officers.
- c) IBA would float tenders/RFP based on this separate revised scheme for the retired employees and officers.
- d) The scheme and terms as applicable to in-service employees/officers will henceforth not be applicable to the retired employees and officers.
- e) Under this Scheme, the sum insured under the uniform base policy would be Rs. 2 lacs.
- f) Stand-alone ceilings will not affect claims payable in other procedures covered under the policy.
- g) The bidder will also quote separate premium for those retirees, where the policy cover only one person
- h) The above separate scheme/Base Policy for the retired employees and officers would be based on the following :
- i) Bed Charge/ room rent/ Boarding expenses per day :

Metro Urban centres	Rs. 3000
Other centres	Rs.2500

- ii) ICU Charges per day

Metro Urban centres	Rs.6000
Other centres	Rs.5000

- iii)Standalone Ceiling/cap on treatments :

Treatment	Max. reimbursement
High fever, typhoid, jaundice, other ailments, etc. requiring hospitalization	Rs. 40,000 max.
Coronary Angiogram	Rs.16,000
Angioplasty	Rs.1,00,000
CABG — bypass surgery	Rs.2,00,000
Open heart surgery for valve replacement	Rs.2,00,000
Cataract	Rs.30,000
Cost of intra-ocular lens	Rs.10,000
Knee Replacement	Rs.1,00,000
Lithotripsy — multi sitting - kidney stone removal	Rs.35,000
Hip replacement	Rs.1,00,000
Lasik surgery package per eye	Rs.15,000
Hernia	Rs.40,000
Hydrocele	Rs.20,000

Piles/hemorrhoidectomy	Rs.30,000
Appendicectomy	Rs.30,000
Cholecystectomy	Rs.40,000
Prostatectomy	Rs.40,000
FESS	Rs.30,000
Dialysis	Rs.2,000
Female Diseases/ Surgery	
Hysterectomy	Rs.40,000
Mastectomy	Rs.40,000
Cost of implants	Max.
Temporary Pacemaker implantation	Rs.30,000
Permanent Pacemaker Implantation	Rs.40,000
Cost of Stent	Rs.30,000

In case the patient is to be moved to a hospital / nursing home outside the urban agglomeration / municipal limits, then the expenses incurred on conveyance may be reimbursed at the following rates:

Ambulance Category	Ceiling
Non-Cardiac	Rs.2,500/-
Cardiac	Rs.5,000/-

Other Charges :

Ventilator or respiratory charges - Rs.5,000/- per day + oxygen charges

Oxygen charges - Rs.100/- per hour (Max. Rs. 1000/- per day)

Physician Consultation Charges per visit :

Registration charges -Rs.200/-

Consultation / routine visit -Rs.400/

Night visit / emergency visit -Rs.600/-

Specialist Consultation charges per visit:

Consultation / Routine day visit -Rs.500/

Consultation with ECG / Night visit / Emergency visit -Rs.700/-

Physiotherapy charges -Rs.300/- per day

Charges for Operations (maximum) :

Type	Surgeons Fee	Anesthesia	Theatre Charges
Minor operation under LA	Rs.5 000		
Minor operation under GA	Rs. 5500/-	Rs. 2500/-	Rs. 3,000/- (fixed)
Minor operations	Rs. 17,000/-	Rs. 7,000/-	Rs. 7,000/- (fixed)
Supra Major Operations	Rs. 26,000/-	Rs. 9,000/-	Rs.10,000/- (per hour)

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- Option for Insurance coverage of single person to be provided.
- All other terms and conditions of the Medical Insurance Scheme as mentioned in the 10th Bi-partite/7th Joint Note which are not explicitly mentioned in this amendment shall continue. Further, it is agreed that the coverages that have been added subsequently in the Scheme vide settlement dated 11th November, 2020 shall also continue, subject to the caps, if any, as mentioned herein.
- For additional insurance over and above the base policy to be offered, it shall be without above mentioned ceilings.

Weekly off

In terms of understanding dated 7th December, 2023, reached between IBA and Workmen Union for declaration of all Saturdays as holidays under Negotiable Instrument Act for Banking industry, IBA has accordingly recommended to the Government. The due changes in the working hours, will be effective after approval by the Government of India and necessary clearances from Government / Reserve Bank of India.

Pension (including State Bank of India)

With effect from 1st November 2022, the Pay as defined under Clause 7 of this Settlement and drawn by the employees who are members of the Pension Fund shall be taken into consideration for the purpose of calculation of pension as per the Pension Fund Rules/ Regulations in force.

Note:

(1) Option not to claim incremental commutation on revised basic pension

Employees in service of the Banks as on 1st November 2022 and who have retired thereafter but before the date of this Settlement and who had opted for commutation of pension will have an option not to claim incremental commutation on revised basic pension.

(2) Calculation of Pension for employees retired between 1-11-2022 and 30-8-2023.

As provided under Regulation 35 (I) of Bank Employees Pension Regulation, the pension payable to employees is based on the average of the emoluments drawn in the last ten months preceding the retirement of the employee in terms of Regulations 2 and 38 of the Pension Regulations. For the purpose of payment of pension, the Pay of the employees retiring on or after 1st November, 2022 will be taken on the basis of the pay as is provided under this Settlement. However, in the case of employees who have retired from the services of the Banks, on or after 1st November, 2022 but on or before 30th August, 2023, since the period of preceding ten months will constitute Pay both under this Settlement as well as pertaining to Settlement dated 11th November, 2020, in such cases, the following procedure will be adopted for determining Pension payable to them.

- For the period of ten months falling on and from 1st November, 2022, the actual Pay drawn by the employee/payable under this Settlement; and
- For the period falling prior to 1st November, 2022, the actual Pay drawn by the employee plus Dearness Allowance at the rate of 30.38 percent thereon will be notionally reckoned as Pay for the purpose.

Dearness Relief for pre-November 2002 pensioners

In terms of clause 7 of bipartite settlement dated 9th June, 2005 and clause 16 of bipartite settlement dated 27th April, 2010, Dearness Allowance payable to pensioners/family pensioners of the period on and from 1st November, 2002 was modified w.e.f. 1st February, 2005 and revised to uniform 100% neutralisation. In terms of minutes of understanding signed between the parties dated 28th July, 2023, it was agreed to extend the benefit of 100% neutralisation in the dearness allowance scheme to pre-November, 2002 pensioners and it was accordingly revised w.e.f. 1st October, 2023 as under:

For all pensioners and family pensioners relating to period from 01.01.1986 to 31.10.1992/ 30.06.1993	DA rates will be on uniform basis of 100% neutralization as in the case of employees/ officers/ pensioners/ family pensioners of period on and from 1 st November, 2002 as provided hereinbelow - For those pensioners/family pensioners of period 1-1-1986 to 31-10-1992 / 30.06.1993, DA shall be at the uniform rate of 0.67% per slab over 600 points. - For those pensioners/family pensioners of period 1-11-1992 / 01.07.1993 to 31-03-1998, DA shall be at the uniform rate of 0.35% per slab over 1148 points. - For those pensioners/family pensioners of period 1-04-1998 to 31-10-2002, DA shall be at the uniform rate of 0.24% per slab over 1684 points.
For Pensioners/Family Pensioners of the period from 01.01.1986 to 31.10.1992 / 30.06.1993 - For Basic Pension/Family Pension upto Rs. 1250/- - For Basic Pension/Family Pension from Rs. 1251/and upto Rs. 2000/-	Ex gratia of Rs. 800/- per month Ex gratia of Rs. 450/- per month
For Pensioners/Family Pensioners of the period from 01.11.1992/ 01.07.1993 to 31.03.1998 - For Basic Pension/Family Pension up to Rs. 2400/- - For Basic Pension/Family Pension from Rs. 2401/and upto Rs. 3850/-	Ex gratia of Rs. 800/- per month Ex gratia of Rs. 450/- per month

For Pensioners/Family Pensioners of the period from 01.04.1998 to 31.10.2002	Ex gratia of Rs. 800/- per month Ex gratia of Rs. 450/- per month
- For Basic Pension/Family Pension upto Rs. 3550/- - For Basic Pension/Family Pension from Rs. 3551/and upto Rs. 5650/-	

Dearness Relief on Pension

With effect from 1st November, 2022, in respect of employees who retired or died while in service on or after 1st November, 2022, Dearness Relief shall be payable at 1.00 % per percentage point of Index on the Basic Pension or Family Pension or Invalid Pension or compassionate allowance as the case may be. Dearness Relief in the above manner shall be paid half yearly for every variation of rise or fall over 123.03 points in the quarterly average of the All-India Consumer Price Index for Industrial Workers Base 2016=100.

Ex-gratia for Pensioners

The Unions / Associations, have been demanding periodical updation of pension along with wage revision Settlements. The issue regarding updation of pension is already sub-judice before various courts including the Honourable Supreme Court. The Unions / Associations, requested that without prejudice to the court cases, some ex-gratia may be extended to the pensioners/family pensioners and it has been agreed that some ex-gratia amount could be considered, for the current bi-partite period i.e., from 01.11.2022 to 31.10.2027.

The issue was discussed further and accordingly it has been agreed that as a one-time measure applicable for the current bipartite settlement / Joint Note period commencing from November, 2022 to October 2027, monthly ex-gratia amount shall be paid in addition to the pension/family pension paid by the public sector Banks including SBI, to pensioners and family pensioners, who became eligible to draw pension on or before 31st October, 2022 including those who retired on 31.10.2022. The said ex-gratia amount shall not attract any other allowance including dearness allowance/dearness relief. The next review of the ex-gratia amount shall be undertaken in April 2024 and thereafter shall be subject to review annually and as mutually agreed between the IBA and the Unions/Associations.

Without prejudice to the court cases in various litigations relating to pension scheme including the demand for updation of pension for past retirees, etc., the payment of ex-gratia should in no way / under any circumstances, be construed as revision of pension and a step against IBA's stand in the courts including supreme court.

The ex-gratia shall be paid as per the following matrix based on the Factor given hereunder for the different settlement periods. Such fixed monthly exgratia shall be payable for the month of November, 2022 and onwards during the period 01-11-2022 to 31-10-2027.

	Retired during the						
	(4/5 th BPS	6th BPS	7 th BPS	8 th BPS	9 th BPS	10 th BPS	11th BPS
For workmen	1 st Jan 1986 to 31 st oct 1992	1 st Nov.1992 to 31 st Mar.1998	1 st Apr 1998 to 31 st Oct 2002	1 st Nov 2002 to 31 st Oct 2007	1 st Nov 2007 to 31 st oct 2012	1 st Nov 2012 to 31 st Oct 2017	1 st NOV 2017 to 31 st Oct 2022
For Officers	1st / 2nd Joint note	3 rd Joint note	4 th Joint note	5th Joint note	6 th Joint note	7th Joint note	8 th Joint note
	1 st Jan 1986 to 30 th Jun 1993	1 st July 1993 to 31 st Mar 1998	1 st Apr 1998 to 31 st Oct 2002	1 st Nov 2002 to 31 st Oct 2007	1 st Nov 2007 to 31 st Oct 2012	1st Nov 2012 to 31st Oct 2017	1 st Nov 2017 to 31 st oct 2022
	0.17	0.15	0.12	0.07	0.05	0.03	0.02

Note:

- Ex gratia amount payable shall be the Basic pension attracting DA/DR + DA/DR paid for October, 2022 multiplied by the Factor as provided in the above Table after round up/down. To round up / down to the nearest 100, (i.e. 49 and below shall be round down to lower hundred and 50 and above shall round up to higher hundred)
- Basic Pension would mean the full basic pension as on 31st October, 2022 (not the reduced basic pension after commutation)
- For part time employees, the ex-gratia shall be based on the Basic Pension drawn by them and DA / DR applicable on the Basic pension.

Option for resigned employees to join Pension Scheme

In terms of the Memorandum of Understanding arrived at between the parties vide MOU dated 7th November, 2023, it is agreed, subject to approval by the Government, that employees who were in service of the Banks on or after 1-1-1986 and had joined the Banks before 1-4-2010 and who have resigned from the service of the Bank on or before 26-04-2010 and who were otherwise eligible to join the pension scheme while in service will be given an option and opportunity join the pension scheme on the following terms and conditions:

- The following categories of former employees, who satisfy all the conditions stated in sub-clauses (a) to (c) herein below, would be eligible for exercising an option to join the Pension Scheme within ninety days of announcement of such option as one time measure only.
 - Employees and officers who were in service of the Banks on or after 1-1-1986 and had joined the Banks before 1-4-2010 and who have resigned from the service of the Bank on or before 26-04-2010 and who were otherwise eligible to join the pension scheme while in service and
 - Who agree to refund to the Bank the entire Bank's contribution to Provident Fund (along with accumulated interest thereon) received by them at the time of their resignation or later from the Bank, and
 - Who agree to execute an undertaking as per draft provided by the Bank

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2. All such eligible former employees as mentioned above and their surviving spouse or eligible family member shall be entitled for pension / family pension, if they exercise the option, subject to the following conditions
 - a. That the pension will be paid prospectively from the month following the month in which the Bank receives the Bank's contribution towards PF (along with accrued interest thereon) received by the former employee/former officer at the time of resignation or later.
 - b. The commutation of pension will not be extended to them and they will not demand.
 - c. Pension shall be computed as per the applicable provisions of the Pension Regulations, as applicable to relevant Bi-partite settlement / Joint Note in which he / she resigned.
3. The Associations / Unions of employees or former employees / former officers who have initiated any pending legal proceedings for and on behalf of the former employees/officers wherein the right of the former employees or former officers, who have resigned from the service of the Bank, to opt for pension is directly or indirectly one of the issues for consideration by the concerned Court or Authority, having jurisdiction and powers to adjudicate or decide, unequivocally agree to unconditionally withdraw such proceedings or take necessary steps to ensure that the right of the former employees / former officers who have resigned from the services of the bank, to opt for pension is no longer Res Integra in such proceeding and also agree not to initiate any proceedings concerning such right in future.

Defined Contributory Pension Scheme — DCPS (NPS)

- (a) In partial modification of clause 18 of Settlement dated 11th November 2020, while the employees covered and governed under this Scheme, shall continue to pay/contribute to the Fund at 10% of the 'Pay' plus Dearness Allowance thereon, the Banks (including SBI), shall make a contribution of 14% of the "Pay" and Dearness Allowance thereon.
- (b) The issue of exempting the additional 4% management contribution from income tax already recommended by IBA to the Government.
- (c) It is clarified that for superannuation benefit, 'Pay' shall be as per the provisions contained in clause 7 (i) of this settlement.

Provident Fund

It is reiterated that -

- a) The employees who are presently covered under the Pension Scheme shall continue to contribute 10% of the Pay towards Provident Fund, but there shall be no matching contribution.
- b) Employees of State Bank of India will continue to be covered by Contributory Provident Fund Scheme as hitherto.
- c) Employees who are presently covered under the Contributory Provident Fund Scheme and have not opted for the Pension Scheme under the Settlement dated 27th April 2010 shall continue under the Contributory Provident Fund Scheme as hitherto.

Schedules to the Settlement

Schedule	Contents	Reference
Schedule I	List of Banks	Clause I
Schedule II Part A	I - Duties of Customer Service Associate II - Duties of Sr. Customer Service Associate (Cash) III-Duties of Special Customer Service Associate IV - Duties of Office Assistant V - Duties of Special Pay posts in subordinate cadre	Clause 9 (i)
Part B	Special Pay posts and Special Pay	Clause 9 (ii)
Part C	Powers of Special Pay posts	Clause 9 (iii)
Part D	Professional Qualification Pay/ Graduation Pay	Clause 10 (i)
Schedule III	Fitment Chart	Clause 5 Note (d)
Schedule IV	Special Area Allowance	Clause 23
Schedule V	Date of effect/implementation date for various clauses	Clause 41

Part A**I. Duties of Customer Service Associate (CSA) (other than SBI): (w.e.f. 1st April, 2024)**

- Attending to customers across the counters for all routine clerical work other than supervisory work except specifically provided herein.
- Receipt of cheques, Drafts, Dividend Warrants, Pay Orders / Bankers Cheques and other similar instruments other than Bills and giving acknowledgements for the same in the counterfoil.
- Receiving and acknowledging inward thapals / letters / courier / speed post etc.
- Ensuring proper contents in the covers and envelopes including thapals, Registered Post / Courier / Speed Post etc., before despatch of the same.
- Data entry in system of details of Account opening forms including Aadhar based documents after the documents are approved and verified by a supervisory staff.
- Updating and uploading in the system, KYC documents which are verified and approved by a supervisory staff (SOP - The entry, updating and uploading will be done by the clerical staff in his/her ID and verification to be done by a supervisory staff).
- Following up and guiding the customers for completing the KYC, e-KYC / ReKYC / c-KYC
- Generation of CIBIL Reports (SOP – Will be made available in LAS shortly).
- Generation of Statements of accounts in hard copy / soft copy and sending by post / mail / hand delivery as the case may be, at the request of the customers / a supervisory staff.
- Printing of Passbook including printing of Barcode / Branch, Customer details page, Transactions at the request of the customers / a supervisory staff, whenever required.
- Preparation and/or generation of Certificate of Balance from the system at the request of the customer for authentication/approval by a supervisory staff.
- Registering Standing Instructions of customers in the system for authentication by a supervisory staff.
- Registering Stop Payment Instructions of the customers in the system for authentication by a supervisory staff.
- Registering/entering (PPS) Positive Pay System letters in the system as are received from the account holders for further approval by a supervisory staff (SOP -Enabled in system. Entry level jobs to be done by clerical staff and verification to be done by supervisory staff)
- Delivery of cheque books to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.
- Delivery of Debit Card to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.

- Recounting of cash in cash department/currency chest.
- Scanning and capturing of specimen signatures of account holders for authentication by a supervisory staff (SOP - CSA to scan in his/ her ID and verification to be done by supervisory staff).
- Assisting an officer in Loan Recovery Department by writing letters to borrowers on overdue instalments, overdue notices, default advices, contacting borrowers for reminder, etc. either by sending mail or by contacting through phone.
- Generating or preparing intimation letters to the customers about due date of maturity of Deposits and seeking renewal of Deposits.
- Entry of Locker operations either in the manual register or in the system and assisting a supervisory staff for operation of Locker by the customers. (other than key holding), (SOP- CSA will do entry in the system/manual register and will help the supervisory staff for operation of Locker by the customer after verifying the customer's identity).
- Generating or preparing intimation letters to customers for payment Of Locker Renewal Fee.
- Follow-up with customer for recovery of locker fee overdues, by mail or on phone and sending letter in the prescribed format, in this regard.
- Feeding/uploading details of credit proposals, loan applications/ documents . after authentication by a supervisory staff (SOP - System is under development; separate guidelines shall be issued).
- Working in "May I Help You" counters
- Working in Audit Departments to assist Internal Auditors in preparation of audit reports, related correspondence, etc.
- In dedicated and exclusive cash counters, there shall be no limit for accepting / paying cash from / to the customers.
- In other counters, receipt of cash and authorization of the cash received up to Rs. 50,000 (SOP - All branches where only single counter is there to deal with the cash then such counters are to be treated as dedicated & exclusive counters and there shall be no limit for accepting / paying cash from/ to the customers. However, the CSA working in such carry counter should enter vouchers as there is already provision in Finacle to entry out level part of transaction for receipt/payment of cash irrespective of amount and posting up to the permitted ceilings as per powers allotted to them. In counters other than those stated above, the CSA shall carry out the entry and posting part of transactions independently for cash receipt upto Rs. 50,000/- in Finacle. The same is enabled in system).
- Cash receipts for issuance of pre-signed DDS, etc. independently up to and including Rs. 50,000 (SOP - The CSA shall independently carry out the entry and posting part of transactions for cash receipt for issuance of pre-signed DDs etc. upto and including Rs. 50,000/- in Finacle. The same is enabled in system).
- Passing cash cheques and other like instruments independently up to and Including Rs. 50,000 (SOP - The CSA shall independently carry out the entry and posting part of transactions pertaining

to cash cheques and other like instruments upto and including Rs. 50,000/- in Finacle. The same is enabled in system).

- Passing clearing/transfer vouchers/other similar instruments independently up to and including Rs.1,00,000 (SOP - The CSA shall independently carry out the entry and posting part of transactions pertaining to clearing/transfer vouchers/ other similar instruments upto and including Rs. 1,00,000/- in Finacle. The same is enabled in system).

Note for above 4 points: The Senior CSA (Cash)/ Special CSA / Supervisory Staff depending on their engagement Et as per their availability in the branch is advised to verify these CSA posted transactions as and when received, at the earliest.

- Passing clearing and transfer vouchers and other similar instruments of Rs.1,00,000 and above but up to Rs.2,00,000 jointly with another Customer Service Associate/ up to Rs.2,50,000/- with Senior CSA (Cash) / up to Rs.4,00,000/-with Special CSA.
(SOP - Two CSAs shall jointly carry out entry, posting and verification parts of transactions pertaining to clearing and transfer vouchers and other similar instruments of Rs. 1,00,000 and above but upto Rs. 2,00,000, complying with the Maker Checker concept. First CSA shall carry out the entry part of the transaction and second CSA shall carry out the posting and verification parts of the transaction. For amount upto Rs.2,50,000/-, the CSA shall jointly carry out entry, posting and verification parts of such transactions, along with Senior CSA (Cash) depending upon his/her availability Et engagement by complying with the Maker Checker concept. CSA shall carry out the entry part of the transaction and Senior CSA (Cash)/ Special CSA/ supervisory staff, depending on their availability and engagement, shall carry out the posting and verification parts of the transaction. For amounts upto Rs.4,00,000/-, the CSA shall jointly carry out entry, posting and verification parts such of transactions, along with Special CSA complying with the Maker Checker concept. CSA shall carry out the entry part of the transaction and Special CSA shall carry out the posting and verification parts of the transaction. Wherever Special CSA a Senior CSA (Cash) are not posted then the CSA will only enter a post transactions up to the power to which he/she is entitled to pass jointly and the same will be verified by officers).
- Customer Service Associate may be utilized in Administrative offices / departments to work and assist officers in routine correspondence, follow up, generation of statistical data, returns and statements, working as Assistants to Executives, etc.
- To work in inward/outward clearing department/exclusive departments / specialized branches like Service Branch, Cheque Processing Centres etc., relating to thi nd assigned duties lik scanning of cheques, uploading, etc.

Note:

Those who are required to work in night shifts/odd hours in specialized branches like Service Branch, Cheque Processing Centres etc., may be compensated by arrangement of conveyance, inconvenience allowance.

- Feeding Life Certificates of Pensioners in the system for authentication by a supervisory staff.
- Generating/preparing Clearing Return memos and forwarding the same to account holders.
- CSAs with required experience and certification, may be assigned to work as Telephone Operator.
- Assisting a supervisory staff in Loan department including dealing with Gold Loan/Jewel Loan including feeding of loan documents, etc. in the system (other than authenticating quality of gold/jewel pledged) (SOP - LAS is under development. Once systemic developments are functional, separate guidelines shall be issued).

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- Customer Service Associate may be utilized to work in Rural Development Department/Agri Loan Department to assist an officer in handling routine correspondence, generation of statistical data, inspection reports, etc.

Note:

- CSA may be utilized for assisting/to accompany an officer in recovery of loans outside the Branch/office subject to reimbursement of conveyance expenses and out of pocket expenses, and overtime wages, if any payable.
- Customer Service Associate may be utilized for acquisition of new business, marketing, guiding the customers about digital/other banking products/loan products within office hours and without any assigned targets (SOP - For assistance of clerical staff, reading material/ information on Circulars, Bank's products/services etc. is readily available on intranet/University Bank's Portal/ digital learning app i.e. Union Vidya for employees to do self learning or certification courses. Besides this, Development Learning Division, and HR Vertical shall be incorporating necessary modules/ sessions on the same in the training programs designed for Clerical Staff. Such jobs are also to be performed across the counters during office hours).

Note :

- (a) Banks may utilise CSAs in exclusive marketing work/team/ department outside the Branch / Office by providing guidelines. Facilities like reimbursement of conveyance expenses (other than provided in clause 16)/petrol charges, out of pocket expenses, mobile phone bills up to a prescribed ceiling per month, lunch expenses, entertainment expenses, vehicle parking charges, etc. wherever required may be decided at each Bank level
 - (b) Banks may evolve proper guidelines for selecting staff for this exclusive marketing work based on defined criteria, suitability, product knowledge, aptitude, special qualifications on marketing, etc.
- Banks should evolve SOPs / guidelines for allocation of work to Customer Service Associates who are persons with benchmark disabilities.
 - Customer Service Associate may be sent on deputation to Bank's own training establishment/s or to any organization / Institution outside of the Bank.
 - CSA may enter and feed the details of remittances under NEFT and RTGS but authorization and responsibility thereof shall be of a supervisory staff.
 - Assisting the customers to activate net banking / mobile banking facility (SOP - For performing these duties during office hours, the CSAs will be imparted with Product/technical knowledge and requirements. Guidelines/circulars Bank's / reading material of the Bank covering the products/services of the Bank for ready reference/ guidance of the employees is already available. Further training to the employees will be given as per needs and as per availability of slot in the training Centre to promote Bank's digital products customer base.)
 - Sensitizing customers about digital products, loan products, and available alternate delivery channels (SOP - For assistance of clerical staff, reading material/ information on Circulars, Bank's products/services etc. is readily available on Bank's intranet/University Portal/ digital learning app i.e. Union Vidya for employees to do self-learning or certification courses. Besides this, Learning and Development Division, HR Vertical shall be incorporating necessary modules/ sessions on the

same in the training programs designed for Clerical Staff. Such jobs are also to be performed across the counters during office hours).

- Working in Advances / Credit Department and generating CERSAI from Cersai portal
- Feeding data in Cersai portal for further verification & authorization by a supervisory staff.
- In Forex Department, CSA may be asked to work as a maker in inward remittance, outward remittance, realization of Export Bills, Letter of Credit lodgment for Import and Export Bills, View Swift credit entries and sending intimation of the same. Guidelines are given below:

(CSA will be the Maker for Forex transactions to be executed through Finacle CBS such as lodgment of export bills, advising of Export LC, Inward Et outward remittances, Import, M Bills etc. at entry level as per guidelines issued by the Bank from time to time. CSA can view Swift Credit entries and will send intimation as per directions of officers working in the Dept.

In addition to the above, CSA will print forex related advices and reports, Export Bill and Import bill covering letters and place before the concerned supervisory staff for signing and dispatch. He/she will accept the inward courier received from foreign banks and maintain the Inward Register)

- To work in I. T. department to undertake duties that are done by RCC or at Helpdesk like running a patch programme, Maintaining records of Hardware etc. (employees with qualification of BCA, B.Tech, MCA, etc. may be entrusted with such duties).

II. Duties of Senior Customer Service Associate (Cash)

Besides the passing powers provided herein under this Settlement, their duties involve 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 and besides the following duties:

1. Passing cash cheques and other like instruments independently upto and including Rs. 50,000.
2. Cash receipt and authorisation independently upto and including Rs.50,000.
3. Cash receipt for pre-signed DD, etc. independently upto and including Rs.50,000.
4. Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs.1,50,000
5. Passing clearing and transfer vouchers and other similar instruments of Rs.1,50,000 and above but up to Rs.2,50,000 jointly with another Customer Service Associate/ upto Rs.4,50,000 with Special CSA.
6. Loading / replenishing cash in on-site ATMs / Cash Recycler machines or other similar machines during office hours jointly with a Special CSA / Officer.
7. To collect and deposit the cash from the Cash Deposit machines / Cash Recycler machines or other similar machines available in the Branch after reconciling the entries jointly with a Special CSA / Officer.
8. Opinion compilation;
9. Verification of vernacular signatures/ endorsements;
10. Countersigning cheques and/or drafts (on selves or correspondents), payment orders, deposit receipts, etc.,
11. Attending to Government Treasury work;
12. Discharging/endorsing bills, cheques, etc.;
13. In dedicated and exclusive cash counters, there shall be no limit for accepting and paying Cash from / to customers.

Note: Detailed SOP for procedures is mentioned in SC No.8275 dated 06.05.2024

III. Duties of Special Customer Service Associate (Note: Detailed SOP for procedures is mentioned in SC No.8275 dated 06.05.2024)

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

- 1) Passing cash cheques and other like instruments independently upto and including Rs.1,00,000
- 2) Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs.3,00,000
- 3) Passing clearing and transfer vouchers and other similar instruments of Rs.3,00,000 and above but upto Rs.4,00,00 jointly with another Customer Service Associate/ upto Rs4,50,000 with Senior CSA (Cash).
- 4) Authorisation of Cash receipt independently upto and including Rs.2,00,000.
- 5) Passing of cheques upto limits mentioned hereinabove and passing will include verification of signatures and scrutiny as to the correctness or endorsements on and other particulars of such instruments. There shall be no limits for verification of signatures, passing of authenticated credit vouchers/entries and for verifying authenticated vouchers in the ledgers, books, computer printouts etc.
- 6) 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.
- 7) 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.,
- 8) 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 initiating by way of authenticating them for accuracy/ correctness.
- 9) Checking, manually or online, current, savings and other accounts.
- 10) Discharging, endorsing cheques, bills, etc.,
- 11) Perform, when required in a computerized set-up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard;
- 12) 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;
- 13) Loading / replenishing cash in on-site ATMs / Cash Recycler machines or other similar machines during office hours jointly with a Senior CSA(Cash) / Officer.
- 14) To collect and deposit the cash from the Cash Deposit machines / Cash Recycler machines or other similar machines available in the Branch after reconciling the entries jointly with a Senior CSA(Cash) / Officer.

For the purpose of efficient and effective functioning of the section or department, Special Customer Service Associate shall ensure that al/ acts, things and steps necessary therefor are taken by himself or by the Customer Service Associate 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 diarized / 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 Customer Service Associate is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day.
- j) Advices and/or duplicate advices/summaries are issued /responded promptly, whenever called for;
- k) Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation.
- l) Assisting in the counting of cash balances, securities, etc., in the presence of the inspecting officials.
- m) Assisting the inspecting officers in checking the quantities and values of the securities charged to the Bank.
- n) Checking items of stationery and marking off vouchers and acknowledgments and assisting in the examination of vouchers other than those of inter-branch/sub-office(s) Items-in-transit, suspense charges, sundry deposits and stationery accounts.
- o) Assisting in preparing the audit returns/reports and typing and generally assisting the inspecting officer in his functions as may be required.

Notes:-

- (i) In respect of special pay carrying posts:—
 - 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 signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and/or online.
- (ii) Selection of staff for being entrusted with special pay carrying post of Special Customer Service Associate shall be on the basis of their suitability for the specialized function, for which shall be decided at the bank level.
- (iii) It may be noted that:
 - a) An employee assigned higher Special Pay duties shall, subject to availability of time, also perform routine duties of his/her cadre i.e. CSA.
 - b) Further to the provisions in clause 5.14 (ii) of Settlement dated 19-10-1966, the duties and responsibilities now agreed to for Customer Service Associate/ Senior Customer Service Associate(Cash) / Special Customer Service Associate shall not be regarded as supervisory' duties and the employees required to perform these duties and discharge these responsibilities shall be regarded as 'Workmen' under the provisions of Industrial Disputes Act, 1947 for all purposes irrespective of their emoluments, designations or nomenclature.
 - c) Special Customer Service Associates: Their duties do not include the duties of Senior Customer Service Associate (Cash).

- d) The duties provided herein under this Settlement are subject to performance within the respective stipulated working hours.

IV. Duties of Subordinate Staff / Office Assistant

Subordinate Staff/ Office Assistant may be assigned all the normal and routine duties of the cadre and for performance of which no special pay is payable. The following duties shall also be part of the duties of subordinate staff/Office Assistant.

- 1) To take money orders, to buy stamps etc., which involves carrying of cash not exceeding Rs.5,000/- and to carry insured letters., etc. to post office
- 2) To pack currency note bundles.
- 3) To pack and seal parcels and packets containing currency notes;
- 4) To accompany transit cash from the bank to an office outside or vice versa.

V.DUTIES OF SPECIAL PAY CARRYING POSITIONS IN SUBORDINATE /OFFICE ASSISTANT CADRE

Post	Duties
Armed Guard / Security 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: - Gun, Pistol or any other firearm; or - Dagger, sword, khukri or spear; or - 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" pro rata.
Senior Office Assistant (Earlier Bill Collector / Daftary)	Their work involves: - Obtaining acceptance of bills of exchange, hundies etc., drawn on local parties or banks and / or collecting payments thereof - Collecting payments for cheques or postal order etc., from banks or post office counters. They may also be required to collect cash not exceeding Rs.5,000/- at a time against various instruments. - Simple binding of books and registers - Press copying - Filing independently letters and other papers in respect files as per indications marked thereon. - Assisting in issuing stationery - Stacking under guidance old records in orderly manner and assisting in giving them out when required; and - Undertaking the whole process of sorting, arranging, numbering, tallying the total number or stitching the vouchers.
Special Office Assistant (earlier Head Peon)	Persons required to assist in supervision of various matters pertaining to subordinate staff like: - Cleanliness of the office premises - Cleanliness of uniforms - Leave arrangements. - Arrangements for safekeeping of keys; and - Distribution of duties amongst the subordinate staff
Office Assistant (Tech) / AC Plant Helper	Semi-skilled persons who under the supervision of the technician to attend to routine maintenance of and minor repairs to air conditioning plants.
Office Assistant (Tech) / 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, motorcycles or other motor vehicles.
Head Messenger in IOB	As per bank level agreements.

Part B**Special Pay posts
For Clerical Staff**

Sl. No.	Post	Special Pay (Rs.) w.e.f. 1-11-2022	Special Pay (Rs.) w.e.f. 1-4-2024
1	Customer Service Associate	1680	1970
2	Senior Customer Service Associate (Cash)	2605	3050
3	Special Customer Service Associate	3925	4600

For Subordinate Staff (w.e.f. 1-11-2022)

Sl. No.	Post	Special Pay
1	Armed Guard/Security Guard	795
2	Senior Office Assistant (earlier Bill Collector / Daftary)	1145
3	Special Office Assistant (earlier Head Peon)	1505
4	Office Assistant (Tech) - Electrician	4150
5	Office Assistant (Tech) - AC Plant Operator	4150
6	Driver	4825
7	Head Messenger in 10B	3320

Part C
Powers of Special Pay posts (other than SBI)
Duties and Passing Powers From 1st April, 2024:

(Amount in Rupees)

Customer Service Associate	
Passing cash cheque/other like instruments independently upto and including	50,000
Cash receipt for pre-signed DD, etc. independently upto and including	50,000
Cash receipt and authorisation independently upto and including	50,000
Passing Clearing/transfer vouchers/other independently upto and including	1,00,000
Passing Clearing/ transfer vouchers/ other like instruments jointly with another CSA	> 1,00,000 & < 2,00,000
Passing Clearing/ transfer vouchers/ other like instruments jointly with Senior CSA(Cash)	> 1,00,000 & < 2,50,000
Passing Clearing/ transfer vouchers/ other like instruments jointly with Special CSA	> 1,00,000 & < 4,00,000
Receipt and Payment of cash in dedicated cash counters	No limit
Senior Customer Service Associate (Cash)	
Passing cash cheque/other like instruments independently upto and including	50,000
Cash receipt for pre-signed DD, etc. independently upto and including	50,000
Cash receipt and authorisation independently upto and including	50,000
Passing Clearing/transfer vouchers/other like instruments independently upto and including	1,50,000
Passing Clearing/transfer vouchers/other like instruments jointly with CSA	> 1,00,000 & < 2,50,000
Passing Clearing/transfer vouchers/other like instruments jointly with Special CSA	> 1,00,000 & < 4,50,000
Receipt and Payment of cash in dedicated cash counters	No limit

Special Customer Service Associate	
Passing cash cheque/other like instruments independently upto and including	1,00,000
Passing Clearing/transfer vouchers/other like instruments independently upto and including	3,00,000
Clearing/transfer vouchers/other like instruments jointly with CSA	> 3,00,000 & < 4,00,000
Clearing/transfer vouchers/other like instruments jointly with Senior CSA(Cash)	> 3,00,000 & < 4,50,000
Authorisation of Cash receipt independently upto and including	2,00,000

Note: While passing clearing/transfer vouchers/other like instruments jointly, the responsibility shall be restricted and proportionate to the respective individual powers provided herein above.

PART D
PROFESSIONAL QUALIFICATION PAY/ GRADUATION PAY

For those non-subordinate staff 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. 820 p.m.	After they complete 1 year
	Rs. 1640 p.m.	After they complete 2 years
2	Those who have passed JAIIB or Part I of CAIB/CAIIB-	
	Rs. 820 p.m.	After they complete 1 year
3	Those who have passed JAIIB/CAIIB or both Parts of CAIB/CAIIB	
	Rs. 820 p.m.	After they complete 1 year
	Rs. 1640 p.m.	After they complete 2 years
	Rs. 2460 p.m.	After they complete 3 years
4	Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/ CAIIB	
	Rs. 820 p.m.	After they complete 1 year
	Rs. 1640 p.m.	After they complete 2 years
	Rs. 2460 p.m.	After they complete 3 years
5	Those who are graduates/NDC and have passed JAIIB or Part I of CAIB/CAIIB	
	Rs. 820 p.m.	After they complete 1 year
	Rs. 1640 p.m.	After they complete 2 years
	Rs. 2460 p.m.	After they complete 3 years
	Rs. 3280 p.m.	After they complete 4 years
	Rs. 4100 p.m.	After they complete 5 years

For those subordinate staff/Office Assistants who hereafter reach or have already reached 20th stage of the scale and have got increments in consideration of passing JAIIB/CAIIB, Professional Qualification Pay shall be payable as under:

1	Those who have passed JAIIB or Part I of CAIIB	
	Rs. 820 p.m.	After they complete 1 year
2	Those who have passed JAIIB and CAIIB or Both Parts of CAIIB	
	Rs. 820 p.m.	After they complete 1 year
	Rs. 1640 p.m.	After they complete 2 years
	Rs. 2460 p.m.	After they complete 3 years

Fitment Chart

CLERK			SUBSTAFF		
Stage	11 th BPS	12 th BPS	Stage	11 th BPS	12 th BPS
1	17900	24050	1	14500	19500
2	18900	25390	2	15000	20165
3	19900	26730	3	15500	20830
4	20900	28070	4	16000	21495
5	22130	29720	5	16500	22160
6	23360	31370	6	17115	22990
7	24590	33020	7	17730	23820
8	26080	35020	8	18345	24650
9	27570	37020	9	18960	25480
10	29060	39020	10	19575	26310
11	30550	41020	11	20315	27300
12	32280	43360	12	21055	28290
13	34010	45700	13	21795	29280
14	35740	48040	14	22535	30270
15	37470	50380	15	23405	31440
16	39200	52720	16	24275	32610
17	40930	55060	17	25145	33780
18	42660	57400	18	26145	35125
19	45930	61800	19	27145	36470
20	47920	64480	20	28145	37815
21	49910	67160	21	29145	39160
22	51900	69840	22	30145	40505
23	53890	72520	23	31145	41850
24	55880	75200	24	32145	43195
25	57870	77880	25	33145	44540
26	59860	80560	26	34145	45885
27	61850	83240	27	35145	47230
28	63840	85920	28	36145	48575
29	65830	88600	29	37145	49920
30	--	91280	30	--	51265
31	--	93960	31	--	52610

Schedule IV

Special Area Allowance

No.	Place	Allowances (in Rs.)	
		Pay below Rs.48,481/-	Pay above Rs. 48,481/-
1	Mizoram		
	a) Chimgtuipui District and areas beyond 25 km from Lunglei Town in Lunglei District.	4100	5300
	b) Entire Lunglei District excluding areas beyond 2 kms from Lunglei town	4100	5300
	c) Entire Aizawl District	2700	3400
2	Nagaland	4100	5300
3	Andaman & Nicobar Islands		
	a) North Andaman, Middle Andamans, Little Andaman, Nicobar & Narcondum Islands	4100	5300
	b) South Andaman (including Port Blair)	4100	5300
4	Sikkim	4100	5300
5	Lakshadweep Islands	4100	5300
6	Assam	1000	1200
7	Meghalaya	1000	1200
8	Tripura		
	a) Difficult areas of Tripura	4100	5300
	b) Throughout Tripura except Difficult areas	2700	3400
9	Manipur	2700	3400
10	Arunachal Pradesh		
	a) Difficult areas of Arunachal Pradesh	4100	5300
	b) Throughout Arunachal Pradesh except Difficult Areas	4100	5300
11 A	Union Territory of Jammu & Kashmir		
	1) Kathua District: Niabat Bani, Lohi, Malhar and Machhodi	4100	5300
	2) Udhampur District:		
	(a) Dudu Basantgarh, Lander Bhamag Illaqa, hakrakote and Nagote	4100	5300
	(b) All Areas in Mahore tehsil other than thos included in (c) below	4100	5300
	(c) Areas upto Goel from Kamban Side and Areas upto Arnas from Keasi side in Tehsil Mohre	4100	5300
	3) Doda District: Illaquas of Padder and Niabat Nowgam in Kashmir Tehsil	4100	5300
	4) Baramulla District:		

Classification: Confidential

	(a) Entire Gurez-Nirabat, Tangdar Sub-Division and Keran Illaqua	4100	5300
	(b) Matchill	4100	5300
	5) 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	2700	3400
	6) Areas not included in (I) to (5) above, but which are within the distance of 8 kms. from the Line of Actual Control (LOC) or at places which may be declared as qualifying for Border Allowance from time to time by the State Government for their own staff.	2700	3400
11B	Union territory of Ladakh: Leh District: Noyama and Nobre Zaskar All other places in the District	4100	5300
12	Himachal Pradesh		
	1) Chamba District		
	a) Pangi Tehsil, Following Panchayats and Villages in Bharmour Tehsil: Panchayats: Badgaun, Bajol, Deol Kugti, Nayagam and Tunda Villages: Ghatu of Gram Panchayat Jagat, Kanarsi of Gram Panchayat Chauhata	4100	5300
	b) Bharmour Tehsil, excluding Panchayats and Villages included in (a) above	4100	5300

	c) Jhandru Panchayat in Bhartiyat Tehsil, Churah Tehsil, Dalhousie Town (including Banikhet Proper)	2700	3400
	2) Kinnaur District		
	a) Asrang, Chitkul and Hango Kuno/ Charang Panchayats, 15/ 20 Area comprising the Gram Panchayats of Chhoti Khamba, Nathpa and Rupi, Poonch Sub-Division, excluding the Panchayat Area specified above	4100	5300
	b) Entire District other than Areas included in (a) above	4100	5300
	3) Kullu District		
	a) 15/20 Area of Nirmand Tehsil, comprising the Gram Panchayats of Kharga, Kushwar and Sarga	4100	5300
	b) Outer-Saraj (excluding villages of Jakat-Khana and Burrow in Nirmand Tehsil) and entire District excluding outer Saraj area and pargana of Pandrabis but including villages Jagat-Khana and Burao of Tehsil Nirmand)	2700	3400
	4) Lahaul and Spiti District: Entire area of Lahaul and Spiti	4100	5300
	5) Shimla District		
	a) 15/20 area of Rampur Tehsil comprising of Panchayats of Koot, Labana-Sadana, Sarpara and Chandi-Branda	4100	5300

Dodra-Kawar Tehsil Gram Panchayat of Darkali in Rampur, Kashapat Tehsil and Munish, Ghori Chaibis of Pargana Sarahan	4100	5300

a. a) Chopal Tehsil b) (i)Ghoris, Panjgaon, Patsnau, Naubis and Teen Koti of Pargana Sarahan, (ii) Deothi Gram Panchayat of Taklesh Area, (iii) Pargana Barabis, (iv) Kasba Rampur and Ghori Nog o Pargana Rampur of Rampur Tehsil, b. Shimla Town and its suburbs (Dhalli, Jatog, Kasum ti Mashobra Taradevi and Tutu	2700	3400
(6) Kangra District:		
a) Areas of Bara Bhargal and Chhota Bhargal	4100	5300
I Dharamshala Town of Kangra District and th following offices located outside the Municipa limits but included in Dharamshala Town: a) Women's ITI, Dari, b) Mechanical Workshop, Ramnagar, c) Child Welfare and Town and Country Planning Offices, Sakoh, d) CRSF Office at lower Sakoh, e) Kangra Milk Supply Scheme, Dugiar, f) HRTC Workshop, Sadher, g) Zonal Malaria Office, Dari, h) Forest Corporation Office, Shamnagar, i) Tea Factory, Dari, j) I.P.H.Sub- Division, Dari k) Settlement Office, Shamnagar, l) Binwa Project, Shamnagar, II Palampur Town, including HPKVV Campus a Palampur and the following offices located outside it municipal limits but included in Palampur Town - a) H.P. Krishi Vishwavidhalaya Campus, b) Cattle Development Office/jersey Farm, Banuri, c) Sericulture Office/Indo- German Agricultur Workshop/HPPWD Division, Bundla, d) Electrical Sub-Division, Lohna, e) D.P.O. Corporation, Bundla, f) Electrical HPSE Division Ghu ar	2700	3400
(7) Mandi District:		
Chhuhar Valley of Jogindernagar Tehsil, Panchayats in Thunag Tehsil: Bagraa, Chatri, Chhotdhar, Garagushain, Gatoo, aryas, Janjheli, Jaryar, Johar Kalhani, Kalwan, Kholanal Loth Silibagi Somachan Thachdhar Tachi, Thana, Following Panchayats of Dharampur Block: Binga, Kamlah, Saklana, Tanyar and Tarakholah, Panchayats of Karsog Tehsil Balidhar, Bagra, opalpur, Khajol, Mahog, Mehudi, Manj, Pekhi, Sainj, arahan and Teban, Panchayats of Sundernagar Tehsil -	2700	3400

	Bohi, Batwara, Dhanyara, Paura-Kothi, Seri an Sho•a		
	(8) Sirmaur District: a) Following Panchayats of i) Bani, Bakhali (Pachhad Tehsil), ii) Bharog Bheneri (Paonta Tehsil), iii) BirIa(Nahan Tehsil), iv)Dibber (Pachhad Tehsil) and v) Thana Kasoga (Nahan Tehsil) b) Thansgiri Tract	2700	3400
	(9) Solan District: Mangal Panchayat.	2700	3400
	(10) Remaining areas of Himachal Pradesh no included in 1 to 9 above	1000	1200
13	Uttarakhand: Areas under Chamoli, Pithoragarh, Uttarkashi Rudraprayag and Cham avat Districts	4100	5300
14	West Bengal: South 24 Parganas District Sunderban Areas (south of Dampier Hodge's line), namely, Bhagatush Khali (Rampura), Kumirmari (Bagna), Jhinga Khali, Sajnakhaai, Gosaba, mlamathi (Bidya), Canning, Kultali, Piyali, Nalgaraha, Raidighi, Bhanchi, Pathar Pratima, Bhagabatpur, Saptamukhi, Namkhana, Sikarpur, Kakdwip, Sagar, Mousini, Kalinagar, Haroa, Hingalganj, Basanti, Kuemari, Kultola, Ghushighata Kulti	1000	1200

OTHER BENEFITS

PROVISION OF BRIEF CASE REIMBURSEMENT FOR AWARD STAFF

SC No 7337 DT 01.01.2021

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

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

Briefcase Reimbursement for Award Staff:

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

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

The above-mentioned limits are exclusive of GST component

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

(SC No 7472 dated 28 July 2021)

PAYMENT OF INCONVENIENCE ALLOWANCE:

(SC 5319 DT 18.10.2006)

8 TO 8 BANKING:

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

DEPUTATION ALLOWANCES: AWARD STAFF ONLY

(SC NO.5243 DT: 25.01.2006)

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

BONUS

(SC No. 8385 date 09.09.2024)

Bonus for the accounting year 1 April 2023 to 31 March 2024

- Eligibility: Every employee who is not exceeding 21000/- per mensem salary or wages (salary & wages means: Basic Pay, Spl. pay, DA, Spl. allowance & CCA)
Every employee Who has worked not less than 30 working days in the year-2023-24
- Amount: 8.33% of salary of employees who are eligible for bonus
Eligible employees, who are under suspension during the above period, shall not be paid any Bonus on the subsistence allowance. However, the Bonus will be paid for the remaining period on pro-rata on the above basis and the rate stated above, if he has worked for a minimum of 30 days excluding suspension period during the year.

OUTSIDE EMPLOYMENT –FORWARDING OF APPLICATIONS

Cir Letter No. 3670 dated 29-01-11.

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

LUNCH EXPENSES:

SC No.5433 dated 04.10.07.

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

PROVISION OF NEWS PAPER

SC No 7339 dt 01.01.2021

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

The limits for Newspapers for Award staff are as under:

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

The subscription to Newspaper shall be reimbursed by HR Suvidha.

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

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

OFFICIATING ALLOWANCE:

(Staff circular: 6795 dated 26.04.2018)

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

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

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

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

PROVISION OF BRIEFCASE REIMBURSEMENT FOR AWARD STAFF IN THE AMALGAMATED ENTITY

Attention is hereby invited to staff circular no. 7337 dated 01.01.2021 vide which the communication on provision of briefcase reimbursement for award staff in the amalgamated entity has been circulated.

Now a specific expenditure account no.884-491000 (for example account no. 800108840491000 for HR Dept. C.O.) has been created in Finacle.

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REIMBURSEMENT OF MOBILE BILL EXPENSES FOR AWARD STAFF

(SC No 7336 DT 01.01.2021)

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

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

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

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

Other modalities

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

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

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

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

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

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

PROVISION OF CLEANING MATERIAL EXPENSES TO AWARD STAFF

(SC 7338 dated 01.01.2021)

(SC 8021 dated 30.06.2023) w.e.f 01.07.2023

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

Consequent to the amalgamation of Andhra Bank and Corporation Bank into Union Bank of India, various benefits provided to Award Staff in all the three Banks have since been harmonized. After due deliberations, the Board has approved harmonization of below mentioned benefits to the Award Staff in the amalgamated entity. It has been decided to reimburse the cleaning material/Swachhata Samagri expenses to the Award Staff employees of the Bank, up to the limits indicated below.

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

(in Rs.)

Cadre	Designation	Limits per month (Amount in Rs.)
Non-subordinate Staff	Non Subordinate Staff (Clerk)	500/-
Subordinate Staff	Subordinate Staff (Substaff)	500/-

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

CONVEYANCE REIMBURSEMENT

(SC: 7335 dated 01.01.2021)

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

Reimbursement of Petrol / Conveyance expenses to Award Staff

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

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

Cadre	Designation	Limits (per month) for employees who own vehicle in their name	Conveyance expenses for employees who do not own any vehicle (limit per month)
Non-Subordinate Staff	Special Assistant	24 Liters	Rs.800/-
	Clerks	19 Liters	Rs.600/-
Subordinate Staff	Full time Sub-staff (other than PTS)	15 Litres	Rs.525/-
	PTS	Rs.400/- (per month)	
	PTS 1/2	Rs.300/- (per month)	
	PTS 1/3	Rs.225/- (per month)	

Other modalities:

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

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

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

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

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

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

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

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

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

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

The scheme will be effective from 01.01.2021 in the amalgamated entity

HARMONIZATION OF UNIFORMS & LIVERIES PROVIDED TO SUBSTAFF CADRE EMPLOYEES

STAFF CIRCULAR NO. 7658 Date: April 1, 2022

Substaff cadre being a front liner in the branches provides various services like Housekeeping, Daftary, Watchman, Armed guard etc. In terms of provisions of the Bipartite Settlements, Bank is supplying Uniforms & Liveries to Subordinate Cadre Staff members. As per the said provisions of the Bipartite Settlement:

1. All permanent full-time members of substaff as well as permanent part-time workmen in sub-ordinate cadre working not less than six hours per week shall be supplied with three sets of terry khadi uniforms once in two years and one set of woollen uniforms once in three years.
2. At hill stations one set of woollen uniforms every year and one set of terry khadi uniforms once in three years shall be supplied in lieu of the uniforms stated above.
3. If the majority of subordinate staff of all offices of a bank in a place request the management sufficiently in advance one additional set of cotton uniforms may be supplied each year to the entire subordinate staff in lieu of the set of woollen uniforms to be supplied once in three years.
4. If in a place, terry khadi cloth is not available, uniforms of terry cotton cloth shall be supplied.
5. Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers shall be supplied with a pair of shoes once in two years.
6. Notwithstanding what is stated at point no.1 above, where, under the existing practice, part-time workmen working for less than six hours per week are already getting any uniforms, they shall continue to be supplied with such uniforms.
7. All staff members who are supplied uniforms shall wear them on duty and in clean condition and not wearing uniforms while on duty shall constitute a minor misconduct. In view of the aforesaid, the frequency and eligibility for Uniform & Liveries are as under:

Particulars	Eligibility		Frequency
	Male	Female	
Cotton Uniform	A set of cotton uniform consisting of a shirt, Coat and a pair of trousers	A set of cotton saree and blouse.	3 terry-khadi uniforms once in 2 years.
Woollen Uniform	A set of woollen uniform consisting of a coat and a pair of trousers.	A choice to purchase either a shawl or a coat or a sweater together with 1 set of cotton saree ft blouse.	1 woollen set once in 3 years
Black Shoes	Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers.		1 pair of shoes once in 2 years
Socks	Watchmen, Armed Guards, Electricians, Air-conditioning plant helpers and drivers.		2 pair of socks once in 2 years
Either Umbrella or Raincoat	Substaff who are entrusted with regular outdoor duties. Such staff have to leave raincoat/umbrella at branch premises at the end of the day and the same will be replaced if unserviceable but in any case not before two years.		Once in 2 years

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Turban	In Branches/ Offices where Head Peons are provided with Turbans, the existing practice to be continued. Peons promoted as Head Peons after 01. 11. 1977 will not be eligible for the provision of turbans.	Once in a year

We are now pleased to inform that the Board, in its meeting held on 30.03.2022, has approved harmonization of the Uniforms & Liveries provided to Substaff Cadre employees in the amalgamated entity along with the enhancement in existing rates of Uniforms & Liveries & defining colour code for the Uniforms.

The details regarding the Colour of the Uniforms & revised rates are enclosed as under:

COLOUR OF UNIFORM FOR ALL SUBSTAFF EMPLOYEES EXCEPT WARD & WATCH STAFF

Particulars	Male	Female
Summer Uniform	White Colour Shirt/ Coat & Trousers	Navy Blue Colour Saree or Salwar Suit
Winter Uniform	White Colour Shirt & Trousers, Black/Navy Blue colour coat or Sweater	Navy Blue Colour Saree or Salwar Suit, Navy Blue/Black colour shawl or a Navy Blue/black colour coat or a sweater together

Note: The specifications of Uniforms of Ward & Watch staff shall be governed by Security Division Staff Circular no. 78 dated 20.08.2020.

REVISED RATES OF UNIFORM & LIVERIES

Particulars	Existing rates	Revised rates*
Summer Uniform	Rs.1400/- per set	Rs. 2400/- per set
Winter Uniform	Rs. 3600 /- per set	Rs.4600/- per set
Black Leather Shoes	Rs. 1000/- per pair	Rs. 1600/- per pair
Socks	Rs.25/- per pair	Rs. 50/- per pair
Umbrella/ Raincoat	Rs.225/-/ Rs.350/-	For Umbrella - Rs.400/- For Raincoat- 500/-
Turban	Rs. 225/-	Rs.400/-

*Inclusive of stitching charges & GST Charges

Note: The aforesaid revised rates shall be applicable to all categories of Sub Staff. However, the specifications of Uniforms of Ward & Watch staff. shall be governed by Security Division Staff Circular no. 78 dated 20.08.2020.

The aforesaid revised rates are effective from 01.04.2022. Therefore, the bills/ quotations dated on or after 01.04.2022 shall be admissible for revised rates as per this circular. It is also proposed that the Uniform of substaff should have Bank's logo on the pocket of the Shirts/ Sarees to reflect the image of the Bank. Bank's logo will be supplied by Corporate Communication division to the Regional Offices from where it will be distributed to the eligible employees. The details of the Nodal Officer for Coordinating with the concerned Department

shall be provided to all Regional Office/ FGMOs in due course. All other terms and conditions regarding provision of Uniform and Liveries provided to Substaff will remain unchanged. It is also suggested that while selecting material for uniform/ liveries, branches/ offices are advised to be quality conscious in keeping with the image of the Bank. The Branch Managers/ In charges are also advised to ensure that the sub-staff members wear uniforms with Banks 'logo' during the office hours.

REIMBURSEMENT OF SALARY OF PERSONAL DRIVERS

Staff Circular No.7605 dated 03.02.2022

Staff Circular No.8073 dated 04.09.2023

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

Attention is drawn to Staff Circular No. 07605 dated 03.02.2022 regarding the Scheme for reimbursement of salary of Personal Drivers engaged by Executives of the Bank, who have been provided with Bank's cars.

We are now pleased to inform that the Competent Authority, has approved enhancement in the existing limits of salary of Personal Drivers engaged by Executives, who have been provided with Bank's cars. The details of enhancements in limits are as under:

1. Enhanced Limits for Reimbursement of Salary of Personal Drivers engaged by Executives of the Bank:

Area	Revised Salary of personal drivers per month
Major 'A' Class Cities	Rs. 22,000/-
State Capitals/ Area I	Rs. 19,800/-
Other Places	Rs. 18,150/-

*Executives who are provided with Bank's car like LDMs etc. and engaged drivers for Banks vehicle will also be eligible for reimbursement of driver's salary as mentioned above.

Major 'A' Class Cities- Mumbai, Delhi, Kolkata, Chennai, Bengaluru, Hyderabad, Ahmedabad, Pune and Surat.

State Capitals/ Area I - Agra, Bhopal, Coimbatore, Indore, Jaipur, Kanpur, Kochi, Lucknow, Ludhiana, Madurai, Nagpur, Patna, Vadodara, Varanasi, Visakhapatnam, Srinagar, Vijayawada, Rajkot, Faridabad, Jamshedpur, Kozhikode, Thrissur, Malappuram, Thiruvananthapuram, Kannur, Jabalpur, Nashik, Meerut, Allahabad, Ghaziabad, Asansol and all State Capitals.

Other Places Other remaining places

It may be noted that if any particular city or Municipal Corporation or Census Town or Outgrowth forms part of an Urban agglomeration, such city or Municipal Corporation or Census Town or Outgrowth can be treated as forming part of one unit.

2. Reimbursement of wages for car wash and daily Bhatta for outstation duties & Late sitting charges are as under:

(Amt in Rs.)

S. N.	Particulars	Limits
1.	Car Washing Allowance	2,000/- p.m.
2.	Daily Bhatta (For outside duties requiring overnight stay)	Rs. 500/- per day
3.	Late Sitting Charges	After 8:00 pm - Rs.200/- per day

*Late sitting charges can be claimed by the Executives, for the number of days, drivers are sitting late in the office for dropping the Executives. The late sitting charges can be claimed along with the driver's salary through Union Parivar. In this regard, the requisite modification in Union Parivar shat[be carried out.

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The aforesaid enhanced limits will be applicable w.e.f. the salary payable for the month of September 2023 onwards. Hence, the revised limits & other modifications can be claimed by the Executives from the month of October 2023 onwards.

ADDITIONAL INCREMENT FOR DIRECT POST GRADUATION:

(Staff Circular No.5676 Dated 23.06.2010)

While Non-subordinate employees who acquire graduation qualification from Universities / Open universities which are recognized by university Grants Commission will 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:

- (i) Employees who are registered under the Post Gradation courses of Open University have either passed the foundation / entrance course or attended the bachelor's preparatory programme; and
- (ii) They pursue the same course and take the same examination as the formal stream students.

WATER SCARCITY ALLOWANCE

ADONI, GUNTAKAL & CUDDAPPA @Rs.10.00 for clerks, Sub Staff Rs.8/-. Clause 9.9 of 3rd BP settlement dt.19/10/1966.

REIMBURSEMENT OF MOBILE HANDSET TO AWARD STAFF

Sc. No.08249 dated 02.04.2024

Bank is moving towards business growth through digital transformation. Some of the key digital initiatives introduced by the Bank are VYOM, Video KYC, CRM EDGE, Digital Document Execution (DDE), FEBA, Uni Pay Plus, ICCW (Interoperable Card-less Cash Withdrawal), Digital Currency, Digi-Gaon etc., for providing unified Et prompt customer satisfaction and one stop solutions for catering the various requirements of the customers. Therefore, for ensuring the strategic business requirements of the Bank, a need is felt to extend the existing Scheme for reimbursement of purchase of Mobile Handsets to the Award Staff as well. We are pleased to inform that Board has approved introduction of Scheme of reimbursement of mobile handset to the Award Staff. The details regarding the Scheme are as under:

S.N.	Particulars	Details	
1	Eligibility	All permanent Award Staff shall be eligible for the facility of reimbursement of mobile handset expenses from the date of their deemed confirmation in the services of the Bank.	
2	Periodicity	Once in 3 years from the date of last purchase.	
3	Maximum Permissible Limits	The maximum permissible limit is as under:	
		Cadre	Limits (Excluding GST)
		Clerk	Rs.8000/-
		Sub-staff	Rs.5000/-

4	How to Apply	Applications to be submitted in HR Package i.e. Union Parivar through below mentioned navigation: Employee Self Service>Benefits>Mobile/Telephone Reimbursement> Mobile Reimbursement. The necessary modifications under the existing mobile reimbursement page is under progress and the same will be available shortly for submission for claims.
5	Sanctioning Authority	HR-Suvidha
6	Mode of Payment	Once an application is sanctioned by HR-Suvidha in HRMS Package-Union Parivar, sanctioned amount will be auto-credited in the salary account of the employees.
7	Billing Format	For claiming reimbursement under the Scheme, invoices/bills should be in the name of employee claiming the reimbursement and in any one of the formats as mentioned below: - Name of Employee only (For example - Rakesh Kumar) - Name of the Employee C/o Union Bank of India (For example - Rakesh Kumar C/o Union Bank of India) Invoices/ bills in any other format like in the name of Union Bank of India, Union Bank of India C/o Rakesh Kumar etc. will not be considered for sanction of claims under the Scheme. - Further, GSTIN of the Bank is not necessary to be mentioned on the invoices/bills.
8	General Instructions	- The reimbursement under the Scheme shall be availed on submission of bills/invoices. - While uploading the invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that invoice/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation & signature of Officer/Executive verifying invoices/bills). - Award Staff will be eligible for reimbursement of handsets of any model of their choice once in three years within the ceiling fixed above or at a higher price at their discretion. However, reimbursement shall be restricted to the maximum ceiling fixed. - On VRS/Superannuation, concerned Award Staff are allowed to retain the mobile handsets provided to them. - Employees on suspension/ loss of pay/sabbatical leave/ unauthorized absence shall not be eligible for reimbursement under the Scheme. However, once reinstated/re-join the service, they can avail the reimbursement under the scheme subject to their eligibility. - On promotion to higher cadre, Staff will not be eligible for reimbursement of the difference amount. The reimbursement can only be availed after completion of 3 years from the date of last purchase.
9	Effective Date	01.04.2024. Thus, mobile handsets purchased on or after 01.04.2024 will be eligible for reimbursement under the Scheme.

VARIOUS POLICY

HIGHER ASSIGNMENT POLICY FOR CLERICAL CADRE

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

- SC 7334 dated 31.12.2020
- SC 6335 dated 05.04.2016
- SC 6554 dated 16.02.2017
- SC 6975 dated 03.05.2019
- SC 8153 dated 19.12.2023

The Policy on Higher Assignment in Clerical cadre has been reviewed and revised. The Revised Policy will be effective from 15.12.2023.

Definitions

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

a) **Higher Assignment:**

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

b) **Seniority:**

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

c) **Weightage:**

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

d) **Zone :**

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

- Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District & Raigarh District.
- Rest of Maharashtra will be under the West Zone-II and will include all branches in the States of Maharashtra and Goa excluding those in Mumbai as stated above.

e) **State:**

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

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

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

f) **Station:**

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

g) **Region:**

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

EXCEPTIONS:

Mumbai

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

Kolkata

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

Delhi

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

c) **Eligible Employee:**

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

Chapter – I

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

1.1	<u>Mode of Selection:</u>		
	1.1.1 All posts of Higher Assignment on permanent basis will be filled in by inviting applications from eligible clerical employees if not otherwise specified in the respective Chapters here-in-after.		
1.2	<u>Weight age:</u>		
	For the purpose of assigning the duties attracting the Special Allowance on permanent basis, in addition to Seniority, an employee in the Clerical cadre will be entitled to weightage in seniority at the following rate: <u>For Educational Qualifications:</u>		
	i)	To those who have passed National Diploma in Commerce and/or first Degree of a recognised University such as B.A., B. Com and B.Sc. in disciplines other than Music, Painting, Sculpture etc.	1 Year

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

NOTE:

Weightage provided in 1.2.1(i) and 1.2.1(ii) above together will not exceed a maximum of 2 years.
Weightage will be available for qualifications obtained on or before the date of issuance of Circular inviting applications for the higher assignment posts.

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

CHAPTER – II

Special Assistants

2.1	All the provisions of Chapter I will be applicable while filling up the posts of Special Assistants.
2.2	<u>Branches qualifying for the post of Special Assistant:</u>
a)	Rural Branches having average total business (i.e., Aggregate Deposits and advances) of Rs 40 cr and above and average CASA deposits @ 45% of total deposits and above for the 2 previous consecutive financial years as of 31st March will qualify for the post of Special Assistant if the Branch does not have a post of Special Assistant
b)	Semi-Urban Branches having total average business mix (i.e Aggregate Deposits & advances) of Rs 65 cr and above and average CASA deposits @ 45% of total deposits and

		above for the 2 previous consecutive financial years as of 31st March will qualify for the post of Special Assistant if the Branch does not have a post of Special Assistant
	c)	The above criteria relating to average total business may be reviewed from time to time.
2.3		No new post of Special Assistant shall be created at Metropolitan and Urban branches. Positioning of Special Assistants at Metropolitan and Urban branches shall be done by the Management as per the exigencies of the Bank i.e., Management can shift the position of Special Assistant from a branch having more than one Special Assistants to any other branch at the same station.
2.4		All posts of Special Assistants will be filled in on the basis of <i>State-wise Seniority with weightage of the eligible employees in Clerical cadre drawing Special Allowance less than that of Special Assistant.</i>
2.5		In case of Maharashtra State, the vacancies will be filled up on the basis of Zone wise Seniority of the eligible employee drawing special allowance less than that of special assistant working in the State of Maharashtra other than MM Zone and Goa State. In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Lucknow Zone and Varanasi Zone separately. Similarly, in a state where there are more than one Zonal Offices, then the higher assignment process to fill up Special Assistant Vacancies will be done on the basis of Zone wise seniority list of employees of that Zone. In case of one Zone controlling more than one state, the Higher Assignment process to fill up Special Assistant vacancies will be held on the basis of individual state wise seniority of employees.
2.6		All the posts of Special Assistant will be filled in on the basis of State-wise/Zone-wise seniority with weightage of the eligible employees in clerical cadre subject to satisfactory service record.
2.7		Higher Assignment of Special Assistant shall be offered on Seniority basis subject to satisfactory service record.
2.8		The procedure for selection of Special Assistants will be as under:
	a)	Field General Manager's Office/Nodal Regional Office shall issue transfer orders of Special Assistant working within the State by acceding the request transfers registered in the Transfer Diary.
	b)	Circular will be issued by the respective Zonal Office inviting applications from the eligible employees within the State/Zone for the end vacancies. While offering the posts to eligible employees as per 2.6 as above, the Stations chosen by the employees for posts of Special Assistant in the order of preference will be synced with their service seniority with weightage and accordingly offer will be made. As such all the employees while applying in response to a circular calling for applications may choose all the stations as per their order of preference. In case an employee, who happens to be senior and falls within the number of vacancies declared under the higher assignment process as per seniority but has not chosen all the stations as his preference for which he is eligible in terms of Seniority, he shall lose the chance for Special Assistant for that station (for which he has not applied) and someone junior who has chosen such station as his preference, if found eligible, will be offered the post. After obtaining acceptance (or refusal as the case maybe) from all the selected candidates, the unfilled vacancies, if any, in the process will be carried over to next process or filled up through request transfer as the case may be.

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	c)	This circular shall mention the Station(s) where the vacancies exist in the State. Employees should apply in response to such circulars filling in their order of priority for such Station(s).
	d)	The existing Special Assistants are not eligible to apply in response to the Circular.
	e)	Those who do not apply within the prescribed period will be deemed as if they are not interested in the post.
2.9		In case the senior-most eligible applicants have applied for more than one vacancy, their names will appear for all the Stations for which they have applied for. <i>In such cases, the senior-most applicant along with the next two senior eligible applicants for the particular Station will be called for the interview.</i> (SC:7334 dated 31.12.2020)
3		The existing higher assignment policy as per chapter II to continue as it is in the amalgamated Bank. However, it was agreed to amend the policy relating to Special Assistant through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalization of posts carrying special allowance. Till such time the number of identified posts of Special Assistants as of 1 st April 2020 in the Amalgamated Union Bank of India will be maintained and continued.

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

Posting of Special Assistant at branches in a new Station:

- i) In case of creation of Special Assistant's post in a new Station, the request/s of Special Assistant/s will not be registered in the Transfer Diary. The post of Special Assistant for such proposed branch/es will be circulated by the Field General Manager's Office/Nodal Regional Office as per the procedure laid down hereinabove.
- ii) Special Assistants, including those designated as Special Assistant, will also be eligible to apply in response to such Circular.
- iii) Preference will be given to the senior-most Special Assistant while filling up the post.

CHAPTER - III

Head Cashier -II

3.1	In terms of Industry level 9 th Bipartite Settlement dated 27 th April 2010, the post of Head Cashier-I is discontinued. To maintain uniformity in duties in all the Branches, the existing Single Window Operators 'B', who were <i>designated</i> as Head Cashier-I prior to 1 st May, 2010, shall now be re-designated as Head Cashier – II and shall be eligible to draw special allowance meant for Head Cashier-II under the Industry level 9 th Bipartite Settlement dated 27/04/2010 w.e.f. the date of signing of this Settlement.
3.2	For filling up the posts of Head Cashier II, all the provisions of Chapter I shall be applicable.
	All posts of Head Cashier – II will be filled in on the basis of region wise seniority on the basis of another seniority list to be culled out from State-wise / Zone -wise Seniority List as of 31 st March prepared every year by respective FGMO for the sates falling under their jurisdiction, with weightage of the eligible employees in Clerical cadre.

	In the state of Maharashtra, the vacancies will be filled up on the basis Region wise seniority list to be culled out from Zone-wise Seniority List, excluding the employees of Goa state. In case of Uttar Pradesh state, the vacancies will be filled up on the basis of region wise seniority lists to be culled out from Varanasi Zone-wise Seniority and Lucknow zone wise Seniority Lists, prepared by respective FGMOs, to fill up the vacancies under respective Regional Offices falling under the respective Zones. In case of Andhra Pradesh state, seniority list will be prepared Zone-wise instead of state-wise for Visakhapatnam and Vijayawada Zones. Region wise seniority list will be culled out from the zone wise seniority lists of above two zones and accordingly identified Head Cashier – II vacancies will be filled up. In case of Karnataka state, seniority list will be prepared Zone-wise instead of state-wise for Bengaluru and Mangaluru Zones. Region wise seniority list will be culled out from the zones and accordingly identified Head Cashier -II vacancies will be filled up.
	Note: In case of regions that are administering the branches of more than one state, then the respective FGMO will hold separate process to fill up the vacancies of Head Cashier – II in branches coming under different states as per the seniority list of respective State/ Region under which the employees are covered. This clause will be applicable for the following Regions: In case of FGMO Delhi that includes branches of Haryana State/ Uttar Pradesh State, higher assignment for Head Cashier – II vacancies falling geographically under Haryana and Uttar Pradesh states shall be filled up by the FGMO governing Haryana state i.e., Chandigarh and Uttar Pradesh i.e., Lucknow Further Additions Exemptions For Mumbai Zone and Delhi state the process will be held for zone wise and state wise vacancies respectively on the basis of the zone and state wise seniority respectively. During the course of implementation of the policy, if there is a necessity to extend further exemptions/ zone and add clarity, the same may be done mutually between both the parties as per the need.
3.4	“Eligible employees’ mean all the Single window Operator ‘B’ and Single Window Operator ‘A’ other than existing Head Cashier-II.
3.5	The procedure for filling up the post of Head Cashier II will be as under:
a)	Field General Manager’s Office/Nodal Regional Office shall issue transfer orders of <i>Head Cashier – II</i> working within the State by acceding to the request transfers registered in the Transfer Diary.
b)	Circular will be issued by the respective Field General Manager’s Office/Nodal Regional Office inviting applications from the eligible employees within the State/Zone for the end vacancies of <i>existing</i> Head Cashier-II. This circular shall mention the Station (s) where the vacancies exist in the State.
c)	Employees should apply in response to such circulars filling in their order of priority for such Station (s)
d)	The existing Head Cashier II is not eligible to apply in response to the Circular.

	e)	Those who do not apply within the prescribed period will be deemed as if they are not interested in the post.
	f)	If any vacancy of Head Cashier-II remains to be filled in for want of applications or on account of refusals, such vacancy will be filled in by designating the senior-most eligible clerical employee working at the Station and drawing lesser/no Special Allowance than that of Head Cashier-II.
	g)	If no Clerical employee is available at the Station, the vacancy of Head Cashier-II shall be filled in by invoking the Redeployment Policy.SC No.5306 dt.28-09-06.
3.6	<u>Posting of Head Cashier-II at proposed Branches in a new Station:</u> In case of proposed branches in a new <i>station</i>, the request/s of Head Cashier - II will not be registered in the Transfer Diary. The post of Head Cashier-II for such proposed branch/es will be circulated by the Field General Manager's Office/Nodal Regional Office as per the procedure laid down hereinabove. Head Cashier-II, including those designated as Head Cashier-II, will also be eligible to apply in response to the Circular. Preference will be given to the senior-most Head Cashier-II while filling up the post.	
4	All the branches of e-Andhra Bank and e-Corporation Bank will be identified with Head Cashier – II vacancies and the same will be filled by offering permanent higher assignment to the eligible employees as per the amended policy. At the request of the Association, it is agreed that for vacancies identified in branches of e-Andhra Bank, one-time separate process for the respective vacancies of e- Andhra Bank and e-Corporation Bank will be conducted separately by inviting applications from the employees of e- Andhra Bank and e-Corporation Bank and the same will be filled from eligible willing employees of these Banks. Thereafter, unfilled vacancies from the above processes in e-Andhra Bank and e-Corporation Bank and those existing in Union Bank branches will be filled up by inviting applications from all the eligible employees of the Amalgamated entity including Union Bank of India.	

CHAPTER - IV

SINGLE WINDOW OPERATOR 'B'

4.1	All the provisions of Chapter I will be applicable for filling up the post of Single Window Operator 'B'.
4.2	The post of Single Window Operator 'B' will be created as per exigencies of the Bank.
4.3	The posts of Single Window Operator 'B' will be filled in on the basis of Station-wise Seniority with weightage.
4.4	"Eligible employees" for the purpose of this chapter shall mean all those Single Window Operator 'A' working in that particular station and those who are not under Bar as defined in Chapter VII.
4.5	Circular will be issued by the respective Field General Manager's Office/Nodal Regional Office inviting applications from the eligible employees within the Station for the end vacancies.

4.6	The existing higher assignment policy as per Chapter IV to continue as it is in the amalgamated Bank. However, it is agreed to amend the policy relating to SWO-B through mutual discussions with the Association after seeing the outcome of industry wise development of negotiations on rationalization of posts carrying special allowance. Till such time the number of identified posts of SWO- B as of 1 st April 2020 in the amalgamated Union Bank of India will be maintained and continued.

CHAPTER - V

Entrustment of higher assignment duties on temporary basis

5.1	Higher assignment in clerical cadre on temporary basis will be made on simple seniority at Branch/ Office & the officiating allowance will be paid on pro-rata basis for number of days worked including intervening holidays, if any.
5.2	Vacancies attracting Special Allowance, occurring on temporary basis even for a single day shall be filled in on the basis of simple Seniority of the eligible employee working at the Branch. If during the period of temporary assignment, a senior employee who was earlier not available for performing that duty subsequently becomes available for performing such duties, such senior employee will be assigned the duties and the junior employee will cease to perform such temporary duties.
5.3	However, those employees who are interested in working in temporary vacancy of Head Cashier cat. II shall express their willingness to do so in writing to the Branch Manager. Whenever an occasion arises for such temporary posting, the same shall be done on the basis of simple seniority from amongst those who have given such an undertaking in writing. In case no employee is available for filling up such temporary post, then such post will be filled in by offering the same to the senior-most employee of the branch (without any weightage) who might not have given any undertaking expressing his willingness.
5.4	Notwithstanding anything contained herein above, all the vacancies of Higher Assignment occurring on temporary basis even on a single day at M.S. Marg Branch and Central Office shall be filled in on the basis of simple Seniority of the eligible employees working in the respective departments.

CHAPTER - VI

General

6.1	Extension Counters will be treated as part of the parent branch
6.2	Duties of Cash Department in a post not attracting special allowance can be entrusted to any Single Window Operator 'A' working at the branch in rotation, as per exigencies of the Bank. In case of non-availability of Single Window Operator 'A', such duties can be assigned to Single Window Operator 'B' in rotation.
6.3	With the rationalization of special pay posts, Transfer Diary has to be recast with the requests of Clerical employees to be diarized as per the date of receipt of the applications. Accordingly, the request transfer applications submitted by the Telephone Operators, Telex Operator, Assistant Head Cashier, Head Cashier-I, Stenographer, Computer Operator-A, etc. who are designated as Single Window Operator 'B' w.e.f. 1 st May 2010, will be clubbed on the basis of date of receipt of the application and their requests will be considered accordingly, according to availability of vacancies and exigencies of the Bank.
6.4	

6.5	The request transfer applications submitted by the Head Cashier-I will be clubbed with Head Cashier-II on the basis of date of receipt of the application and their requests will be considered, according to availability of vacancies and exigencies of the bank.
6.6	In case two or more employees have submitted Transfer Request on the same date and also received on the same date at the Field General manager's Office/Nodal Regional Office, while recasting, it will be diarised on the basis of their date of joining/date of promotion in Clerical Cadre.
6.7	If the date of joining/date of promotion in Clerical cadre also matches, date of birth will be reckoned with for recasting the Transfer Diary.
6.8	Past service of the employees of erstwhile Miraj State Bank Ltd. will be reckoned in the ratio of 1.5:1 year. In other words, their service of 1 ½ years in MSBL will be reckoned as one-year service in Union Bank of India.
6.9	This Settlement shall be valid until it is amended in accordance with the provisions of Industrial Dispute Act, 1947. If there are any doubts or differences of opinion regarding the interpretation of any of the provisions of this Settlement, the matter will be discussed and settled with the majority Union, i.e., AIUBEA, from time to time.

CHAPTER-VII

BAR ON HIGHER ASSIGNMENTS

	Following bars should be applicable for both permanent/temporary higher assignments: 7.1 Employees who do not accept the written offer for the post of special Assistant within 10 days of receipt thereof, will be barred for higher Assignment of the said post for a period of 1 year. 7.2 Employees, who do not accept the written offer for the post of Head Cashier-II within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year. Employees, who do not accept the written offer for the post of single Window Operator 'B' within 10 days of receipt thereof, will be barred for Higher Assignment of the said post for a period of 1 year. 7.4 Request from permanently designated Special Assistant, Head Cashier-II & SWO B preferring reversion from higher assignment post can be considered within one year of the acceptance of order of Higher Assignment by the concerned employees. Upon reversion, the employee will be posted as SWO-A in the same branch/branches under same Station/ Region (from where he/she was moved) /Zone/State, subject to availability of vacancies. In case of non-availability of vacancy in the same branch/station, he/ she may be posted at the nearest available vacant branch/station in the same Region/State/Zone. Such employee will be imposed with one year Bar from participating in the Higher Assignment Process for the post from which he/she has sought reversion.

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

7.6. Acceptance of request for reversion for the post of Special Assistant and Head Cashier-II will be under the delegation of Zonal Head of the concerned ZO which has undertaken the process and for the post of SWO-B, the delegation will rest with the Regional Head of RO which has undertaken the process. Reversion will be effected from the date of acceptance of reversion by the Competent Authority.

- 1.1. If request transfer of an employee is acceded to for transfer from one area of selection to another, such employee will be barred for higher Assignment for a period of 1 year from the date he/she reports to the new place of posting of his/her choice except in cases where no eligible employees are available in the area of selection.
- 1.2. Employees on whom the punishment of stoppage of increment (s) is imposed will not be eligible for Higher assignment till the period of punishment for a period of two years, whichever is earlier, is over. For the purpose of calculating the operating period of punishment, it will be deemed that the period commences from the date of passing of the order by the Disciplinary Authority.
- 1.3. Employees on whom punishment of withdrawal of Special Allowance or reduction of basic pay is imposed will be barred for Higher Assignment for a period of two years from the date of passing of the punishment order by the Disciplinary Authority.
- 1.4. Employees on whom punishment of Censure/Warning is imposed, twice during the last one year from the date on which the second punishment of Censure/Warning is imposed, will be barred for a period of one year from the date of passing of the punishment order by the Disciplinary Authority provided however, if there is no application received in a Particular station and/or there is/are no eligible employee/s, such person will be offered the Higher Assignment, if otherwise found eligible.

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

CHAPTER VIII

Procedure for keeping higher assignment order in abeyance

8.1	The following category of Clerical Staff against whom disciplinary case/criminal prosecution is pending will be permitted to take part in the higher assignment process:	
	a)	Those who are under suspension
	b)	Those against whom a charge sheet has been issued for financial irregularities and the disciplinary proceedings are pending.
	c)	Those in respect of whom prosecution for a criminal charge is pending in the court of law.

	d)	Those who have appealed against the punishment imposed by the Disciplinary Authority, except for warning or censure, within the prescribed time limit and the order of the Appellate Authority are awaited.
		However, their empanelment / higher assignment (as the case may be) will be kept in abeyance till the conclusion of the disciplinary case/criminal prosecution.
8.2		If on conclusion of the disciplinary case / criminal prosecution the employee concerned is completely exonerated / punishment of warning or censure is imposed, higher assignment order will be released for the place applied for and such employee will be notionally given higher assignment from the date from which he/she would have otherwise been entrusted with such higher assignment. However, he/she will not be entitled for any cumulative / financial benefits from the above notional date till the date of order.
8.3		In case, however, on conclusion of the criminal prosecution or disciplinary proceedings (after the lapse of period of appeal, if any) any punishment is imposed upon him/her excepting warning or censure, the higher assignment order will not be released, and his / her name will be struck off from the empanelment, if any.

Amendment to Higher Assignment Policy for Clerical Staff

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

Existing Clause	Amended Clause
<u>Terms of Settlement</u> <u>Definitions</u> (d)Zone “Zone” for the purpose of this Policy for the State of Maharashtra is defined as under: -Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District and Raigarh District. -Rest of Maharashtra will be under the West Zone-II and will include all branches in the State of Maharashtra excluding those in Metropolitan Mumbai Zone (MM Zone) as stated above and Goa State.	<u>Terms of Settlement</u> <u>Definitions</u> (d)Zone “Zone” for the purpose of this Policy for the State of Maharashtra and Uttar Pradesh is defined as under: -Mumbai, in the State of Maharashtra, will be known as MM Zone and will include all branches/offices in Greater Mumbai and its agglomeration in Thane District and Raigarh District. -Rest of Maharashtra will be under the West Zone-II and will include all branches in the State of Maharashtra excluding those in Metropolitan Mumbai Zone (MM Zone) as stated above and Goa State. -All the branches / offices of Uttar Pradesh State falling under the jurisdiction of FGMO, Varanasi will be known as Varanasi Zone. -Lucknow Zone will consist of the branches of Uttar Pradesh State other than those falling under the jurisdiction of Varanasi Zone. Lucknow Zone will also include branches of Uttar Pradesh State which are administratively controlled by Regional Office, Delhi (South).

<u>Clause 2.5:</u> In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Maharashtra other the MM Zone and Goa State.	<u>Clause 2.5:</u> In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in the State of Maharashtra other the MM Zone and Goa State. In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority of the eligible employees drawing Special Allowance less than that of Special Assistant working in Lucknow Zone and Varanasi Zone separately.
<u>Clause 3.3</u> All posts of Head Cashier II will be filled in on the basis of State-wise Seniority with weightage of the eligible employees in Clerical cadre. In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority excluding the employees of Goa State.	<u>Clause 3.3</u> All posts of Head Cashier II will be filled in on the basis of State-wise Seniority with weightage of the eligible employees in Clerical cadre. In case of Maharashtra State, the vacancies will be filled up on the basis of Zone-wise Seniority of West Zone II excluding the employees of Goa State. In case of Uttar Pradesh State, the vacancies will be filled up on the basis of Zone-wise Seniority by Lucknow Zone / Varanasi Zone separately.

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

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

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

b. Higher assignment policy for new State of Telangana:

On account of formation of separate State of Telangana, 10 Districts of undivided Andhra Pradesh State are the part of newly formed Telangana State and remaining 13 Districts are continuing to be the part of Andhra Pradesh State. Due to some administrative difficulties various staff matters of both these States are being looked after by Nodal Regional Office, Hyderabad.

However, it is now decided that w.e.f. 26.10.2015 all staff matters pertaining to newly constituted State of Andhra Pradesh i.e., branches coming under the jurisdiction of Regional Offices Nellore, Visakhapatnam and Vijayawada will be Looked after by Regional Office, Vijayawada being nominated as Nodal Regional Office for this purpose. Hence, staff matters

Pertaining to conducting higher assignments process in clerical cadre for the post of Special Assistant / Head Cashier, maintenance of Roster, Seniority Lists of the employee, Transfer Diary of Award Staff for the branches coming under newly constituted State of Andhra Pradesh etc. will be looked after by Nodal Regional Office, Vijayawada.

PROMOTION POLICY FROM CLERICAL TO OFFICER CADRE

- SC 5613 Dated 09.09.2009
- SC 5797 dated 07.10.2011
- SC 6024 Dated 22.10.2013
- SC 6203 dated 15.06.2015
- SC 6555 dated 16.02.2017
- **Staff Circular 7355 dated 03.02.2021**

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

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

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

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

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

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

Terms of Settlement

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

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

a) Promotion:

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

b) Specialist Officer:

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

c) Seniority:

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

d) State:

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

Branches of Puducherry State and suburbs will be deemed to be part of the State of Tamil Nadu.
New Delhi/Delhi will be treated as a State.

Mahe will be deemed to be part of Kerala State.

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

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

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

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

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

CHAPTER - I

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

i) State Services (Seniority-cum-Merit)

ii) All India services (Merit)

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

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

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

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

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

CHAPTER II

STATE SERVICES (SENIORITY CHANNEL)

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

2.1.1. Applications will be invited from the employees who have completed 03 years of service and interested to participate in the Promotion Process.

2.1.2. Applicants equivalent to twice the number of identified vacancies for each State will be allowed for participating in the Promotion Process on the basis of Seniority-cum-weightage.

2.1.3. Weightage:

For the purpose of participating in the Promotion Process, in addition to Simple Seniority, an employee in the Clerical Cadre will be entitled to weightage in seniority in the following manner:

For Educational Qualifications:

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

For Banking Qualifications:

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

NOTE:

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

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

CHAPTEER-III

All India Services (Merit Channel)

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

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

NOTE:

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

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

1.1. Marks for the length of the service in Clerical Cadre would be added at the rate of 1 mark for each completed year, after 10 years of service, subject to a maximum of 10 marks.

- a. All those employees who have worked at a rural branch on or before the specified cut-off date for the promotion process will be granted 2 additional marks for each completed year of service in rural branches subject to a maximum of 10 marks.

3.5 Additional marks for Educational I Banking Qualifications will be allotted as under:

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

Note: Subject to a maximum of 10 marks

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

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

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

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

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

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

And

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

And

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

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

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

3.11 Notwithstanding the vacancies in JMGS-1 cadre available in the State, the candidates declared successful under the All India Services will be posted on All India basis. The Promotee Officers who are posted on promotion out of State, in which they are working prior to promotion, will be brought back in a phased manner on completion of three years of service in that State. Such transfer shall be on "first to go, first to come back" basis. It is clarified that the transfer of such promotee officers to be done in a phased manner automatically except in cases where they desire to be retained in the State where they have been posted on promotion or where they desired to be posted in a State other than their parent State (from which they were relieved on promotion), by sending their written request to General Manager (P), Central Office. Such request should be routed through proper channel.

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

CHAPTER IV GENERAL

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

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

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

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

- 4.1 Reservation for SC/ST, physically handicapped will be in accordance with the Government directives. This scheme, as at present, is detailed in Annexure-II. Amendments to the directives, if any, will be informed to the AIUBEA and implemented.
- 4.2 SC/ST employees will be offered pre-promotion training before appearing for the Written Test as per the Government directives.
- 4.3 Ex-servicemen will have an option to reckon their past service in the Armed Forces (which is at present 1 year for every 5 years of services, subject to a maximum of 2 years) provided they have rendered at least 3 years of actual service in the Bank, either at the time of promotion or for being considered for the post of Higher Assignments carrying Special Allowance in the same cadre as per Government guidelines.
- 4.4 Necessary change in the Promotion Policy, if any, will be carried out through mutual consultations with the representatives of the AIUBEA after completion of every promotion process, provided, however, that as and when industry wise settlement is arrived at between the Indian Banks Association and the Workmen, or any Government guidelines are received necessitating amendments to the policy so as to conform with the industry-wise settlement and/or comply with Government guidelines, the same will be carried out in consultations with AIUBEA.
- 4.5 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to modify or amend or alter any of the provisions of this Policy through mutual agreement.
- 4.6 Creation and abolition of posts are Management functions.
- 4.7. It will be open for an employee to appear for the Promotion Process in both the channels if he is eligible to do so. If he is found successful in both the channels, his name will be included in the successful list under State Services as specified in clause 2.2 of Chapter II.
- 4.8 Promotion of Sportsmen / employees for acts of bravery during dacoity as per the Government / IBA guidelines will be outside the purview of this Promotion Policy. The guidelines / amendments thereto will be informed to the AIUBEA from time to time.
- 4.9. Management will determine from time to time the syllabus for Written Test for promotions and announce the same at least 45 days in advance. All the tests will be objective type, the details whereof

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will be announced along with the syllabus.

- 4.10 Subject-wise mark list along with cut-off mark (i.e., the marks obtained by the last promotee candidate) will be sent to all respective unsuccessful candidates in both the Channels.
- 4.11 After promotion to Officer cadre in Junior Management Grade/ Scale -I, the Officer's pay will be fitted as per the Fitment Formula circulated by the Bank on the advice of the IBA from time to time in consultation with AIUBEA.
- 4.12. The effective date of promotion will be mentioned in the letter of offer and pay, and allowances will be payable from the date of promotion, subject to the condition that the said employee is not responsible for the delay in taking up the Officer's post.
- 4.13 Recruitment of Specialist Officers will be outside the purview of this Promotion Policy. However, the employees, who have acquired necessary qualifications, will be permitted to participate in the promotion process for Specialist Officers.
- 4.14 On promotion, the Officer would be on probation for a period of one year from the date he draws the Officer's salary.
.
- 4.15 The eligible candidates having the qualification as Chartered Accountant (ACA) I Cost Accountant (ICWA) I Company Secretary (ACS) I Chartered Financial Analyst (CFA) shall be exempted from the Written Test under the All-India Services. After the interview, they will be listed at the end of the published merit list over and above the identified vacancies.
- 4.16 The vacancies in clerical cadre arising out of promotion under both All India and State services shall be filled up through internal promotion and direct recruitment as per the requirements of the Management.
- 4.17 The unfilled vacancies belonging to State Services (Seniority Channel) shall be filled up by adding the same to the All-India Services (Merit Channel).
- 4.18 And the unfilled vacancies of All India Services (Merit Channel) shall be filled up through direct recruitment.
- 4.19 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through mutual agreement.

CHAPTER- V

Disqualification for Promotion

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

- 1.1 Employees on whom punishment of stoppage of increment/s is in operation at the time of considering the eligibility for the Written Test, interview and/or at the time of offer of promotion, the disqualification period will start from the date of passing of Disciplinary Authority's order and would be deemed to be over after the specified period, for which increments are stopped, irrespective of the fact whether the employee has actually earned the increments. The period for which an employee can be disqualified due to the above shall not exceed One year.
- 1.2 Similarly, as stated in Para 5.1, employees on whom punishment of withdrawal of special pay / reduction of basic pay is imposed, the disqualification period will be maximum one year from the date of passing of the Disciplinary Authority's order.
- 5.3 Employees on whom punishment of 'Censure' / 'Warning' has been imposed twice during the year prior to holding of the test, interview and/or date of offer of promotion, will be disqualified for that particular promotion process.

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

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

Annexure-II

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

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

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

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

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

1. The SC/ST candidates appointed by promotion on their own merit and not owing to reservation or relaxation of qualification will not be adjusted against the reserved points of the reservation roster. They will be adjusted against the unreserved points.

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

Annexure - III

Sealed Cover Procedure:

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

- 3 Employees, who are under suspension.
2. Employees against whom Charge Sheets have been served and disciplinary proceedings are pending.
3. Employees against whom prosecution / suit has been filed in the Court of Law or sanction for prosecution / filing of suit has been given to an outside agency e.g., Cable I Police.

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

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

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

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

- SC 6288 dated 30.12.2015
 - SC 6211 dated 30.06.2015
1. Attention is invited to Staff Circular No.6211 dated 30.06.2015 advising all concerned to make payment of revised salary in terms of the 10th Bipartite Settlement dated 25.05.2015.
 2. Pursuant to revision of pay scales and allowances for Workmen staff under the 10th Bipartite Settlement dated 25.05.2015 between the Indian Banks' Association and the United Forum of Bank Unions w.e.f. 01.11.2012, the IBA has reviewed and approved the continuation of the 2011 model, as adapted to the current pay scales, for fitment of clerical staff on promotion to officer cadre in JMGS-I on or after 01.11.2012. The revised fitment formula together with the procedure to be adopted for fitment of pay as given by the IBA is enclosed in the Annexure.
 3. The Board of Directors in their meeting held on 07.12.2015 has approved the revised fitment formula given by the IBA for promotion to Officer cadre, as per the Annexure enclosed.
 4. The enclosed fitment chart will be useful to our Field Functionaries as a ready reckoner for awarding fitment of pay to clerical staff members on their promotions to the Officer JMGS-I cadre. This chart will bring uniformity in interpretation of fitment procedure across all the NROs/ ROs

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

Stage	Pay in clerical cadre	Fitment at corresponding stage in JMGS I
1	11765	23700
2	12420	23700
3	13075	23700
4	13730	23700
5	14545	23700
6	15360	23700
7	16175	23700
8	17155	23700
9	18135	23700

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10	19115	24680
11	20095	25660
12	21240	26640
13	22385	27620
14	23530	28600
15	24675	29580
16	25820	30560
17	26965	31705
18	28110	32850
19	30230	34160
20	31540	35470
+1	32850	36780
+2	34160	38090
+3	35470	39400
+4	36780	40710
+5	38090	42020
+6	39400	42020
+7	40710	42020
+8	42020	42020

Note:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

It has been decided that for the initial six months, the report generated by Union Parivar help desk having details like Employee No, Name, RO, CAIIB status, Basic Pay/FPP/PQP drawn prior and after the new fitment will be shared with respective Regional Offices by Union Suvidha for verification. HR Department in Regional Offices will do the fitment manually on parallel basis and match it with the fitment given by the Union Suvidha. They should confirm the correctness or otherwise of the same to Union Suvidha within 7 days of receipt thereof. During verification, HR department has to verify the following:

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

- Month of Increment prior to promotion was correctly mentioned in Union Parivar.
- Effect of any old punishment and wherever the period of punishment is over, has been duly affected, prior to doing the fitment in new scale.

PROMOTION POLICY FROM SUB STAFF TO CLERK

- SC 5613 Dated 09-09-2009
- SC 6024 dated 22.10.2013
- SC 6023 dated 15.06.2015
- SC 7985 dated 06.05.2023
- SC 8151 dated 19.12.2023

SHORT RECITAL OF THE CASE:

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

PREAMBLE

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

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

DEFINITIONS:

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

a) **Promotion:**

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

b) **Seniority:**

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

c) **State:**

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

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

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

CHAPTER I

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

30% of vacancies in the Clerical Cadre in each State will be filled up every year by promotion from Subordinate cadre as provided hereunder: -

1. TWO CHANELLED PROMOTION:

There shall be a two channeled system of promotion from subordinate cadre to Clerical cadre as under:

1. Seniority Channel
2. Merit channel.

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

b. Service Weightage:

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

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

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

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

CHAPTER-II

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SENIORITY CHANNEL

- 2.1 50% of the vacancies identified for promotion will be filled up through Seniority Channel (fraction above 0.5 to be rounded off to the next higher integer while the fraction below 0.5 will be ignored).
- 2.2 All Subordinate staff employees (including Full Time Sweepers) who have completed 03 years of full-time service as on the Cut Off date, as specified in the Circular inviting applications, will be eligible to participate in the Promotion Process under this Channel.
- 2.3 For the purpose of conducting the Promotion Process, State-wise Seniority List of Subordinate staff with weightage will be prepared as of 31st March every year by the respective FGMO/NRO/RO and such Seniority List will be circulated by 30th June every year. The seniority list of Scheduled Caste/Scheduled Tribe Employees will be published separately.
- 2.4 The eligible Applicants to the extent of Twice the number of identified vacancies will be called for appearing in the Process based on Seniority of Subordinate staff with weightage in the State.
- 2.5 Applicants eligible as above will be imparted 06 days training in basic computer applications.
- 2.6 Thereafter, these candidates shall be required to appear for a Written/ Practical test in the Basic Computer applications, comprising of 80 marks, to assess their awareness and aptitude to work in Clerical cadre in CBS environment.
- 2.7 After the completion of Written/Practical Test, all candidates will have to appear for an interview comprising of 20 marks.
- 2.8 The General Category candidates securing 30 marks and SC/ST/PWD candidates securing 25 marks out of total 100 marks as above (80 marks for Written Test and 20 marks for interview) will be empaneled on the basis of Simple Seniority in the descending order.
- 2.9 The list of successful candidates to the extent of 100% of the identified vacancies will be published and such candidates will be entitled to receive the offer of promotion.
- 2.10 The list of remaining empaneled candidates will be valid until the vacancies for which the promotion process (both the Channels and both the Categories) has taken place, are filled in or for a period of one year from the date of declaration of results, whichever is earlier. Such list will remain unpublished under the control of the Competent Authority.

CHAPTER III

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MERIT CHANNEL

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

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

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

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

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

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

3.3.1 An online test will be administered to the eligible Subordinate Staff in the following subjects:
(However as per SC No.6208 date 24.06.2015 under the Seniority Channel, the applicants eligible to participate shall be required to appear for Written / Practical Test in the Basic Computer applications instead of On-line Test, only for this Promotion Test.)

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

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

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

3.4 Marks for Seniority:

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

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

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

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

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

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

1.	3 years as PTH -1/3rd Scale	$0.33 \times 3 = 0.99$
2.	1 year as PTH-1/2 Scale	$0.50 \times 1 = 0.50$
3.	1 year as PTH-3/4th Scale	$0.75 \times 1 = 0.75$
4.	10 years as Full Time Sub-staff	$1.00 \times 10 = 10.00$
	Total	12.24
	Minus Marks for the first five years	2.24
	Total eligible marks (Subject to maximum of 15 marks)	10.00

3.5. Interview:

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

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

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

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

3. 6 Offer of Promotion:

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

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

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

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

3.7.1 Notwithstanding anything contained hereinabove, those members of Subordinate staff, who passed Graduation, will be promoted to Clerical cadre, from the date of his application requesting for such elevation. Such employees should give satisfactory proof of having passed Graduation to the satisfaction of the Management e.g. Provisional Certificate of having passed Graduation, etc. In any case, Mark Sheet and Graduation Certificate should be submitted when received from the University for Bank's record. In case it is found later that the employee has obtained promotion on false Graduation Certificate, then such employee will be liable to appropriate disciplinary action.

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

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

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

Chapter IV

General

4.1. The promotion and new salary/emoluments shall be effective from the specific date mentioned in the Promotion Order and the seniority in the clerical cadre will be reckoned from the same date. However, where the delay on taking up the new assignment on promotion is attributable to the employee, the new salary/emoluments and seniority will commence from the date of reporting at the new place of posting.

4.2. The time limit for the candidate to refuse or to accept promotion shall be 15 days from the

date of receipt of the promotion offer failing which the same will be deemed to have been refused and the candidate will lose the chance of promotion in that process.

4.3. Vacancies on account of refusals will be filled up by such candidates, who are immediately below the cut-off marks (to the extent of 100% vacancies) from the merit list.

4.4. Those who refuse to carry out promotion as offered will be barred for a period of 01 year from the date of such refusal and the name of such employees will be struck off from the list. However, they will not be barred from participating in higher assignment processes in the same cadre. .

4.5 The Subordinate Staff, on promotion to Clerical Cadre, shall be on probation for a period of six months. If during the said period of probation, the conduct, attendance and work are found to be satisfactory, he / she will be conformed to the same post in the Subordinate staff cadre and will be posted as far as possible, in the same station, however, subject to the availability of identified vacancy.

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

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

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

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

4.9. On promotion, the candidate will be posted in the same Station or nearby Station subject to availability of identified vacancy. For this, FGMOs have to arrive at vacancy by considering transfer of existing employees, working within/ outside the Zone/State, as per transfer diary and also by considering the vacancy arising out of transfer of employees on account of higher assignment process conducted/ to be conducted etc . and accordingly post the promotee Clerk in Station/nearby Station as per availability of identified vacancy.

After taking all steps as above ft in case of a situation, where there is no branch/station available within the Region/State/Zone for posting the Sub-staff on promotion, then the Sub-staff on promotion can be posted in a branch in a Station within the Zone/State as per need of the Bank by superseding the transfer diary. (SC No.7985 dated 06.05.2023)

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

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

4.12. If a member of Subordinate staff submits his application for promotion process under seniority channel & / or both channels and subsequently does not appear in the test/ interview under Seniority Channel despite being found eligible then he will be deemed to have refused the promotion unless he gives satisfactory explanation and adduces evidence acceptable to the Management and thus will be barred for participating in the next promotion process(es) under seniority channel for a period of 1 year from the date of declaration of result of the promotion process for which he had applied.

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

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

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

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

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

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

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

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

- 4.18 The breakup of the vacancies identified for promotion shall be intimated to AIUBEA before commencement of the Promotion process.
- 4.19 Subject-wise mark list along with cut off marks (i.e. The marks secured by the last promoted candidate in the merit list) will be communicated to respective unsuccessful candidates of both the Channels individually.
- 4.20 The percentage of Recruitment to Promotion in case of identified vacancies of Clerical cadre will be 75:25 and for promotion of Subordinate Staff under Merit Channel to Seniority Channel will be 50:50. However, in case of fractions, the fraction figure of 0.50 & above will be rounded off to the next higher integer while the fraction below 0.50 will be ignored. Despite above, in case of any State getting identified with Clerical vacancies up to number 10, then the following formula will be adopted to fill up the vacancies:

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

- 4.21 The Promotion Policy shall continue to be valid and binding unless and until it is replaced by a fresh Settlement. It shall, however, be open to the parties to review, modify, amend or alter any of the provisions of this Policy through agreement.
- 4.22 Reservation for SC/ST/PWD will be in accordance with the Government directives. Amendments to the directives, if any, will be informed to AIUBEA and implemented.

Chapter V

Sealed Cover Procedure

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

Chapter VI

Disqualification / Bar

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

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

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

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

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

Annexure

Procedure for Promotion under Sealed Cover

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

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

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

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

The promotion if issued will be given effect from the date it would have been otherwise affected but for the disciplinary case / criminal prosecution. He will be given benefit of seniority and fixation of pay on a notional basis with reference to the date on which he would have been promoted in the normal course. Provided that it will always be open to the Competent Authority in case the employee is completely exonerated to decide the question whether the employee concerned will be entitled to any arrears of pay for the period of notional promotion preceding the date of actual promotion, and if so, to what extent, by taking into consideration all the facts and circumstances of the disciplinary proceedings / criminal prosecution. Where the Authority decides not to allow arrears of salary or any part of it, it will record its reasons for the same. Such appointments

will be set off against future vacancies.

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

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

Under the provisions of SC 6024 dated 22.10.2013:

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

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

Clause 4.22:

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

Rest of the clauses of the Promotion Policy for subordinate cadre for promotion from Subordinate Cadre to Clerical Cadre as agreed through settlement between the Management of Union Bank of India and the

representatives of All India Union Bank Employees' Association on 09.07.2009 and circulated vide Staff Circular No.5613 dated 09.09.2009, remains unchanged.

TRANSFER POLICY FOR AWARD STAFF

(SC NO.7333 DT 31.12.2020)

(SC NO.7972 DT 18.04.2023)

(SC NO.8152 DT 19.12.2023)

(SC NO.8204 DT 26.02.2024)

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

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

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

Definitions:

Station:

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

EXCEPTIONS:

Mumbai

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

Kolkata

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

Delhi

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

State:

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

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

Mahe will be clubbed with Kerala State.

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

District:

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

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

A. Request Transfer

All request transfer will be subject to availability of vacancies.

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

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

Exceptions Under Request Transfers:

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

B) Temporary Transfers:

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

C) Rotation Transfers:

- Clerical employees on completion of 5 years' service in a branch/ office in a station will be rotated to another Branch/ office within the district amongst the eligible clerical employees due to job rotation. Such rotation transfer exercise will be conducted by the Bank once in a year with cut-off date as 31st March and the same should be completed by June.
- In case of Stations having more than one branch, the clerical employees, as far as possible, may be rotated to another branch/ office within the same Station.
- In case of stations with single branch, employees working in such branches and due for rotation transfer, will be rotated against the eligible clerical employees due to job rotation working in other single station branches within the district. In such cases, while effecting job rotation, care should be taken that the employee is transferred to the nearest possible branch/station so that the employee are not put to hardships on account of job rotation.

- Male and Female clerical employees who have completed 54/52 years of age respectively, differently abled employees and employees suffering from terminally ill diseases are exempted from Job Rotation as mentioned above. However, they will be rotated to another branch/ office within the same Station after completion of 5 years in a particular branch/ office.
- Bank will take steps to implement Job Rotation Policy judiciously to minimize the hardships to the employees besides ensuring transparency by informing the recognized Union of the Bank.

Other Terms:

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

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

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

(SC NO.7976 dated 03.05.2023)

Opening of New Stations/ Merging & Renaming of existing Stations
in Digital Transfer Diary for Award staff in Union Parivar

1. Revised Transfer Policy of Award Staff was communicated vide Staff Circular 7333 dated 31.12.2020. Based on above Policy, online Digital Transfer diary has been made available to employees to register their transfer requests in Union Parivar.
2. Since introduction of the digital Transfer Diary, we have been advising the FGMOs to go through the list of stations available for states under their jurisdiction and bring out any required modifications to make the digital transfer diary perfect as per policy. Accordingly, few FGMOs had suggested modifications and the same has been incorporated in the transfer diary after due verification.
3. FGMOs on scrutiny & verification of the present list of Stations available in digital transfer diary & falling under their jurisdiction have recommended for:
 - a. Addition of stations due to opening of new branches which are not falling under jurisdiction of any existing stations as well as due to segregating the Single branch Stations as per Policy but incorrectly mapped with existing Stations.
 - b. Merger of Stations which were wrongly added as separate Stations.
 - c. Renaming of Stations for convenience in identifying similar named Stations.
 - d. Renaming of Districts as per State Government notification.
4. As per recommendations received from respective FGMOs, following new stations will be added to Station Master in Online Digital Transfer Diary module. As an endeavor to bring more transparency, circular is being

Classification: Confidential

issued by Central Office to inform the list of new stations to be added in the transfer diary before opening the same in Union Parivar so that employees can apply for such new stations.

5. Accordingly, following new stations will be added to Station Master in Online Digital Transfer Diary module w.e.f. 08.05.2023:

SR. NO.	STATE	DISTRICT	SEASON
1.	TN	SALEM DEST	VALAPADY
2.	TN	SALEM DEST	EDAPADY
3.	TN	ERODE DIST	PERUNDURAI
4.	TN	COIMBATORE DIST	POOSARIPATTI
5.	TN	NAMAKKAL DIST	MALLASAMUDRAM
6.	TN	NAMAKKALDIST	KOKKARAYANPETTAI
7.	TN	DHARMAPURI DIST	HARUR
8.	IN	DHARMAPURI DIST	PALACODE
9.	TN	KRISHNAGIRI DIST	UTHANGARAI
10.	TN	NAMAKKAL DIST	MULLUKURICHI
11.	TN	TOOTHUKUDI DIST	TIRUCHENDUR
12.	HP	KANGRA DIST	DHARAMSHALA
13.	HR	MAHENDRAGARH DIST	ATELI
14.	KA	GADAG DIST	HULKOTI
15.	KA	BAGALKOT DIST	HULYAL
16.	KA	BENGALURU RURAL DIST	HOSAPALYA
17.	KA	MYSURU DIST	SUTTUR
18.	KA	BELAGAUM DIST	NIPANI
19.	TL	SIDDIPET DIST	MULUGU - SIDDIPET
20.	TL	KARIMNAGAR DIST	8-INCLINE COLONY
21.	TL	VIKARABAD DIST	RUDRARAM - VIKARABAD DIST
22.	AP	KAKINADA DIST	CHOLLANGI
23.	AP	KONASEEMA DIST	UNDURU(RAMACHANDRAPURAM)
24.	AP	EAST GODAVARI DIST-AP	H.M.M. DOWLESWARAM (BOMMURU)
25.	AP	VIZIANAGARAM DIST	RAMAVARAM -DIST VIZIANAGARAM
26.	AP	VIZIANAGARAM DIST	REGIDI

6. As per recommendations received from respective FGMOs, following stations will be removed from Station master and will be merged with already existing Stations &: are shown as separate new station under new name as per following details. Please note that the existing transfer requests registered for Stations that are being removed from Transfer Diary will be moved &: registered under the merged stations as per submit date &: time. In such cases the transfer diary number of all the employees under the merged stations will get realigned according to the submit date & time:

Sr N O	DETAILS OF STATIONS TO BE REMOVED FROM STATION MASTER			REMOVED STATIONS TO BE MERGED WITH FOLLOWING STATIONS		
	STAT	DISTRICT	STATION	STAT	DISTRICT	STATION
1.	TN	KALLAKURICH	MADUR	TN	KALLAKURICH	KALLAKURICHI
2	TN	COIMBATORE	KANUVAI	TN	COMBATORE	COIMBATORE

3.	TN	TENKASI DIST	VADAKARAI	TN	TENKASI DIST	TENKASI
4.	TN	COIMBATORE	RAMAPATTINAM	TN	COIMBATORE	POLLACHI
5.	KA	BELGAUM	SANKESHWAR	KA	BELGAUM	HUKKERI
6	KA	BELGAUM	SAUNDALGA	KA	BELAGAUM	NIPANI
7.	JH	DHANBAD	KATRAS STATION	JH	DHANBAD	DHANBAD
8.	TL	ADILABAD	DASNAPUR	TL	ADILABAD	ADILABAD
9.	TL	NIZAMABAD	PERKET	TL	NIZAMABAD	ARMOOR
10	TL	PEDDAPALLI	RAMAGUNDUM	TL	PEDDAPALLI	GOOAVARIKHAN
11.	TL	KARIMNAGAR	RAMADUGU	TL	KARIMNAGAR	GUNDI
12.	TL	MEDAL DIST	RAMACHANDRAPURA	TL	HYDERABAD	HYDERABAD
13.	TL	SANGAREDDY	TELLAPUR	TL	HYDERABAD	HYDERABAD
14	TL	RANGA REDDY	ADIBHATLA	TL	HYDERABAD	HYDERABAD
15.	TL	RANGA REDDY	ALWYN COLONY	TL	HYDERABAD	HYDERABAD
16.	TL	RANGA REDDY	ATTAPUR	TL	HYDERABAD	HYDERABAD
17.	TL	RANGA REDDY	B D L MIDHANI	TL	HYDERABAD	HYDERABAD
18	TL	RANGA REDDY	B N REDDY NAGAR	TL	HYDERABAD	HYDERABAD

Sr NO	DETAILS OF STATIONS TO BE REMOVED FROM STATION MASTER			REMOVED STATIONS TO BE MERGED WITH FOLLOWING STATIONS		
	STATE	DISTRICT	STATION	STATE	DISTRICT	STATION
19	TL	RANGA REDDY DIST	BADANGPET	TL	HYDERABAD DIST	HYDERABAD STATION
20	TL	RANGA REDDY DIST	BALAPUR	TL	HYDERABAD DIST	HYDERABAD STATION
21	TL	RANGA REDDY DIST	BANDLAGUDA	TL	HYDERABAD DIST	HYDERABAD STATION
22	TL	RANGA REDDY DIST	BANDLAGUDEM	TL	HYDERABAD DIST	HYDERABAD STATION
23	TL	RANGA REDDY DIST	CHAMPAPET	TL	HYDERABAD DIST	HYDERABAD STATION
24	TL	RANGA REDDY DIST	HASTINAPURAM	TL	HYDERABAD DIST	HYDERABAD STATION
25	TL	RANGA REDDY DIST	HAYATNAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
26	TL	RANGA REDDY DIST	HITECH CITY	TL	HYDERABAD DIST	HYDERABAD STATION
27	TL	RANGA REDDY DIST	KARMANGHAT	TL	HYDERABAD DIST	HYDERABAD STATION
28	TL	RANGA REDDY DIST	KAVURI HILLS	TL	HYDERABAD DIST	HYDERABAD STATION
29	TL	RANGA REDDY DIST	KHAJAGUDA	TL	HYDERABAD DIST	HYDERABAD STATION
30	TL	RANGA REDDY DIST	KHANAMET	TL	HYDERABAD DIST	HYDERABAD STATION
31	TL	RANGA REDDY DIST	KOKAPET	TL	HYDERABAD DIST	HYDERABAD STATION

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32	TL	RANGA REDDY DIST	KOTHAGUDA	TL	HYDERABAD DIST	HYDERABAD STATION
33	TL	RANGA REDDY DIST	KOTHAPET	TL	HYDERABAD DIST	HYDERABAD STATION
34	TL	RANGA REDDY DIST	L B NAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
35	TL	RANGA REDDY DIST	MADHAPUR	TL	HYDERABAD DIST	HYDERABAD STATION
36	TL	RANGA REDDY DIST	MADINAGUDA	TL	HYDERABAD DIST	HYDERABAD STATION
37	TL	RANGA REDDY DIST	MANIKONDA	TL	HYDERABAD DIST	HYDERABAD STATION
38	TL	RANGA REDDY DIST	MANSURA BAD	TL	HYDERABAD DIST	HYDERABAD STATION
39	TL	MALKAJGIRI MEDCHAL DIST	MARUTHINAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
40	TL	RANGA REDDY DIST	MAYURINAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
41	TL	RANGA REDDY DIST	MEERPET	TL	HYDERABAD DIST	HYDERABAD STATION
42	TL	RANGA REDDY DIST	MIYAPORE	TL	HYDERABAD DIST	HYDERABAD STATION
43	TL	RANGA REDDY DIST	MYLARDEVPALLY	TL	HYDERABAD DIST	HYDERABAD STATION
44	TL	RANGA REDDY DIST	NADERGUL	TL	HYDERABAD DIST	HYDERABAD STATION
45	TL	MALKAJGIRI MEDCHAL DIST	NAGOLE	TL	HYDERABAD DIST	HYDERABAD STATION
46	TL	RANGA REDDY DIST	NALLAGANDLA	TL	HYDERABAD DIST	HYDERABAD STATION
47	TL	RANGA REDDY DIST	NANAKRAMGUDA	TL	HYDERABAD DIST	HYDERABAD STATION
48	TL	RANGA REDDY DIST	NARSINGI	TL	HYDERABAD DIST	HYDERABAD STATION
49	TL	RANGA REDDY DIST	PEDDAMBERPET	TL	HYDERABAD DIST	HYDERABAD STATION
50	TL	RANGA REDDY DIST	RAJENDRA NAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
51	TL	RANGA REDDY DIST	SARADA NAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
52	TL	RANGA REDDY DIST	SAROOR NAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
53	TL	RANGA REDDY DIST	SATAVAHANA NAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
54	TL	RANGA REDDY DIST	SERLINGAMPALLY	TL	HYDERABAD DIST	HYDERABAD STATION
55	TL	RANGA REDDY DIST	SHAMSHABAD	TL	HYDERABAD DIST	HYDERABAD STATION
56	TL	RANGA REDDY DIST	SRK PURAM	TL	HYDERABAD DIST	HYDERABAD STATION
57	TL	RANGA REDDY DIST	TUKKUGUDA	TL	HYDERABAD DIST	HYDERABAD STATION
58	TL	RANGA REDDY DIST	TURKYAMJAL	TL	HYDERABAD DIST	HYDERABAD STATION
59	TL	RANGA REDDY DIST	VANASTHAUPURAM	TL	HYDERABAD DIST	HYDERABAD STATION
60	TL	RANGA REDDY DIST	VIJAYAPURI COLONY	TL	HYDERABAD DIST	HYDERABAD STATION

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61	TL	RANGA REDDY DIST	VIKAS NAGAR	TL	HYDERABAD DIST	HYDERABAD STATION
62	TL	MALKAJGIRI MEDCHAL DIST	SECUNDERABAD	TL	HYDERABAD DIST	HYDERABAD STATION
63	TL	JAGTIAL DIST	CHELGAL	TL	JAGITAL DIST	JAGITAL
64	TL	KHAMMAM DIST	BALLEPALLI	TL	KHAMMAM DIST	KHAMMAM
65	TL	SURYAPET DIST	KOMARBANDA	TL	SURYAPET DIST	KODAD
66	TL	BHADRAI KOTTAGUDEM DIST	CHUNCHUPALLI	TL	BHADRAI KOTTAGUDEM DIST	KOTHAGUDEM
67	TL	MANCHERIAL DIST	NASPUR	TL	MANCHERIAL DIST	MANCHERIAL
68	TL	MANCHERIAL DIST	KALYANKHANI	TL	MANCHERIAL DIST	MANDAMARRI
69	TL	WARANGAL URBAN DIST	MADIKONDA	TL	HANUMKONDA DIST	WARANGAL

Sr NO	DETAILS OF STATIONS TO BE REMOVED FROM STATION MASTER			REMOVED STATIONS TO BE MERGED WITH FOLLOWING STATIONS		
	STATE	DISTRICT	STATION	STATE	DISTRICT	STATION
70.	AP	VISAKHAPATNAM DIST	VISAKHAPATNAM	AP	VISAKHAPATNAM DIST	VISAKHAPATNAM STATION
71.	AP	WEST GODAVARI DIST	SAJJAPURAM	AP	WEST GODAVARI DIST	TANUKU
	AP	WEST GODAVARI DIST	EDLA BAZAR	AP	WEST GODAVARI DIST	PALAKOL
73.	AP	VISAKHAPATNAM DIST	KOMMADI	AP	VISAKHAPATNAM DIST	VISAKHAPATNAM STATION
74.	AP	VIZIANAGARAM DIST	BUSAYAVALLASA	AP	VIZIANAGARAM DIST	RAMABHADRAPURAM
75.	AP	SRIKAKULAM DIST	BARUVA	AP	SRIKAKULAM DIST	SOMPETA
76.	AP	EAST GODAVARI DIST-AP	ANPARTHI	AP	EAST GODAVARI DIST-AP	ANAPARTHI
7T.	AP	EAST GODAVARI DIST-AP	THATIPAKA STATION	AP	KONASEEMA DIST	TATIPAKA
78.	AP	EAST GODAVARI DIST-AP	RAMPACHODAVARAM STATION	AP	ASR DIST	SIRIGUNDALAPADU
79.	AP	VISAKHAPATNAM DIST	CHEPALA UPPADA STATION	AP	VISAKHAPATNAM DIST	VISAKHAPATNAM STATION

7. As per recommendations received from respective FGMOs the following stations falling under respective District as per particulars shown below will be RENAMED in Station Master as per details shown under Renamed Station. Accordingly, existing transfer requests registered for Stations that are being renamed will be displayed in Transfer Diary with NEW STATION NAME. This is done to remove ambiguity on account of similarly named stations falling under other Districts:

Sr NO	STATE	DISTRICT	CURRENT STATION	RENAMED STATION
1.	TN	THENI DIST	ALLINAGARAM - THENI	THENI
2.	TL	MAHABUBNAGAR DIST	BHOOTHPUR	BHOOTHPUR- DIST MAHABUBNAGAR
3.	TL	NALGONDA DIST	CHITYALA	CHITYALA - DIST HALGONDA
4.	TL	JAYASHANKAR BHUPALAPALLY DIST	CHITYALA	CHITYALA - WARANGAL
5.	TL	MAHABUBNAGAR DIST	DEVARAKADRA	DEVARAKADRA- DIST MAHABUBNAGAR
6.	Tt.	JAGTIAL DIST	IBRAHIMPATNAM, DIST KARIMNAGAR	IBRAHIMPATNAM, DIST JAGTIAL
7.	TL	RANGA REDDY DIST	IBRAHIMPATNAM	IBRAHIMPATNAM - DIST RANGAREDDY
8.	TL	HANUMONDA DIST	KAMALAPUR (DIST.KARIMANGAR)	KAMALAPUR - DIST HANUMKONDA
9.	TL	WANAPARTHY DIST	KHILLA GHANPUR	KHILLA GHANPUR - DIST WANAPARTHY
10.	TL	NARAYANPET DIST	KRISHNA	KRISHNA - DIST NARAYANPET
11.	TL	JOGULAMBA GADWAL DIST	MACHERLA	MACHERLA- DIST JOGUL AMBA GADWAL
12.	TL	JAGTIAL DIST	MALLAPUR	MALLAPUR - DIST JAGTIAL
13.	TL	NALGONDA DIST	NIDAMANUR	NIDAMANUR-MIRYALGUDA
14.	TL	JAGTIAL DIST	ITIKYAL	RAIKAL
15.	TL	JOGULAMBA GADWAL DIST	RAJOLE	RAJOLE- DIST JOGULMTBA GADWAL
16.	TL	PEDDAPALLI DIST	RATNAPUR, GODAVARIKHANI	RATNAPUR - DIST PEDDAPALLI
17.	TL	MEDAK DIST	RUDRARAM	RUDRARAM - DIST SANGAREDDY
18.	TL	JOGULAMBA GADWAL DIST	SHANTHI NAGAR	SHANTHI NAGAR- DIST JOGULAMBA GADWAL
19.	TL	MANCHERIAL DIST	TANDUR (ADILABAD DT.)	TANDUR - DIST. MANCHERIAL
20.	TL	VIKARABAD DIST	TANDUR	TANDUR - DIST. VIKARABAD
21.	TL	NALGONDA DIST	TIRUMALAGIRI	TIRUMALAGIRI - DIST. NALGONDA
22.	TL	MANCHERIAL DIST	KYATHANAPALLI	RAMAKRISHNAPURAM - DIST. MANCHERIAL
23.	AP	ELURU DIST	SEETHANAGARAM	SEETHANAGARAM - DIST ELURU
24.	AP	KAKINADA DIST	UNDURU STATION	UNDURU (SAMALKOT)
25.	AP	EAST GODAVARI DIST-AP	RAGHUDEVARAM	RAGHUDEVARAM - DIST. EAST GODAVARI
26.	AP	PARVATIPURAM DIST	SITANAGARAM	SITANAGARAM (SRIKAKULAM)
27.	AP	EAST GODAVARI DIST-AP	RAMAVARAM	RAMAVARAM - DIST. EAST GODAVARI
28.	AP	KAKINADA DIST	VELAGI STATION	VELANGI STATION

8. Recently, Telangana State Government renamed two districts. As per recommendations received from FGMO Hyderabad, following Districts will be RENAMED in Station Master and accordingly existing transfer requests registered for Districts that are being renamed will be displayed in Transfer Diary with NEW DISTRICT NAME.

Old District Name	New District Name
WARANGAL-URBAH DIST	HANUMKONDA DIST
WARANGAL-RURAL DIST	WARANGAL DIST

9. As per Andhra Pradesh State Government notification, few new Districts have been formed in Andhra Pradesh State. In view of the same, FGMO Visakhapatnam has recommended for modifying District mapping of following stations in Station Master as under:

Sr.	STATE	UBI_STATION	OLD DISTRICT NAME	NEW DISTRICT NAME
1.	AP	CHEBROLU - W G	WEST GODAVARI DIST	ELURU DIST
2.	AP	CHINNAIGUDEM	WEST GODAVARI DIST	EAST GODAVARI
3.	AP	CHINTALAPUDI	WEST GODAVARI DIST	ELURU DIST
4.	AP	DEVARAPALLI - WEST	WEST GODAVARI DIST	KONASEEMA DIST
5.	AP	DHARMAVARAM - WEST GODAVARI	WEST GODAVARI DIST	EAST GODAVARI DIST
6.	AP	DONDAPUDI	WEST GODAVARI DIST	EAST GODAVARI DIST
7.	AP	DUBACHERLA	WEST GODAVARI DIST	EAST GODAVARI DIST
8.	AP	DWARAKA TIRUMALA	WEST GODAVARI DIST	ELURU DIST
9.	AP	ELURU	WEST GODAVARI DIST	ELURU DIST
10.	AP	BAYYANNAGUDEM	WEST GODAVARI DIST	ELURU DIST
11.	AP	GOPALAPURAM-WEST	WEST GODAVARI DIST	EAST GODAVARI DIST
12.	AP	GOWRIPATNAM	WEST GODAVARI DIST	EAST GODAVARI DIST
13.	AP	GUNDUGOLANU	WEST GODAVARI DIST	ELURU DIST
14.	AP	GURAVAIGUDEM	WEST GODAVARI DIST	ELURU DIST
15.	AP	I.PANGIDI	WEST GODAVARI DIST	EAST GODAVARI DIST
16.	AP	JANGAREDDYGUDEM	WEST GODAVARI DIST	ELURU DIST
17.	AP	K KANNAPURAM	WEST GODAVARI DIST	ELURU DIST
18.	AP	KAGUPADU	WEST GODAVARI DIST	ELURU DIST
19.	AP	KAMAVARAPUKOTA	WEST GODAVARI DIST	ELURU DIST
20.	AP	KAMMAYAPALEM	WEST GODAVARI DIST	ELURU DIST
21.	AP	KOVALI - WG	WEST GODAVARI DIST	ELURU DIST
22.	AP	LAKKAVARAM - WEST	WEST GODAVARI DIST	ELURU DIST
23.	AP	MUNDURU	WEST GODAVARI DIST	ELURU DIST
24.	AP	NALLAJARLA	WEST GODAVARI DIST	EAST GODAVARI OIST
25.	AP	PALAGUDEM - ASRAM	WEST GODAVARI DIST	ELURU DIST
26.	AP	KOVVUR - WG	WEST GODAVARI DIST	EAST GODAVARI DIST
27.	AP	KOYYALAGUDEM	WEST GODAVARI DIST	ELURU DIST
28.	AP	KOKUNOOR	WEST GODAVARI DIST	ELURU DIST
29.	AP	POLASANIPALLI	WEST GODAVARI DIST	ELURU DIST
30.	AP	PRAGADAVARAM	WEST GODAVARI DIST	ELURU DIST

SR. NO	STATE	UBL_STATTON	OLD DTSTRCT NAME	NEW DISTRICT NAME
31	AP	PULLA	WEST GODAVARI DIST	ELURU DIST
32.	AP	RAGHAVAPURAM	WEST GODAVARI DIST	ELURU DIST
33	AP	UNGUTUR	WEST GODAVARI DIST	ELURU DIST
34.	AP	RANGAPURAM-WEST GODAVARI OIST	WEST GODAVARI DIST	ELURU DIST
35	AP	SEETHANAGARAM	WEST GODAVARI DIST	ELURU DIST

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36.	AP	T NARSAPURAM	WEST GODAVARI DIST	ELURU DIST
37	AP	TALLAPUDI	WEST GODAVARI DIST	EAST GODAVARI DIST
38.	AP	TIRUMALAPALEM	WEST GODAVARI DIST	ELURU DIST
39	AP	ADAVIKOLANU	WEST GODAVARI DIST	ELURU DIST
40.	AP	ANANTAPALLI	WEST GODAVARI DIST	EAST GODAVARI DIST
41	AP	VEGIWADA	WEST GODAVARI DIST	ELURU DIST
42.	AP	VELAIRPADU	WEST GODAVARI DIST	ELURU DIST
43	AP	BHIMADOLE	WEST GODAVARI DIST	ELURU DIST
44.	AP	D POLVARAM STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
45	AP	DANGERU STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
46.	AP	DHARMAVARAM - EAST GODAVARI	EAST GODAVARI DIST- AP	KAKINADA DIST
47	AP	DRAKSHARAMA STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
48.	AP	BANDARULANKA STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
49	AP	GONEDA STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
50.	AP	RAMACHANDRAPURAM STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
51	AP	INAPURAM STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
52.	AP	INJARAM STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
53	AP	JAGGAMPET STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
54.	AP	K GANGAVARAM STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
55	AP	KAJULURU STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
56.	AP	KAKINADA STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
57	AP	KATHIPUDI STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
58.	AP	KATRAVULAPALLE STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
59	AP	KATHRENKONA STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
60.	AP	KIRLAMPUDI STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
61	AP	KOTTAM STATION	EAST GODAVARI DIST- AP	KONASEEMA DIST
62.	AP	GOLLALA MAMIDADA STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
63	AP	GOLLAPROLE STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
64.	AP	MALLAM STATION	EAST GODAVARI DIST- AP	KAKINADA DIST
65	AP	MALLISALA STATION	EAST GODAVARI DIST- AP	KAKINADA DIST

SR. NO	STATE	UBL_STATTON	OLD DTSTRCT NAME	NEW DISTRICT NAME

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66	AP	TUNI STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
67.	AP	UAPPADA KOTHAPALLI STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
68	AP	MUMMIDIVARAM STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
69.	AP	P RAVAYAVARAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
70	AP	PEDDAPURAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
71.	AP	PITHAPURAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
72	AP	PRATHIPADU STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
73.	AP	PULLETIKURRU STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
74	AP	RAJAVOMMANGI STATION	EAST GODAVARI DIST - AP	ASR DIST
75.	AP	UNDURU (SAMALKOT)	EAST GODAVARI DIST - AP	KAKINADA DIST
76	AP	UPPALAGUPTAM STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
77.	AP	PAMARRU STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
78	AP	SAMALKOT STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
79.	AP	SAMPARA STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
80	AP	SUNKARAPALEM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
81.	AP	TALLAREVU STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
82	AP	THIMMAPURAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
83.	AP	THONDANGI STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
84	AP	TOTTARAMUDI STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
85.	AP	ADDATHEEGALA STATION	EAST GODAVARI DIST - AP	ASR DIST
86	AP	AMALAPURAM STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
87.	AP	AMBAJIPET STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
88	AP	ANNAVARAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
89.	AP	VELAGI STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
90	PY	YANAM STATION	EAST GODAVARI DIST - AP	YANAM DIST
91.	AP	YELESWARAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
92	AP	ARATLAKATTA STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
93.	AP	ATCHUTAPURATRAYAM STATION	EAST GODAVARI DIST - AP	KAKINADA DIST
94	AP	MARKONDAPUTTI	VIZIANAGARAM DIST	PARVATIPURAM DIST

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95.	AP	RAMABHADRAPURAM	SRIKAKULAM DIST	VIZIANAGARAM DIST
96	AP	GUMMALAXMIPURAM	VIZIANAGARAM DIST	PARVATIPURAM DIST
97.	AP	KOMARADA	VIZIANAGARAM DIST	PARVATIPURAM DIST
98	AP	MAMIDIPALLI	VIZIANAGARAM DIST	PARVATIPURAM DIST
99.	AP	MANDAVAKURITI	SRIKAKULAM DIST	VIZIANAGARAM DIST
100	AP	NELLIMARLA	SRIKAKULAM DIST	VIZIANAGARAM DIST
101	AP	PEDAMERANGI	VIZIANAGARAM DIST	PARVATIPURAM DIST

SR. NO	STATE	UBI_STATTON	OLD DTSTRCT NAME	NEW DISTRICT NAME
102	AP	RAJAM STATION, DIST SRIKAKULAM	SRIKAKULAM DIST	VIZIANAGARAM DIST
103.	AP	VANTHARAM	VIZIANAGARAM DIST	PARVATHIPURAM DIST
104	AP	RAVIVALASA	VIZIANAGARAM DIST	PARVATHIPURAM DIST
105	AP	PALAKONDA STATION, SRIKAKULAM	SRIKAKULAM DIST	PARVATHIPURAM DIST
106.	AP	PARVATHIPURAM STATION	VIZIANAGARAM DIST	PARVATHIPURAM DIST
107	AP	SALUR STATION	VIZIANAGARAM DIST	PARVATHIPURAM DIST
108	AP	SEETHAMPETA	SRIKAKULAM DIST	PARVATHIPURAM DIST
109.	AP	SIRIPURAM	SRIKAKULAM DIST	VIZIANAGARAM DIST
110	AP	SITANAGARAM	VIZIANAGARAM DIST	PARVATHIPURAM DIST
111	AP	VEERAGHATTAM	SRIKAKULAM DIST	PARVATHIPURAM DIST
112.	AP	BALIJPETA	SRIKAKULAM DIST	PARVATHIPURAM DIST
113	AP	CHAGALLU	WEST GODAVARI DIST	EAST GODAVARI DIST
114	AP	GANAPAVARAM	WEST GODAVARI DIST	ELURU DIST
115.	AP	KAKARAPARRU	WEST GODAVARI DIST	EAST GODAVARI DIST
116	AP	KANUR	WEST GODAVARI DIST	EAST GODAVARI DIST
117	AP	KHANDAVALLI	WEST GODAVARI DIST	EAST GODAVARI DIST
118.	AP	MORHTA	WEST GODAVARI DIST	EAST GODAVARI DIST
119	AP	MUKKAMALA	WEST GODAVARI DIST	EAST GODAVARI DIST
120	AP	NIDADAVOLE	WEST GODAVARI DIST	EAST GODAVARI DIST
121.	AP	PERAVALI - WEST GODAVARI DIST	WEST GODAVARI DIST	EAST GODAVARI DIST
122	AP	PIPPARA	WEST GODAVARI DIST	ELURU DIST
123	AP	VASANTHAWADA	WEST GODAVARI DIST	ELURU DIST
124.	AP	ANNAVARAPPADU - MALLESWARAM	WEST GODAVARI DIST	EAST GODAVARI DIST
125	AP	VUNDRAJAVARAM	WEST GODAVARI DIST	EAST GODAVARI DIST
126	AP	MAREDUMILLI	EAST GODAVARI DIST - AP	ASR DIST
127.	AP	CHINTURU	EAST GODAVARI DIST - AP	ASR DIST
128	AP	DEVARAPALLI STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
129	AP	DONKARAI	EAST GODAVARI DIST - AP	ASR DIST
130.	AP	EETHAKOTA STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
131	AP	GANDEPALLI	EAST GODAVARI DIST - AP	KAKINADA DIST
132	AP	JONNADA	EAST GODAVARI DIST - AP	KONASEEMA DIST

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133.	AP	KAPILESWARAPURAM	EAST GODAVARI DIST - AP	KONASEEMA DIST
134	AP	KESAVADASUPALEM	EAST GODAVARI DIST - AP	KONASEEMA DIST
135	AP	KOTHAPETA	EAST GODAVARI DIST - AP	KONASEEMA DIST
136.	AP	MALKIPURAM	EAST GODAVARI DIST - AP	KONASEEMA DIST
137	AP	MANDAPETA STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
138	AP	MANEPALLI	EAST GODAVARI DIST - AP	KONASEEMA DIST
139.	AP	MOTHUGUDEM	EAST GODAVARI DIST - AP	ASR DIST
140	AP	MUNGUNDA	EAST GODAVARI DIST - AP	KONASEEMA DIST
141	AP	NAGARAM	EAST GODAVARI DIST - AP	KONASEEMA DIST
142.	AP	NAGULLANKA	EAST GODAVARI DIST - AP	KONASEEMA DIST
143	AP	P. GANNAVARAM	EAST GODAVARI DIST - AP	KONASEEMA DIST
144.	AP	PASALAPUDI	EAST GODAVARI DIST - AP	KONASEEMA DIST

SR. NO	STATE	UBI_STATTON	OLD DTSTRCT NAME	NEW DISTRICT NAME
145	AP	PASARLAPUDI	EAST GODAVARI DIST - AP	KONASEEMA DIST
146.	AP	PONNAMANDA	EAST GODAVARI DIST - AP	KONASEEMA DIST
147	AP	PULIDINDI	EAST GODAVARI DIST - AP	KONASEEMA DIST
148.	AP	VEDURESWARAM STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
149	AP	RAZOLE	EAST GODAVARI DIST - AP	KONASEEMA DIST
150.	AP	RYALI	EAST GODAVARI DIST - AP	KONASEEMA DIST
151	AP	RAMESWARAM-EAST GODAVARI DIST	EAST GODAVARI DIST - AP	KAKINADA DIST
152.	AP	RAVULAPALEM	EAST GODAVARI DIST - AP	KONASEEMA DIST
153	AP	RAYAVARAM	EAST GODAVARI DIST - AP	KONASEEMA DIST
154.	AP	SAKHINETIPALI	EAST GODAVARI DIST - AP	KONASEEMA DIST
155	AP	SIRIGUNDALAPADU	EAST GODAVARI DIST - AP	ASR DIST
156.	AP	TATIPAKA	EAST GODAVARI DIST - AP	KONASEEMA DIST
157	AP	TEKI	EAST GODAVARI DIST - AP	KONASEEMA DIST
158.	AP	THATIPAKA STATION	EAST GODAVARI DIST - AP	KONASEEMA DIST
159	AP	ALAMURU	EAST GODAVARI DIST - AP	KONASEEMA DIST
160.	AP	VEDURUPAKA	EAST GODAVARI DIST - AP	KONASEEMA DIST
161	AP	VUDUMUDI	EAST GODAVARI DIST - AP	KONASEEMA DIST
162.	AP	Z RAGAMPETA	EAST GODAVARI DIST - AP	KAKINADA DIST
163	AP	ARTHAMURU	EAST GODAVARI DIST - AP	KONASEEMA DIST
164.	AP	VADDADI MADUGULA STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
165	AP	ADDA ROAD STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
166.	AP	ANAKAPALLI STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
167	AP	ANANTHAGIRI STATION	VISHAKAPATNAM DIST	ASR DIST
168.	AP	ATCHUTAPURAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
169	AP	CHINADODDIGALLU STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
170.	AP	CHINTAPALLI STATION	VISHAKAPATNAM DIST	ASR DIST

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171	AP	CHODAVARAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
172.	AP	DESAPATRUNIPALEM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
173	AP	DUMBRIGUDA STATION	VISHAKAPATNAM DIST	ASR DIST
174.	AP	KG MADUGULA STATION	VISHAKAPATNAM DIST	ASR DIST
175	AP	KUNDRAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
176.	AP	LAKKAVARAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
177	AP	LINGAPURAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
178.	AP	NAGULAPALLI STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
179	AP	NARSINGABILLY STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
180.	AP	NARSIPATNAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
181	AP	PADERU STATION	VISHAKAPATNAM DIST	ASR DIST
182.	AP	PEDABODDEPALLI STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
183	AP	PYAKRAOPETA STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
184.	AP	RAVIKAMATHAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
185	AP	SABBAVARAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
186.	AP	TAMARAM STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
187	AP	THUMMAPALA STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST
188	AP	UPPER SILERU STATION	VISHAKAPATNAM DIST	ASR DIST
189.	AP	YELAMANCHALI STATION	VISHAKAPATNAM DIST	ANAKAPALLI DIST

(SC NO.7991 dated 19.05.2023)

Opening of New Stations in Digital Transfer Diary for Award staff in Union Parivar

1. Revised Transfer Policy of Award Staff was communicated vide Staff Circular 7333 dated 31.12.2020. Based on above Policy, online Digital Transfer diary has been made available to employees to register their transfer requests in Union Parivar.
2. As per recommendations received from respective FGMOs, following new Stations will be added to Station Master in Online Digital Transfer Diary module.

As an endeavor to bring more transparency, circular is being issued to inform the list of new stations to be added before opening the same in Union Parivar so that employees can apply for such new Stations.

Accordingly, following new Stations will be added to Station Master in Online Digital Transfer Diary module w.e.f. 22.05.2023

SR. NO.	STATE	DISTRICT	STATION
1	OR	BHADRAK	ARNAPAL CHHAK
2	OR	BALASORE	NILAGIRI
3	OR	BALASORE	BASTA
4	OR	BALASORE	KHAIRA
5	OR	MAYURBHANJ	JASHIPUR
6	OR	NUAPADA	KHARIAR
7	OR	SAMBALPUR	HIRAKUD
8	OR	GANJAM	SURADA
9	OR	GANJAM	KESHPUR
10	OR	CUTTACK	BANKI

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11	OR	CUTTACK	NUAPATNA
12	OR	CUTTACK	DHABALESHWAR
13	AP	SRI SATYA SAI	AMARAPURAM
14	AP	KADAPA	NAGULAGUTTAPALLI
15	AP	KADAPA	KHAJIPETA
16	AP	ANNAMAYYA	NANDALURU
17	AP	KADAPA	VEMULA
18	AP	KADAPA	YERRAGUNTLA

(SC NO.8152 DT 19.12.2023)

A. For posting employees (SWO-A) in new branches opened in New Stations: Since the new branches to be opened will be requiring Staff to be posted within a certain timeline and it is also a fact that hitherto whenever new branches were opened, posting of employees in new branches was done from amongst the employees of the State by giving them option; as such, both the parties decide as under:

- 1) For posting the employees (SWO-A) in New Branches in New Stations, first preference will be given to those employees posted in the same State/Zone (as the case may be) whose names are standing in the Transfer Dairy for the option of District of that State/Zone under which the new branch in new station is being opened, provided the employee is not already posted within the same District. Posting will be done according to the Transfer Diary (considering the District option). The concerned Zonal Office will issue orders.
- 2) Already diarized transfer request of employees posted/working in another State/Zone (other than the one in which new station is being opened) for the option of district under which new branch in a new station being opened, shall not be considered for posting in the new station.
- 3) In case there is no eligible request available in the Transfer Diary from the employees within the State/Zone as per Point No 1 for the concerned District under which new branch in new station is being opened, then the concerned Zonal Office will issue Circular inviting applications from eligible clerical employees within the State/Zone (as the case maybe) under which the Branch is being opened and the senior most employee (in terms of active service) among those responding to the Circular will be posted.
- 4) While filling up the vacancy of SWO-A in new branch in new station, permanently designated SWO-B/Head Cashier-II/Special Assistant who have applied for request transfer to that particular district, prior to being designated as SWO-B/Head Cashier II/Special Assistant, (provided they are not already posted within that District), can forgo their special allowance and choose to go as SWO-A.
- 5) After posting the employees in new branch in a new a station as per above points & process, the concerned Zonal Office shall inform HR, CO regarding opening of the new station in the Online Transfer Diary in Union Parivar. Once the new station is added in the Station Master of Online Transfer Diary, the same shall be communicated by Central Office through Circular and the employees can register their requests.

B. The employees who are posted at a branch/ office in a station cannot apply for the same station as 1st or 2nd option in the preference order while applying for request Transfer in online Transfer Diary/ Module.

Similarly, the employees who are posted at a branch/ office in a station within a particular district shall not have the option to choose the same district as their third option in the preference order while applying for request transfer in Online Transfer Diary / Module.

And the employees posted in a branch/ office in a State cannot choose the same State in transfer diary as his 4th preference. i.e. In Online Transfer Diary, employees cannot apply as 4th option for the State under which they are currently posted.

In the existing online Transfer Diary, any request for transfer to the same station/ district/ State as stated above will not be considered & the same will be deleted from online transfer diary. But such employees will have the option to choose any other Station/ District / State as their preference, except the station/district/State under which they are currently posted. The fresh requests registered will be on real time basis.

- C. A female employee, under spouse joining ground, shall request for transfer by applying for only one Station as her preferred choice (first preference). In the Online Transfer Diary, all existing requests on spouse grounds where the female employees have applied for more than one station, only their first preference will be kept as it is in the system for spouse joining ground and subsequent preference(s), if any, shall be treated as normal requests (other than for joining spouse) with diary number as per the date of registration of request in the digital transfer diary as applicable to other routine transfer requests, without being considered as spouse ground request.
- D. Request transfer cases of widowed employees to be considered on compassionate grounds.
- E. The settlement is effective from the date of signing the settlement. Remaining clauses of Transfer Policy for Award Staff circulated vide Staff Circular No. 7333 dated 31.12.2020 and Staff Circular No. 7972 dated 18.04.2023, shall continue to be in force and valid.

CONFIRMATION OF CLERICAL STAFF ON PROBATION

STAFF CIRCULAR NO. 1911 dated 30 July 1977

It has been observed that reporting on clerical employees on probation and the need to appraise their efficiency, application to work, conduct, behaviour, attendance, etc. during the period of probation has become a matter of mere formality. Some of the Branch Managers have not been submitting confidential reports on the work, conduct, attendance etc. of the probationers in time with the result that many a times we are faced with a fait accompli to confirm probationers who are not upto the mark in their work etc. With a view to putting a stop to such occurrences, in future, Branch Managers are given the following information and guidelines which they are expected to scrupulously follow:

- (i) The purpose of appointing an employee on probation is to give the employee an opportunity to show his suitability for the post by virtue of his knowledge, efficiency, conduct, application to work, etc. on the one hand and also to give an opportunity to the Management to appraise employee's suitability for the job he is required to perform for determining whether he should or should not be confirmed in the service of the Bank and whether his period of probation should be extended.
- (ii) According to the rules applicable to the probationers, the Workmen Staff can be appointed on a probation of 6 months, and if within that period of probation of 6 months, their work is found satisfactory, they can be confirmed in the Bank's permanent service.
- (iii) In case, however, his work is not found satisfactory within the probationary period of 6 months, it is open to the Bank either to terminate the employee's service on expiry of his probationary period or to extend his probation period by a period of not more than 3 months.
- (iv) If within this extended period of probation, his services are found to be satisfactory, he may be confirmed in the Bank's service. If, however, he has not yet come upto the mark, it is open to the Bank to terminate the probationer's service.
- (v) In case the Bank desires to terminate the services of a probationer, it is required to give to the probationer one month's notice in advance or one month's pay and allowances in lieu of notice. On the other hand, if the probationer desires to leave the service of the Bank before the expiry of the period of his probation, he has to give either 14 days' notice in advance before leaving the Bank's service or 14 days' pay and allowances in lieu of notice.
- (vi) When a probationer is neither confirmed in the Bank's service nor his probationary period is extended on completion of his period of probation in the first 6 months, he is, according to the rules applicable, deemed to be confirmed in the Bank's service.

With a view to ensuring that timely action is taken in cases of probationary Clerks who have not come upto our expectations, it has been decided that Branch Managers Heads of Offices should record and forward to this department appraisal reports once every two months on probationary Clerks until they are confirmed in the Bank's service. You are, therefore, advised to follow the following instructions scrupulously:

- (a) No sooner a probationer is employed in the Bank's service, care should be taken to see that all formalities regarding recruitment have been duly complied with.
- (b) The probationer should be made to work in as many departments as possible in order to determine his aptitude and skills and also to give him a comprehensive knowledge into the Bank's routine.
- (c) Branch Managers should ensure that the Central Office receives the confidential reports on the employee bi-monthly so that at least 2 confidential reports are received by the Central Office before his period of probation expires.
- (d) While filling in the confidential report, care should be taken to see that 'it is filled in impartially, objectively and that personal prejudices do not influence the report. For this purpose, if anything adverse/commendable is observed at any stage, a record thereon should be maintained. In case, however, where it is felt that the employee is much below par, the Branch Manager should not wait upto the fifth month to submit his report. He should, in such cases, report the matter as early as possible and should keep

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on reporting the progress or otherwise on the part of the employee from time to time. The Central Office will arrange to inform him in writing of his shortcomings and advise him to show improvement.

- (e) While bending the confidential reports, you should submit your specific re-commendations as to whether the employee deserves to be confirmed or not in the Bank's service.
- (f) It may happen in certain cases that a probationer during the period of his probation is transferred from one branch to another. In such cases, the Branch Manager from whose branch the employee has been so transferred, will immediately forward the confidential report on the employee to the Central Office irrespective of the short period he may have worked with the branch and the Branch Manager in whose branch such employee is transferred will see to it that the confidential report on the employee is sent to the Central Office at least one month before the expiry of the probationary period of the employee.

At the cost of repetition, Branch Managers are advised to follow the aforesaid instructions scrupulously. Needless to mention that any default on their part in this respect will be viewed seriously by the Management. We hope in the larger interests of the policy of recruiting right types of personnel, you will extend your co-operation by observing the instructions given above.

DISCIPLINARY ACTION & PROCEDURE IN RESPECT OF AWARD STAFF

The basic rules and procedures in the matter of Disciplinary Action against workmen have been laid down by Sastry Award and later modified by Desai Tribunal in 1962. Subsequently, industry wise settlement was signed from 19th October 1966 between Employers and Workmen. Various modifications have been made in these rules by virtue of settlements. All the modifications made from time to time are acceptable by the workmen, as their representatives have voluntarily accepted them. Chapter IX states that unless the provisions of the Sastry Award, or Desai Award or previous settlements are changed or modified, they will continue to be effective and operative. Accordingly, the applicable rules are not only those which have been recently drafted but even rules which have not been modified, still hold good.

DISCIPLINARY ACTION AND PROCEDURE

1. 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.

2. 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.

3.(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 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 below**.

(c) If he be **acquitted**, it shall be open to the management to proceed against him under the provisions set out below in **Clauses 11 and 12** infra relating to **discharges**. However, in the event of the management deciding after enquiry not to continue him 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 prefer an appeal or revision application against his conviction, and is acquitted, in case he had already been dealt with as above and he applies 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 out below in **Clauses 11 and 12** 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.

4. 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 below in **Clauses 11 and 12** 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** above. 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** above shall apply.

5. By the expression “**gross misconduct**” shall be means any of the following acts and omissions on the part of an employee:

- (a) engaging in any trade or business outside the scope of his duties except with the written permission of the bank:
- (b) 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 interest of the bank:
- (c) drunkenness or riotous or disorderly or indecent behaviour on the premises of the bank.
- (d) willful damage or attempt to cause damage to the property of the bank or any act of its customers:
- (e) willful insubordination or disobedience of any lawful and reasonable order of the management or of a superior:
- (f) 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.
- (g) willful slowing down in performance of work:
- (h) gambling or betting on the premises of the bank:
- (i) speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons:
- (j) doing any act of gross negligence or negligence involving or likely to involve the bank in serious loss: (wef 01-11-20)
- (k) giving or taking a bribe or illegal gratification from a customer or an employee of the bank:
- (l) abetment or instigation of any of the acts or omissions above mentioned:
- (m) knowingly making a false statement in any document pertaining to or in connection with his employment in the bank.
- (n) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or on behalf of the bank and where the employee is **caught** in the act of resorting to such unfair practice and **a report** to that effect has been received by the bank from the concerned authority.
- (o) Resorting to unfair practice of any nature whatsoever in any exam conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub Clause (n) and where a report to that effect has been received by the bank from the concerned authority and the employee does **not** accept the charge.
- (p) Remaining unauthorizedly absent **without** intimation continuously for a period **exceeding** 30 days.
- (q) Misbehavior towards customers arising out of bank’s business.
- (r) Contesting election for parliamentary/ legislative assembly/legislative council/ local bodies/ municipal corporation/ panchayat, without explicit written permission of the bank.
- (s) Conviction by a criminal court of law for an offence involving moral turpitude.

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(t) 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

(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.

(q) (for State Bank of India)

The giving or taking or abetting the giving or taking of dowry or demanding directly or indirectly from the parents or guardians of a bride or bridegroom, as the case may be, any dowry.

Explanation: For the purpose of sub clause (u) the word “dowry” Has the same meaning as in the “Dowry Prohibition Act, 1961”.

6. An employee found guilty of gross misconduct may:

(a) be dismissed without notice: or

(b) be removed from services 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

(c) 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

(d) 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 time and without disqualification from future employment: or

(e) be brought down to a lower stage in the scale of pay up to a maximum of **two** stages: and for a maximum period of two years.

Note: This punishment shall be non-cumulative and annual increment/s Stagnation increment/s falling during the period of punishment shall be released on the respective due date/s.
(wef 01-11-20)

(f) have his increment/s stopped with or without cumulative effect:

Note: Specific period of rigour shall be mentioned. (wef 01-11-20)

(g) have his special pay withdrawn or

(h) be warned or censured, or have an adverse remark entered against him: or

(i) (be fined.) deleted (wef 01-11-20)

7. By the expression “**minor misconduct**” shall be meant any of the following acts and omissions on the part of an employee:

- (a) absence without leave or overstaying sanctioned leave without sufficient grounds:
- (b) unpunctual or irregular attendance:
- (c) neglect of work, negligence in performing duties:
- (d) breach of any rule of business of the bank or instruction for the running of any department:
- (e) committing nuisance on the premises of the bank:
- (f) entering or leaving the premises of the bank except by an entrance provided for the purpose.
- (g) attempt to collect or collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force:
- (h) holding or attempting to hold or attempting 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 for the time being in force.
- (i) canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force, 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 or ordinary requirements of decency and cleanliness in person or dress.
- (l) incurring debts to an extent considered by the management as excessive:
- (m) resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub-clause (n) under "Gross Misconduct" and where a report to that effect has been received by the bank from the concerned authority and the employee **accepts** the charge:
- (n) refusal to attend training programmes without sufficient and valid reasons:
- (o) Not wearing, while on duty, identity card issued by the Bank:
- (p) Not wearing, while on duty, the uniforms supplied by the bank in clean condition.
- (q) doing any act prejudicial to the interest of the bank. (wef 01-11-20)

Misconducts covered under Clause 7 (a) to (q) shall not be made out as "gross misconduct" under Clause 5. (wef 01-11-20)

8. An employee found guilty of **minor misconduct** may:

- (a) be warned or censured: or
- (b) have an adverse remark entered against him: or
- (c) have his increment stopped for a period not longer than six months.

9. A workman found guilty of misconduct, whether gross or minor, shall not be given more than one **punishment** in respect of any one charge.

10. In all cases in which action under Clauses 4, 6 or 8 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.

11. When it is decided to take any disciplinary action against an employee Such decision shall be communicated to him within three days thereof.

12. 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 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 the 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

(ii) at the request of the said union by a representative of the state federation or all India Organization to which such union is affiliated: OR

(iii) with the Bank's permission, by a lawyer.

He shall also be given a hearing as regards the nature of the proposed punishment in case of any charge is established against him.

(i) 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 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.

Where sufficiently extenuating circumstances 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 do not for some reason or other, think fit 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.

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 resum. 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, but his explanation will not apply to SBI.

- (a) If the representative defending the employee is an employee of the same bank at an outstation branch situated outside the State, on a case-to-case basis as may be decided by the Bank, he shall be relieved on special leave (on full pay and allowances) to represent the employee and shall be paid one return fare. (wef 01-11-20)

12(e) 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.

(f) 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 such a hearing he may be permitted to be 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.

13. Where the provisions of this Settlement conflict with the procedure or rules in force in any 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 in this Settlement enabling the bank to dismiss, warn, censure, fine an employee or have his increment stopped or have adverse remark entered against him. In all such cases also the provisions set out in Clauses 10 and 11 above shall apply.

14. The Chief Executive Officer or the Principal Officer in India of a bank or an Alternate Officer at the Head Office or Principal Office nominated by him for the purpose shall decide which officer (i.e. the 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 off 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

receipt of the appeal and shall be disposed of 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.

15. Every employee who is dismissed or discharged shall be given a Service certificate, without avoidable delay.

16. 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 means for an individual employee is sent to him by registered post ack. due at the last recorded address communicated in writing by the employee and acknowledgment by the bank, the same is to be deemed as good service.

An employee placed under suspension pending disciplinary action shall be given an opportunity to represent to the management to reconsider the order of suspension. (wef 01-11-20)

An employee who has been awarded the punishment of dismissal, compulsory discharge or removal from service by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate Authority. (wef 01-11-20)

If multiple charges as per procedural lapses are made out, then the punishment given in such cases shall be one. (wef 01-11-20)

Disciplinary Authority shall have the discretion to decide whether the punishment will affect the superannuation benefits of the employee or not, in case where the punishment is affecting the superannuation benefits. (wef 01-11-20)

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. 21.(i) (a) of 6th BPS dated 14.12.1995 (to add revised Clause)

DISCIPLINARY AUTHORITY

S. NO.	CATEGORY	DISCIPLINARY AUTHORITY	APPELLATE AUTHORITY	REVIEWING AUTHORITY
1	AWARD STAFF	Chief Manager or Authority above him/her at FGMO	Asst. General Manager or authority above him/her at FGMO for cases short of Dismissal without notice / Removal from service or Compulsory Retirement or For cases of Dismissal without notice / Removal from service or Compulsory retirement or Discharge from service, Dy. General Manager or Authority above him/her at Central Office.	Not applicable.

However, for all cases involving more than one Officer/Employee, wherein one or more Officer is in MMGS-III or above, the entire matter will be referred to Central Office for processing / decision / disposal. Also, wherever disciplinary action has been initiated against retired Officials/Employees of the Bank under Union Bank of India Pension Regulations, 1995, the matter has to be referred to Central Office for further action.

In cases pertaining to administrative matters viz. Absenteeism, Misbehavior, etc at local level or Non-Vigilance cases/ Vigilance cases where 2nd stage advice is not sought, and the Disciplinary Authority decides to impose capital punishment i.e. Dismissal/ Removal/ CRS/ Discharge on the Officer/Employee, the Disciplinary Authority shall necessarily before passing the Final Order intimate the General Manager (HR), CO, Mumbai

about the matter which calls for such decision. The Disciplinary Authority shall pass the final order in the matter only after receiving return intimation from General Manager (HR), CO, Mumbai in this regard.

Sw (Circular No.CO: ERD:2359:2020 dated 20-07-2020)

OTHER IMPORTANT MATTERS

ROLE AND RESPONSIBILITIES OF CLERICAL STAFF IN CBS UNDER FINACLE 10

Staff Circular :7721 dated 24 June 2022

The job role of clerical staff is covered by the industry-wise Bi-Partite Settlements entered into between IBA and Unions from time to time.

Accordingly, as present the job role of clerical staff is covered by 11th Bi-Partite Settlement circulated vide Staff Circular No.7326 dated 24.12.2020,10th Bi-Partite Settlement circulated vide Staff Circular No.6211 dated 30.06.2015 to be read with 9th Bi-Partite Settlement circulated vide Staff

Circular No.5668 dated 26.05.2010. As there was no restriction in the CBS under Finacle 10 regarding the job role of Special Assistants, Head Cashiers, SWO-B Et SWO- A, it was clarified Vide Staff Circular No. 7010 dated 21.08.2019, that the Branches should extract duties from various cadres of clerical staff under CBS in Finacle 10 as per duties specified for respective cadres in the Bi-Partite Settlement and within the level of authorization permitted therein.

Now, necessary modifications have been done in CBS under Finacle 10 as per duties specified for respective cadres in the Bi-Partite Settlement and within the level of authorization permitted therein.

SECTION 3: GENERAL TOPICS



Section: 3 *General Topics*

LOAN AND ADVANCES

STAFF HOUSING LOAN SCHEME- FOR OFFICERS AND AWARD STAFF

Staff Circular No, 8161 dated 04.01.2024

Staff Circular No, 8503 dated 23.12.2024 clarifications on staff housing loan scheme

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

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

1. Eligibility:

All confirmed employees, or, Officers having completed 2 years of service and Award staff having completed 6 months of service, whichever is earlier; subject to satisfactory service record of the applicant.

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

2. Purpose:

Staff housing Loan can be availed by Officers and Award staff for the following purposes:

- 2.1 For purchase of plot and construction of residential house thereon in the name of the staff or jointly with the staff member and his/her spouse.
- 2.2 For purchase of plot with existing house/ready built house in the name of staff or jointly with spouse. In case of old house / flat, the estimated future life of the same should be at least 5 years more than the tenure of the proposed loan.
- 2.3 For construction of residential house on land already owned by the Employee in his/her individual name/ spouse or jointly with spouse. In case if the title of land is solely in the name of his/her spouse, then loan shall be permitted to staff member for construction of house, jointly with spouse. However, the loan is not permitted for purchase of ready built house where the title of the proposed house is solely in the name of applicant's spouse.

- 2.4 For enlargement / extension of residential house already owned by the staff member.
- 2.5 For purchase of a plot of land under co-operative scheme and building a house where title will vest with the Officer / Employee after the house is built.
- 2.6 Purchasing plot / flat under self-financing housing scheme and building a house where title will vest with the Officer / Employee after the house is built.
- 2.7 For repayment / conversion of loan availed for acquiring / construction of a house / flat from any external institution such as housing finance institutions / companies, housing boards, commercial banks.
- 2.8 In case of an employee, who has purchased / acquired a house / flat by availing Staff Housing Loan earlier, irrespective of the fact that the earlier loan availed is closed or outstanding, he/ she shall have the option to avail the second staff housing loan for purchase / construction of another flat / house, subject to the overall loan ceiling applicable to him / her.
- 2.9 Staff Housing loan can also be granted under Transfer/Substitution of Security when an existing house/flat purchased out of Staff Housing Loan as per existing scheme is sold to acquire bigger / better accommodation. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.
- 2.10 The benefit/facility of Transfer/Substitution of security is permitted to retired employees as well. However, no additional exposure shall be permitted to retired employees while allowing such substitution and all existing terms and conditions of the staff housing loan with respect to retired staff shall continue.
- 2.11 Substitution of security shall be permitted only two times to the employees, whether serving or retired. However, in case of serving employees, the enhancement in staff housing loans may be permitted along with the substitution of security to meet additional cost, if any, subject to eligibility, quantum, ceiling, etc.
- 2.12 No loan under staff housing loan shall be provided for purchase of plot only.
- 2.13 An employee can purchase the plot/house from his close relatives provided the same is acquired by the seller from his/her own sources (it should not be ancestral property of the seller) and the said person should not be dependent of the employee who is seeking the loan.
- 2.14 When staff proposes to purchase a ready built house/flat, flat/house under tie-up or purchase a plot and construct a house/flat, by availing Staff Housing Loan, jointly with the spouse, the first holder of the property should be the staff member.

3. Ownership:

For availing the Staff Housing Loan under the Scheme at any point of time, an employee individually or jointly should not have ownership of more than two house/flats including the property proposed to be purchased/acquired through Staff Housing Loan.

3.1 Clarification on Ownership clause:

It is clarified that for the aforesaid purpose, ownership of the number of flats/houses solely in the name of the spouse/dependents/children/parents of the employee will not be counted for accessing the eligibility of the employee.

4. Eligibility of Husband & Wife working in our Bank:

- 4.1 In case if both husband and wife are working in our Bank, for grant of staff housing loan, they will be permitted to avail Staff Housing Loan in their individual capacity as per their eligibility/repayment capacity.
- 4.2 In such cases, two separate staff housing loan accounts to be opened depending on their individual eligibility/repayment capacity and hence, documentation to be executed and EM/EMI to be defined accordingly.

- 4.3 The housing loan availed by husband/wife working in our bank either under Union Home Loan Scheme or from other financial institutions on commercial rate of interest can be converted into Staff Housing Loan in their individual capacities subject to their eligibility under Staff Housing Loan Scheme.

5. Location:

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

6. Limits:

The scale-wise limits under the Scheme are as under:

(Rs.in lacs)

Category of Staff	Total Staff Housing Loan Limit*
TEGS VI to VIII	160.00
SMGS V	140.00
SMGS-IV	120.00
Officers upto MMGS-III	100.00
Clerical staff	70.00
Sub-staff (Full Time)	50.00

*Employee can avail Staff Housing Loan towards purchase of house and repair & renovation within total limits as mentioned above. Actual eligibility will be subject to maximum permissible deduction and proposed instalments for Staff Housing Loan to be sanctioned.

The officers/employees can avail entire limits for purchase/construction/acquisition of flat/house, in case no limit for repairs & renovations have been availed by the Officer/Employee till now. Further, in case the officer/employee has already availed limits for repairs/renovation of existing house, the same shall be deducted from overall entitled limit of Staff Housing Loan mentioned herein above.

7. Rate of Interest:

The rate of interest will be applicable at Half yearly rests on daily diminishing balance method (simple) on below mentioned rates:

Amount of Staff Housing Loan	Rate of Interest
For Staff Housing Loans up to Rs.40.00 lacs	5.50% (Simple)
For Staff Housing Loans above Rs.40.00 lacs	6.00% (Simple)

8. Margin:

10% of the Project Cost

9. Project Cost:

Project Cost shall include:

- Purchase price of land/house/flat;
- Cost of construction/extension (if applicable);
- Cost of furnishing/interiors/pop work/modular kitchen (upto 15% of the cost of the house/flat or Rs.15 lakhs whichever is lower).
- Cost of rooftop Solar Panels (upto Rs.2.00 lakhs).
- Registration charges and stamp duty, applicable GST amount and premium of any Group Insurance Scheme covering the housing loan liability (in respect of purchase of house/flat), may be included as part of total estimated cost of the house/ flat to be constructed/purchased by the employee, while computing his/her entitlement for house building advance, under the staff housing loan scheme.

10. Loan composition ratio for purchase of Plot/Land & Construction

Loan Component for purchase of Plot/Land and construction thereon has been fixed at 60:40. As per the same, the maximum amount of loan towards the cost of land can be allowed up to 60% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.

Further, Sanctioning Authority will have the discretion to increase the above ceiling for purchase of plot/land by further 10% in case of direct allotment of plot by Government Authorities.

11. Repayment Capacity:

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

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

11.3 For the purpose of repaying capacity, the income of spouse can be considered if the spouse is Govt. employee or in the service of private organization or has own business, for which sufficient income proof is required to be provided or proof of Income Tax paid for the last 2 years (where spouse is salaried) & last 3 years (where spouse is self-employed) is required to be provided. Under such cases, spouse of the applicant whose income is being considered for proposed loan should have regular source of income.

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

11.5 50% of future rental income with verifiable proof to the satisfaction of Sanctioning Authority from the subject property can be considered in case of sanctioning of staff housing loan for second property.

12. Repayment Period:

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

12.2 Staff Housing Loans (pertaining to active employees only) wherein the clause related to extending the repayment period upto 360 months or 75 yrs of age whichever is earlier, is not a part of sanctioned terms & conditions may also be provided with an option to extend repayment period of their Staff Housing Loan upto 360 months or 75 years of age whichever is earlier (if not availed earlier), subject to their eligibility & fulfilment of other terms & conditions under the Scheme.

12.3 This clause will be applicable to the employees who are in service only. In this regard, a suitable irrevocable letter of undertaking agreeing to the revised repayment schedule should be obtained from the staff and retained with loan documents.

12.4 In all such cases where the repayment period is extended beyond the age of retirement, the benefit of staff rate and other terms & conditions of the Staff Housing Loan account like simple interest shall continue to be available to the employee post his/her superannuation/retirement also.

12.5 A detailed SOP regarding implementation of such cases as mentioned above at point no. 12.2 will be issued in due course.

13. Recovery of Loan Amount:

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

14. Moratorium Period:

14.1 In case of loans sanctioned for construction of house/flat, recovery to start after 2 years of 1st disbursement date or 6 months after completion of house, whichever is earlier.

14.2 In case of purchase of house/flat, recovery to start from 3rd month of disbursement of loan amount.

15. Construction:

15.1 Adherence to Plans:

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

15.2 Construction Time Limit:

- **In case of Staff Housing Loan availed for land & construction thereon**

The construction should be initiated within 12 months from the date on which the first disbursement of loan has taken place and should be completed within 36 months from the date on which the first disbursement of loan has taken place.

- **In case of purchase of flat/property under construction stage**

The maximum permissible construction period will be as per builder construction plan/schedule or 36 months, whichever is earlier.

In both the cases as mentioned above, extension in time limit is permissible upto one year by the Sanctioning Authority and in exceptional cases, by the General Manager (HR) if the construction is delayed due to circumstances beyond the employee's control.

16. Interim Security:

NIL

17. Lock-In Period:

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

17.1 Lock-in Period for the 1st Property acquired through Staff Housing Loan

The 1st unit purchased under Staff Housing Loan cannot be sold by the employee within a period of 5 years from the date of availing loan for any reason whatsoever (except in case of sale of house on account of death of the staff member/ critical illness of employee & dependents /sale of the house on account of separation of the employee which warrants closure of the loan account immediately).

In such case, the outstanding with interest thereon, if any, will be adjusted from the sale proceeds. If the sale proceeds fall short of the outstanding plus interest in the loan account, the deficit will have to be paid by the employee immediately. The employee will have to deposit the sale proceeds with the Bank within the time fixed by authority permitting such sale.

17.2 Lock-in period for 2nd Property acquired through Staff Housing Loan

The unit purchased under Staff Housing Loan for second house cannot be sold by the employee within the period of 10 years from the date of availing loan for any reason whatsoever (except in case of sale of the house on account of death of the staff member/critical illness of employee & dependents/ sale of the house on account of separation of the employee which warrants closure of the loan account immediately).

17.3 Commercial Rate of Interest

In case the employee for any reason whatsoever seeks permission to sell his house, the entire loan will be considered under Union Home Loan and that the commercial rate of interest as well as the Bank's charges will be recovered from the date of first disbursement vis-à-vis for liquidation of housing loan account out of the sale proceeds of house.

17.4 Competent Authority for granting Permission

The Competent Authority for granting permission in case of exceptions (In case of sale of the house on account of death of the staff member/critical illness of employee & dependents/ sale of the house on account of separation of the employee which warrants closure of the loan account immediately) as mentioned above will be General Manager (HR). Further, the Competent Authority for granting permission in any other cases which are not mentioned above will be Chief General Manager (HR).

18. Co-Borrower/Co-Applicant

18.1 Where the loan has been sanctioned to an employee for construction of house on plot of land owned by the employee/jointly with his/her spouse/ or where the income of the spouse is taken while calculating the repayment capacity of the employee for availing the staff housing loan, the spouse of the employee shall

join as a co-borrower and also submit a letter of guarantee and undertaking for relinquishing the rights on the said plot of land/property.

18.2 In such cases where staff housing loan is not availed jointly with the spouse or where the income of the spouse is not taken while calculating the repayment capacity of the employee, spouse may join the loan as a guarantor.

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

19. Staff Housing Loan for Repairs And Renovation

19.1 Employee can avail the Staff Housing Loan for repair & renovation as per the eligibility defined above at point no. 6 subject to their eligibility and repayment capacity.

19.2 The Housing Loan for repair/renovations shall be extended to employees who have either availed Staff Housing Loan or Union Home Loan or both the loans for purchase of a house/flat subject to completion of **4 years** from the date of availing the Housing Loan. In case if the employee has not availed either staff housing loan or the loan under Union Home Scheme for acquiring the property for which the repair loan is requested, then in such cases the loan can be considered after **4 years** from the date of acquiring the said property.

19.3 Repair & Renovation facility can be availed for the accommodation owned by the employee or his/her spouse or jointly with spouse subject to his/her eligibility and repayment capacity.

19.4 While processing/sanctioning the Staff Housing Loans under repair & renovation, the viability of the project cost & the proper justification alongwith the requisite supporting documents in support of the proposed amount of loan should be ensured by the Sanctioning Authorities.

19.5 The loan under repair/renovation can also be granted towards furnishing/ interiors work like wooden work/interiors/POP Work/furnishing on submission of requisite documents upto the satisfaction of the sanctioning authority.

19.6 Once availed, Staff Housing Loan for repairs/renovation can further be sanctioned after minimum period of four years period (from the date of sanction of previous loan) within prescribed limit with a condition that at any point of time there not be more than one Staff Housing Loan account for repair & renovation remains outstanding.

19.7 Husband and wife both are working in the Bank are entitled for availing Staff Housing Loan for repair/renovation in their individual capacity subject to their eligibility and repayment capacity.

20. Repayment Period for Repair & Renovation

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

21. Margin for Repair & renovation

10%

22. Disbursement of Advance

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

- Maximum amount of loan towards the cost of land can be allowed upto 60% (Discretion of Sanctioning Authority to increase the ceiling of 60% for further 10% in case of direct allotment of plot by Government Authorities) of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.

- For construction of house on the aforesaid acquired/existing plot, proportionate disbursement will be made according to Architect's certificate or Bank Officials inspection report certifying the progress of construction.
- For house/flat purchased through Housing Society, Government Agencies or Ready built house/flat from the private builders, disbursement to be made as per schedule of payment or lump sum as per demand of the vendors and the progress of construction.
- Documentation, security, mortgage formalities are to be completed as per Bank's prescribed norms at the time of disbursement of loan.

23. Maintenance

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

24. Insurance

- 24.1 On completion of construction/ or after possession of the house/flat, the property should be covered under a Comprehensive Insurance Policy against fire or any other natural calamity. The sum assured for the policy should be minimum 120% of the loan amount (including loan amount for insurance if any). The insurance policy inclusive of the Bank's Clause should be deposited with the Bank and the premium receipts should be produced for inspection. The insurance should be kept alive till the liquidation of advance.
- 24.2 In addition to aforesaid, Staff Housing Loans should mandatorily be covered under the Group Insurance Scheme for staff loans, wherein the insurance premium amount is borne by the employee. In case of any modification under the Group Insurance Scheme for staff loans, General Manager (HR) is authorized to issue necessary guidelines related to coverage of Staff Housing Loans under Insurance coverage.

25. Security Documents

An employee shall:

- Execute all documents as required by the Bank from time to time and the **retirement benefits nominee/ NPS nominee of the employee shall join as Co-borrower/Co-applicant.**
- Provide an undertaking stating not to permit creation of any other mortgage or encumbrance on the property/house/flat/apartment or any part thereof.
- Give an irrevocable undertaking to the Bank on a requisite stamp paper as may be required by the Bank, from time to time to create a lien on Provident Fund and Gratuity.
- Tender a Demand Promissory Note for the full amount of loan.
- In case of purchase of land/ house and/or construction of house, the employee shall-
 - ✓ Create equitable mortgage (wherever permissible in law) of the Land/house/property in favor of the Bank. Wherever equitable mortgage is not permissible/possible, a simple mortgage will have to be created on the land/house/property, after obtaining suitable permission from the Competent Authority
 - ✓ Submit an irrevocable Power of Attorney in favor of Bank authorizing the Bank to execute the legal mortgage in favour of the Bank
- Give an undertaking to initiate the construction within 12 months from the date of the first disbursement of loan and the construction should be completed within 36 months from the date of the first disbursement of loan. Whereas in case of purchase of flat/property under construction, the construction should be completed as per builder construction plan/schedule or 36 months, whichever is earlier.
- Create mortgage of house or apartment to be enlarged, in the case of availing the loan for enlarging house or apartment.
- Besides the above, all the norms regarding security and mortgage are to be complied with.

- Guarantee on a requisite stamp paper to be obtained from the spouse of the staff member while granting Staff Housing Loan, if applicable.
- For purchase of land, house and new flat, the deal, sale deed, acquisition and mortgage should be completed within 3 months. In case of genuine difficulty, the discretion to grant reasonable extension of time limit lies with the Sanctioning Authority.
- If loan is availed for purchasing a flat/apartment in a proposed Co-operative Society or any such Housing Society, then the employee shall-
 - a) Create a charge on the flat in favour of the Bank
 - b) Give an undertaking to form a Co-operative Society or any such Housing Society at the earliest.
 - c) Give an undertaking to register lien on the flat in favor of the Bank immediately on registration of the Society.
 - d) Tripartite agreement and other such formalities with the Builder and Society is to be adhered to, as per norms.
- If the house/flat/apartment is in a Co-operative Housing Society or any such Housing Society, an undertaking from Society that the premises/Share Certificates shall not be transferred without the Bank's prior consent, shall be obtained. The Share Certificate issued by the Co-operative Society in the case of the employee will be deposited with the Bank and Bank's lien on the house/flat will have to be registered with the Society. Bank's charge in respect of premises must also be registered in Society's Book.

26. Processing/ Sanctioning of Staff Housing Loan Proposals:

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

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

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

26.3 A Bank Officer on deputation to a Government department or on Foreign service will be entitled for Staff Housing Loan from his/her parent Bank. In such cases the Competent Authority for sanction of loan will also be same as mentioned above.

27. Sanction of Staff Housing Loans to Employees Against Whom Disciplinary Action Is Concluded / Contemplated:

27.1 The sanctioning authority shall obtain ER clearance from ER Division, HR Dept., Central Office in respect of all loan applicants. In case any disciplinary action is pending/ contemplated against any employee, the

Classification: Confidential

Sanctioning Authority can take the decision based on the nature of the allegations levelled against the employee.

- 27.2 In no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/penalty and no further action is pending/contemplated against him/her, subject to fulfilment of other terms and conditions as per the Staff Housing Loan Scheme.

28. Staff Housing Loan To Officers Under Suspension

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

29. Continuation of Housing Loan By Spouse On Demise Of The Retired Employees:

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

30. Revisiting instalment on Retirement/VRS

- 30.1 In such cases where repayment facility is granted post retirement, the employee may opt for tapering of instalments depending upon his/her repayment capacity and permit the Bank to deduct higher amount of instalments than the regular instalments fixed as per repayment schedule during the course of his/her employment in the Bank i.e. up to age of 60 years so as to reduce the quantum of instalments post retirement.
- 30.2 Employee should opt for tapering/ revisiting their instalment as per his/her eligibility or settlement of outstanding dues in their staff housing loan account mandatorily. In such cases, where the employee opted for revisiting the instalment post retirement, they should request their reporting office at least 3 months before retirement/VRS, if otherwise eligible. In such cases, the quantum of instalments shall be reviewed by the sanctioning authority depending upon his/her repayment capacity after retirement.
- 30.3 In this process, major thrust shall be given to the amount of proposed pension to be drawn by such retiring employee after commutation of his/her pension. In such eventuality, taking into account the pension payable to employee after commutation, the new quantum of instalments equivalent to 60% of the net pension to be drawn by the retiring employee after commutation shall be drawn for next 180 months. As such the retiring employee will be required to repay the excess outstanding in lump sum from his/her own funds/terminal benefits, if any payable to him/her like pension commutation, own PF contribution, Gratuity, Leave encashment, etc.
- 30.4 Further, while considering such requests, Sanctioning Authority should adhere with the conditions as mentioned below as well:

30.4.1 For Pension Optees:

- Instalment is restricted to 60% of net initial amount of pension payable immediately after the retirement plus total income of the retired employee (Pensioner) from other sources, including the income of the spouse (if spouse is not co-borrower).
- While computing the amount of instalment in the above manner, any excess liability in housing loan shall be recovered from the terminal benefits in lump sum.

30.4.2 PF Optees/ NPS (National Pension Scheme) Optees:

- Employees who opt for PF/ under NPS and opted for loan duration beyond their normal retirement date, are required to maintain their Savings Bank Account with our bank even after their retirement and NPS lump-sum withdrawal and NPS annuity/ PF amount should be credited to the said Account. Repayment

for SHL should be from the same account. Such NPS Optees/PF Optees are required to furnish undertaking letter.

- If the sanctioning authority is not satisfied and feels that the staff will not have sufficient income after retirement to pay the instalment or his/her income from pension/other regular income is not sufficient to meet the repayment obligation, sanctioning authority may stipulate that Staff is required to adjust a portion of outstanding loan amount from his/her terminal dues/sources and instalments may be fixed as per the repayment capacity of employee after retirement/VRS. A suitable irrevocable letter of undertaking agreeing to the revised repayment schedule should be obtained from the staff and retained with loan documents.

The detailed guidelines in both the cases as mentioned above shall be issued in due course.

31. Exit from Services

31.1 On VRS

Staff members who have availed Staff Housing Loans and opt for Voluntary Retirement after putting in minimum 20 years of service shall be allowed to continue Staff Housing Loan, if otherwise eligible subject to adequate and verifiable cash flows for repayment of the loan, to the satisfaction of the Sanctioning Authority.

31.2 In case of Dismissal/ Compulsorily Retired/ Removed from the services

The facility of repayment upto the age of 75 years will not be available to employee who are dismissed/compulsorily retired/removed from the services of the Bank before attaining the age of superannuation and they will have to liquidate the entire housing loan outstanding at the time of their removal/dismissal/compulsory retirement.

31.3 In case of resignation

The loan outstanding in case of employees who have resigned from the services of the Bank, may be considered for being taken over into Union Home Loan by the Competent Authority, on case-to-case basis as per the eligibility and terms and conditions of the Union Home Loan Scheme or may liquidate the same as per Bank norms.

31.4 In case both husband and wife are working in our bank

If both husband and wife are working in our bank and both of them availed Staff Housing Loan on a joint property and one of them exits from the services of the Bank, the outstanding balance amount in the staff housing loan account of the employee (spouse) exiting from the services of the Bank, can be transferred/continued to the spouse who remains in service of the Bank subject to his/her repayment capacity & within the eligibility of the employee.

Further, in case the employee (spouse) who remains in service is not eligible for transferring/continuing the outstanding balance amount in the staff housing loan, the employee (spouse) exiting from the services of the Bank, may convert his/her Staff Housing Loan Account into Union Home Loan, if otherwise eligible or may liquidate the same as per Bank norms.

The detailed guidelines in this regard, shall be issued in due course.

32. General Instructions to be Adhered

- i. Any mis-utilization of the loan at any time or violation of the scheme will be considered as an act of misconduct liable for disciplinary action besides charging the interest at commercial/penal rate on the outstanding balance. The Bank reserves the right to recall the loan governed by the Scheme if it is proved that the end use of the loan amount has not been properly effected by the applicant.
- ii. The employee shall not let out the house for any commercial activities and shall not commit any act so as to jeopardize or prejudice the rights of the Bank.
- iii. Municipal taxes, ground rent and all other outgoings in respect of the premises must be paid regularly in time.
- iv. Premises must be maintained in good condition and shall ordinarily be for personal bonafide use of the employee and/or member/s of his/her family.
- v. The borrower employee concerned shall make arrangements for the registration of the mortgage in favor of the Bank.

- vi. The terms of the application, agreement, mortgage and other documents in respect of loan sanctioned under this scheme shall be as per Bank's norms and the Bank is free to amend the same from time to time.
- vii. Furnishing wrong or false information or certificates and default will render the employee concerned liable for such penalties as may be levied for breach of discipline and misconduct and the entire outstanding loan and interest will become recoverable forthwith.
- viii. Even though the comprehensive report on the title of the property from a reputed lawyer or firm of solicitors and plans and estimates approved by qualified architect or engineer will be prima facie acceptable, the Bank reserves the right to have further investigation on the title etc. by Bank's panel Lawyer/Architect/Valuers.
- ix. While sanctioning the limits as per the extended repayment period for regular Staff Housing Loan and Staff Housing Loan for repairs & renovation, the Sanctioning Authority to also ensure repayment capacity of the employee post retirement.
- x. Permission of the Bank is not required for letting out the House/flat/property acquired through Staff Housing Loan subject to compliance of clauses of this circular. However, the employee should inform the concerned branch & the HR Department of the concerned Regional Office/Zonal Office/Central Office (depending upon the place of posting) regarding his/her intention for letting of the House/flat/property on rent.
- xi. Due to enhancement in Staff Housing Loan limits, an employee may avail the difference amount on the following conditions:
 - Union Home Loan availed by a staff member for a house property over & above the earlier Staff Housing Loan Limit will be eligible for conversion.
 - For extension of existing dwelling unit constructed out of Staff Housing Loan.
 - In case where sanction is done and disbursement is underway, enhanced limits may be considered as under:
 - a) Where cost of house/flat is more than the limit already sanctioned.
 - b) Where cost of constructions as per the original estimates submitted at the time of application is more than the limit already sanctioned.
 - c) While considering the sanction of difference amount, required margin contribution by the staff to be ensured.
- xii. However, in no way, the difference amount of housing loan will be allowed for reimbursement to the employee:
 - a) In case the employee has arranged funds from own sources.
 - b) Or to the person (s) or others from where employee has arranged funds such as friends/relatives/credit society etc. for payment of balance amount/completion of construction of unit.

Management reserves its right to change and modify the scheme from time to time.
Loan will be granted subject to sole discretion of the Bank.

33. Competent Authorities

Chief General Manager (HR) is the Competent Authority for issuing various modalities/operational guidelines on implementation of various clauses under the Scheme.

General Manager (HR) is the Competent Authority for interpretation/clarifications of any clause under the Scheme.

STAFF HOUSING LOAN - FREQUENTLY ASKED QUESTIONS (FAQs)

Staff Circular No. 8503 dated 23.12.2024

This has further reference to Staff Circular no. 8161 dated 04.01.2024, in terms of which the salient features of Staff Housing Loan Scheme was circulated.

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

No.	Question	Clarification
Q1.	If employee having write off / NPA history in his CIBIL report / having CIBIL score below 650, who is the Delegated Authority for sanctioning of SHLs.	CIBIL report may be used for assessing the repayment capacity a credit discipline of the employee. Delegation to sanction staff housing loan is based on loan amount.
Q2.	If employee ER Clearance having pending / contemplated status, who will be the delegated authority for sanctioning of SHLs.	As per Staff Circular No.08161, in case any disciplinary action is pending/ contemplated against any employee, the Sanctioning Authority can take the decision based on the nature of the allegations levelled against the employee. However, in no case staff housing loan shall be denied to any employee wherein he/she has already been imposed with a punishment/penalty and no further action is pending/contemplated against him /her, subject to fulfilment of other terms and conditions as per the Staff Housing Loan Scheme. Delegation to sanction staff housing loan is same as mentioned under policy of delegation of loaning power for FY 2024-25 for RLP head, which is as under. RLP Head Scale wise Delegation for Sanction of Staff Housing Loan RLP Head Scale Amount in Crore Scale III 1.00 Scale IV 2.50 Scale V 5.00 Scale VI 7.50 Yes, staff may avail the staff housing loan

Q3.	If employee has purchased / acquired a house / flat by availing Staff Housing Loan earlier, irrespective of the fact that the earlier loan availed is closed or outstanding, whether he / she shall have the option to avail the second staff housing loan for purchase / construction of another flat / house, subject to the overall loan ceiling applicable to him / her.	Yes, staff may avail the staff housing loan subject to availability of limit from overall staff housing limit. However, for availing the Staff Housing Loan under the Scheme at any point of time, an employee individually or jointly should not have ownership of more than two house/flats including the property proposed to be purchased/acquired through Staff Housing Loan.
Q4.	Whether staff housing loan can be sanctioned to PF and NPS optees with repayment period beyond 60 years, If yes, please inform how to arrive the repayment capacity after retirement for PF and NPS optees.	Yes, Staff Housing Loan may be granted to PF %11 NPS Optees with repayment period beyond 60 years if employee is otherwise eligible. Further, repayment capacity after retirement for NPS / PF Optees should not be calculate at time of sanction Staff Housing Loan. However, as per SC 8161 dated 04.01.2024 Staff Housing Loan should be revisited by the sanctioning authority before three months of retirement.
Q5.	Whether there is the guidelines for the maximum cost of construction per square feet in staff housing loan.	No, Sanctioning Authority have to take a call based on local conditions.
Q6.	With reference to the Staff Housing Loan SC 08161 dated 04.01.2024, it was mentioned that staffs, who have been sanctioned staff Housing Loan with repayment period less than 360 months or 75 years of age will be provided an option to extend repayment period of their Staff Housing Loan upto 360 months or 75 years .of age whichever is earlier (if not availed earlier) and a detailed SOP regarding implementation of	Employees who are in service, shall be provided with this option, if otherwise eligible for the extension of repayment period of their Staff Housing Loan upto 360 months or 75 years of age whichever is earlier. While considering the requests, below mentioned procedure to be opted: a) Employees should request their Branch where he / she is maintaining his/her Staff Housing Loan account if otherwise eligible. b) The Branch shall collect the details pertaining to Staff Housing Loan Accounts Et forward the applications along with all requisite documents to the

	such cases as mentioned in point no. 12.2 (SC o8161 dated 04.01.2024) was to be issued in due course. Please provide us the SOP of the same.	processing/sanctioning authorities as defined under the Staff Housing Loan Scheme for further processing/approval. c) while processing / sanctioning the proposal Sanctioning Authority should ensure following. â There is no overdue in the SHL account. • SHL Accounts where principal is paid and only recovery of interest is pending, are not eligible for the benefits. â To ensure that all other terms and condition of the Staff Housing Loan are complied with. d) After approval, Sanctioning Authority should have to communicate same to the Branch. e) Branch should ensure that necessary documentation to be carried out by the employee and to be held on record. Branch will rephase the account after taking necessary approval from the Competent Authority as per Bank's policy for rephasing of loan account. Branch should ensure that white rephasing, the interest capitalized flag should be selected as "NO" and further modification should be in order as per approval only.
Q7.	Interim security is NIL as per SC o8161 dated 04.01.2024, then whether third party guarantee is required in case of under construction project.	Interim security / third party guarantee is not required under Staff Housing Loan.

Q8.	Whether nominee of the terminal benefits of staff should have to join as Co- applicant in Staff Housing Loan. Further, only signature have to obtained on documents from nominee of the terminal benefits of staff for Staff Housing Loan or it should be a part of sanction process.	Yes, retirement benefits nominee/ NPS nominee of the employee shall join as Co-borrower/Coapplicant and have to execute all documents as required by the Bank from time to time. Further, it should be part of sanction process note & advice..
Q9.	If nominee of the terminal benefits of employee is minor, who wilt execute documents for Staff Housing Loan / joined as Co-applicant / Co-Borrower under Staff Housing Loan.	Nominee of the Terminal Benefits shall have to join as Co-Borrower / Co-Applicant. If Nominee is minor then guardian mentioned in Terminal Benefit nomination will have to execute security documents on behalf of minor.
Q10	In case of change in nomination of the Terminal Benefits, whether the changed nominee is required to executed the Staff Housing Loan documents as Coapplicant / Co- Borrower.	Yes, it is the responsibility of the employee to intimate the branch about the change in nominee of Terminal Benefits and execute all necessary requisite documents as per the criteria's enumerated under SHL. On execution of the documents the same to be kept on record.
Q11.	Can both Husband & wife working in Bank may avail four SHL for four properties.	Yes, both may individually apply for two staff housing loan for two properties.
Q12.	If SHL has already sanctioned and been before completing of 4 years, employee wants to availed or add loan for furnishing/interiors/POPwork/modular kitchen of the house. Whether employee can avail or not.	No
Q13.	When staff can convert his/her Union Home loan / other Bank loan / Financial Institution Loan taken for furnishing/POPwork/	After completion of 4 years from availment o Union Home loan / other Bank loan / Financial Institution Loan etc. Only if staff has taken NOC for our Bank before availing loan.

	Interior/modular kitchen to SHL.	
Q14.	As per Scheme, Staff Housing Loan under repair and renovation can be availed after completion of 4 years from the date of availing of Staff Housing Loan / Union Home loan and If not availed any loan then 4 years from the acquiring of the property. Please clarify which date should be taken as date of availment of loan.	Date of availment of the loan will be occupy / possession date of the House / Property. Further, in case of self-construction of house, completion of project should be declared and the same should be informed to the branch in time.
Q15.	What is the SHL loan limit for furnishing/POP/Interior/modular kitchen.	Upto 15% of the cost of the house/flat or Rs.15 lakhs whichever is lower may be utilized for the furnishing/POP-work/Interior/modular kitchen after 4 years. However, these limits should be within the overall SHL limit.
Q16.	How many time staff can avail staff housing loan?	No such restriction is there. However, ownership should not be more than two property at the time of applying of staff housing loan including purchase of proposed property under staff housing loan.
Q17	When will be commercial rate of interest will be charged; on closure of 1 st SHL or 2nd SHL.	In case the employee for any reason whatsoever seeks permission to sell his house availed by 2nd Staff Housing Loan before 10 years from the date availing of loan, the entire loan will be considered under Union Home Loan and that the commercial rate of interest as well as the Bank's charges will be recovered from the date of first disbursement vis-a-vis for liquidation of housing loan account out of the sale proceeds of house (except in case of sale of the house on account of death of the staff member/critical illness of employee Et dependents/ sale of the house on

		account of separation of the employee which warrants closure of the loan account immediately). (Refer SC:08161 dated 04.01.2024)
Q18	Delegation for review / renewal of Staff Housing Loan account.	As per guidelines issued vide SC 7555 dated 02.12.2021, the review / renewal of all Staff Housing Loan account will be done by the Branch Head of the respective Branch where the Staff Housing Loan account is maintained, as per delegation defined for Branch Heads in Bank's policy on Delegation of Loaning powers, if the review of that Loan account falls within the delegation of Branch Head. For Proposal falling beyond the delegation of Branch Head, the review / renewal of Staff Housing Loan accounts will be done by respective RLCC-I (under whose jurisdiction the Branch falls where the said loan account is maintained). In case of Staff Housing Loan accounts of reviewing authority i.e Branch Head / RLCC - I, the same shall be review by the next higher A. authority.
Q19	Delegation for conversion to Staff Housing Loan from Home loan.	It is same as fresh sanctioning of SHL mentioned under SC 08161 dated 04.01.2024.
Q20	Please confirm that when repayment should start in case of SHL sanctioned with moratorium period.	In such cases, where moratorium period given in SHL, the moratorium period be given in principal recovery. i.e if moratorium period is 24 months and total principal repayment period is 240, so effective repayment period will be taken as $240 - 24 = 216$ months. Please refer SC 8315 dated 04.07.2024 for detailed guidelines.
Q21	In case of Substitution / transfer of the security, how much amount of sale proceeds of the property to be kept as deposit	In such case, Staff is required to make deposit of full amount of sale proceeds at the Branch where staff housing loan account is running.

	with Branch.	
Q22	If employee is going to retire or submitted VRS application and wish to avail staff housing loan then please clarify that when he / she should have to submit application.	Retiring Staff should submit their applications for Staff Housing Loan preferably 2 months before his / her retirement so that processing / sanctioning authority have sufficient time to process and sanctioned it by complying various loan formalities i.e valuation report, legal search report etc. Please note that, In the case where building is under construction, 15' demand / payment as per construction plan, should be made before retirement. 1> In case of purchase of land and construction of house there on; land should be purchased and mortgaged to Bank before his / her retirement. â No request for granting Staff Housing Loan shall be entertained after the date of retirement.
Q23	Please clarify regarding sanction process for transfer / substitution of security where additional loan is not required and only change of security is requested.	In such case, Staff housing loan proposals of employees in all cadres shall be processed by RLP nearest to the location of the property which is to be purchased/constructed. RLP have to ensure following points, while processing the proposal without any new loan. Proposed property should be better / bigger than the current property. â Property value should be more than earlier loan amount sanctioned. • Legal, Valuation and search report of the proposed property should be obtained & held on record and these should be satisfactory. All other t erms and conditions should be adhered to

Q24	Can Moratorium period be changed after sanctioning of Staff Housing Loan.	No, Moratorium period cannot be changed once approved.

In case any further clarification in the revised Staff Housing Loan Scheme is required, Regional Offices to take up the matter with their respective FGMOs and in case if the query is still unresolved; the matter may be taken up with HRD, CO Mumbai.

GUIDELINES ON TRANSFER/ SUBSTITUTION OF SECURITY UNDER STAFF HOUSING LOAN**Staff Circular:7904 dated 27.01.2023**

Attention is drawn to the below mentioned Staff Circulars vide which detailed features & further modifications to the Staff Housing Loan Scheme for Officers, Executives and Award Staff were communicated:

S.N.	Name of the Circular	Circular No.	Date
1	Staff Housing Loan Scheme-For Officers & Award Staff	7391	18.03.2021
2	Staff Housing Loan Scheme-For Officers & Award Staff-enhancement in limits and other modifications	7491	01.09.2021
3	Review of Staff Housing Loan Accounts	7555	02.12.2021

As per existing Staff Housing Loan Scheme, Loan can also be granted under transfer/ substitution of security when an existing house/ flat purchased out of Staff Housing loan is sold to acquire bigger/ better accommodation. While dealing with the proposals of Staff Housing Loan, various queries related to Transfer/Substitution of Security are being raised by field functionaries.

Therefore, in view of the various issues/ requests of the field functionaries detailed guidelines on Transfer/Substitution of Security are drafted and the same is enclosed as Annexure-I.

All concerned are requested to take a careful note of the same.

Guidelines on Transfer/ Substitution of Security

The provisions related to Transfer/ Substitution of Security are applicable to both serving as well as retired staff members of the Bank. However, no additional exposure shall be permitted to retired employees while allowing such transfer/ substitution of security and all existing terms and conditions of the Staff Housing Loan Scheme, circulated through various circulars, with respect to retired staff shall continue. The request of substitution of property, acquired through Staff Housing Loan to be processed only if the request is made after completion of 5 years from the date of availing the loan.

The detailed guidelines are enumerated as under:

a) Criteria for Permission of Transfer/ Substitution of Security:

The criteria to give the permission of Transfer/ Substitution of security acquired through Staff Housing Loan will be as under:

S.N.	Scenarios	Permission of Transfer/ Substitution of Security permitted or not
1	When request for transfer/ substitution of property is given with predefined plan for sale of existing property acquired through Staff Housing Loan and purchase of new property.	Permitted
2	When request for transfer/ substitution of existing property is given where buyer is available but the new property to be purchased under Staff Housing Loan is yet to be finalized.	Permitted
3	When request for transfer/ substitution of existing property is given, where buyer is not available but the new property to be purchased under Staff Housing Loan is finalized by the employee.	Permitted
4	When request for substitution/ transfer of property is given, without any pre-defined plan for sale of property acquired through Staff Housing Loan & purchase of property by availing transfer/substitution of property.	Not Permitted

b) Procedure:

The detailed procedure related to Transfer/ Substitution of Security under Staff Housing Loan are enumerated as under:

Steps	Procedure
Submission of Request	Request for permission to be submitted by staff to the branch maintaining the Staff Housing Loan Account (where the Staff Housing Loan account of house/flat for which the transfer/substitution is requested) alongwith the detailed action plan for executing the Transfer/ substitution of property and any other document as required by the Competent Authority.
Recommendation by Branch	Branch, if satisfied, will send the request along with its recommendations to Credit Department, Regional Office (under whose jurisdiction the branch maintaining the staff housing loan account, falls) along with requisite documents.

Steps	Procedure
Processing of Request (Based on location of Sanctioning Authority)	• For Regional Office: The Credit Department, Regional Office (under whose jurisdiction the branch maintaining the staff housing loan account falls) if satisfied, will process the request & place the request for approval to the Competent Authority defined below at point no. d (General Guidelines). • For FGMO: As per the recommendations of the Credit Department, Regional Office (under whose jurisdiction the branch maintaining the staff housing loan account falls), the Credit Department, FGMO if satisfied, will process the request & place the request for approval to the Competent Authority defined below at point no. d (General Guidelines). • For Central Office: As per the recommendations of the Credit Department, Regional Office (under whose jurisdiction the branch maintaining the staff housing loan account falls), the HRAD Department, CO if satisfied, will process the request & place the request for approval to the Competent Authority defined below at point no. d (General Guidelines).
Permission for Transfer/ substitution of property	If satisfied, Competent Authority will give permission for Transfer/ substitution of property to employee. The copy of the same also to be forwarded to the branch maintaining the Staff Housing Loan Account.

c) Terms & Conditions for issuing permission for Transfer/ Substitution of Property:

The terms & conditions for processing/ approving the permission of Transfer/ Substitution of property are as under and the same are exclusive of the terms & conditions of Staff Housing Loan Scheme enumerated in various Staff Circulars.

- The permission of Transfer/ substitution of property will be valid for six months only from the date of issuance of permission of transfer/ substitution of security.
- The property for which request for transfer/ substitution of property is given should be disposed-off & new property to be purchased within six months from the date of permission of transfer/ substitution of security.
- Once the sale of the existing property materializes, the staff is required to keep the amount of sale proceeds, at the Branch where Staff Housing Loan Account is running, in form of a deposit, equivalent to the amount (principal + simple interest of 1 year) in the staff housing loan account, for which substitution is requested before release of property papers. This deposit is to be marked under Bank's lien without fail.
- For any deficit i.e. if the sale proceeds happen to be less than the amount (principal + simple interest of 1 year) in staff housing loan account, staff will have to make arrangement of remaining amount from his/her own sources for keeping amount in form of deposit, equivalent to the amount (principal + simple interest of 1 year) in his/her staff housing loan account.
- In case, permission for transfer of security has been obtained for the first property acquired through Staff Housing Loan & selling of property is materialized but even after lapse of six month from the date of permission, staff is unable to purchase new property, then the outstanding with interest thereon will be adjusted from the deposit (created from the sale proceed) held with the Bank.
- Further, if permission for transfer of security has been obtained for the second property acquired through Staff Housing Loan & selling of property is materialized but even after lapse of six month from the date of permission, staff is unable to purchase new property, then entire loan will be considered under Union

Home loan and commercial rate of interest as well as Bank's charges will be recovered during adjustment of loan from the deposit (created from the sale proceed) held with the Bank.

- If any excess amount in deposit (created from the sale proceed) is left out after settlement of outstanding dues as mentioned above, the same may be credited to the staff account.
- Permission granted for transfer/substitution of security should not be taken as base for any other reason whatsoever.

d) General Guidelines:

- The Competent Authority for sanction of request of Transfer/ Substitution of Security will be as under:

SCALE	COMPETENT AUTHORITY
Award Staff/ Officers from Scale I to Scale IV	Regional Head
Scale V & VI	Field General Manager
Scale VII	GM, HR
Scale VIII	CGM, HR

- If after lapse of six months, staff is unable to execute the permission of transfer/substitution of property, permission for one time extension (for six months) for transfer/ substitution of property may be given by authority one scale higher than the competent authority as mentioned above, as a special case only. For Scale VIII, such permission can be provided by Executive Director looking after HR Vertical.
- Further, staff should submit the extension request before expiry of the permitted period. If staff fails to obtain the extension permission in time or could not materialized the permission in prescribed timeline, the limit availed by the employee under Staff Housing Loan as well as one attempt of transfer of security shall be considered as exhausted.
- However, if any staff could not materialize the permission within six/twelve months (as the case may be), he/she should take the approval for cancelation of earlier permission from the Competent Authority as mentioned above, within one month from the due date of lapse of permission granted for change of security. In absence of such request, the limit availed by the employee under Staff Housing Loan as well as one attempt of transfer of security shall be considered as exhausted.
- The Staff Housing Loan Account taken for the property, which is proposed to be sold shall not be adjusted or closed with the sale proceeds or otherwise. Instead, it shall be continued and shall be secured by creating EM of the new property purchased by the staff member under substitution. It should also be noted that the installment of first loan will also continue as per the existing repayment schedule of the respective loan.
- If the staff requires additional loan for purchasing the new property, he/she may put up his/her request for additional exposure under Staff Housing Loan (within maximum eligible limit) or Union Home Loan as the case may be.
- The staff will submit request for sanction of additional exposure (if required and if limits are permissible) under Staff Housing Loan to Sanctioning Authority as per SC. No.7391 dated 18.03.2021. Staff will submit

his request for addition exposure to the Competent Authority with supporting documents, which also include following documents:

- a) Permission obtained by the staff for substitution of property.
 - b) Sale agreement of old property.
 - c) Details of deposit (created from sale proceed) kept at the branch where the Staff Housing Loan Account for old property is running.
- The request for sanction of additional exposure under Staff Housing Loan will be processed & sanctioned as per the guidelines of Staff Housing Loan Scheme and that of Union Home Loan under Union Home Loan Scheme respectively based on the requirement & application of the staff member.
 - Installment of additional Staff Housing Loan/ Union Home Loan availed by the staff, if any, will be determined & deducted separately and while calculating net take home pay, existing installment of previous loan will also be taken care.
 - The new property acquired by the staff under transfer of security, shall be mortgaged as security for previous Staff Housing Loan account as well as staff housing loan and/or Union Home Loan Account, if any taken for additional exposure for acquisition of new property. The Branch where new Staff Housing/Union Home loan account is opened shall create Equitable Mortgage for additional housing loan as well as existing housing loan and will inform the same to the branch where previous Staff Housing Loan is running. Further, it will also be confirmed by the new branch that all documents executed by the Staff are enforceable.
 - If the disbursement is made in single disbursement; additional housing loan amount, amount of deposit (created from the sale proceed) maintained at the branch having the substituted property, margin of additional housing loan account, to be disbursed in one go by the branch maintaining the new staff housing loan account.
 - If the disbursement is being made in stages more than one, the additional loan amount along with margin of the new staff housing loan will be disbursed initially. Deposit kept as security, will be closed and disbursed at last.
 - Substitution of security shall be permitted only two times to the employees, whether serving or retired. However, in case of serving employees, the enhancement in staff housing loans may be permitted along with the substitution of security to meet additional cost, if any, subject to eligibility, quantum, ceiling, etc. The loan to be sanctioned will be restricted to the extent of difference between the purchase price of new house and sale price of old house or difference between the revised limit and old loan sanctioned, whichever is lower.
 - No additional exposure shall be permitted to retired employees while allowing such substitution and all existing terms and conditions of the staff housing loan with respect to retired staff shall continue.

Sharing of Modus Operandi Staff Housing Loan- Diversion of funds

Circular Letter No.8366-2023 Date:21.01.2023

A unique modus operandi has been noticed at one of the Branches where staff has misutilized the funds disbursed for staff housing loan. Details of the same are elaborated below-

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- ❖ One of the staff of our Bank has been sanctioned Staff housing loan for purchase of plot and construction of residential house thereon.
- ❖ Branch has released the amount for purchase of plot through demand draft in favor of owner of the plot & accordingly the plot was purchased.
- ❖ Thereafter, within 21 days of disbursement for purchase of plot, further disbursement was effected releasing entire sanctioned limit for construction of the house in 2 months' time. However, construction was not initiated at all & no relevant documents were submitted by concerned staff confirming end use of funds.
- ❖ The funds disbursed were first disbursed to "Inward RTGS" account & ultimately credited to staff overdraft through savings account. Entire disbursed amount was then invested in stock market instead of construction of house.

What Went Wrong:

- ❖ Loan amount for construction was released without obtaining necessary construction permissions.
- ❖ No site visits done by the Branch officials during stage wise disbursements. No proof obtained for end use of funds.
- ❖ Funds were ultimately disbursed to SB account of the staff instead of direct payment to supplier/contractor.
- ❖ Margin money by the Staff (borrower) was not ensured before disbursement.
- ❖ Entire loan proceeds were disbursed within 2 months without logically considering time required of construction of house.

Staff Lapses:

- ❖ Without submitting necessary documents as required for construction, staff has availed entire disbursement.
- ❖ The loan amount was mis utilized/ diverted for personal investments in stock market.
- ❖ Investments are not declared in Annual assets & liability statements.

Learnings from said incidence:

- ❖ Branch should obtain copy of necessary approvals/plan for construction before parting with the funds.
- ❖ Proof of invoices/bills for payment of amount spent should be obtained ensuring end use of funds lent.
- ❖ Margin as per scheme guidelines should be ensured before disbursement.
- ❖ Periodical site visits to verify progress of constructions should be ensured.
- ❖ Housing loan/conveyance loan sanctioned/dispursed to the staff members should be utilized for the very purpose of finance. Disbursing branch should also ensure due compliance of sanction terms/scheme guidelines.

Said incidence has resulted in financial loss to the organization. Staff who has availed housing loan and then Branch head who disbursed the loan are suspended from the services with immediate effect.

Staff members should raise the alarm for such irregular practices through whistle blower mechanism, without any fear or favor, for preventing financial and reputational loss to the Bank.

**LOAN TO WHOLE TIME DIRECTORS OF THE BANK FOR CONSTRUCTING/ACQUIRING A HOUSE
FOR PERSONAL USE**

Sc. No.08251 dated 02.04.2024

Bank has introduced Scheme for Loan to Whole Time Directors of the Bank for constructing/acquiring house for personal use and the same was circulated vide Staff Circular no. 7358 dated 05.02.2021. The Scheme was further modified vide Staff Circular no. 7509 dated 05.10.2021.

We are pleased to inform that Board has approved modifications under the Scheme.

The modifications under the Scheme are enclosed as Annexure-I. All other Terms & Conditions and guidelines circulated vide Staff Circular nos. 7358 dated 05.02.2021 Et 7509 dated 05.10.2021 shall remain unchanged.

SCHEME ON LOAN TO WHOLE TIME DIRECTORS OF THE BANK FOR CONSTRUCTING/ACQUIRING A HOUSE FOR PERSONAL USE

EXISTING CLAUSE		MODIFIED CLAUSE		
1. Housing Loan Limit: (Para 4 of Staff Circular no.7358 dated 05.02.2021):				
		Category of WTD	Limits	
		Managing Director & CEO	Rs.225.00 lacs	
		Executive Director		
		Category of WTD	Limits	*WTDs are also eligible to avail loan for repair a renovation within the aforesaid proposed limit. The terms and conditions will be same as applicable to all employees of the Bank.
		Managing Director & CEO	Rs.150.00	
Executive Director	Rs.125.00			
2. Project Cost: (Para 2 of Staff Circular no.7509 dated 05.10.2021):				
Project Cost includes: • Purchase price of land/house/flat; (if Cost of applicable); • Cost of applicable). construction/extension • Registration charges, stamp duty, GST and premium of any Group Insurance Scheme covering the housing loan liability may be included as part of estimated cost of the project.		Project Cost includes: • Purchase price of land/house/flat; • Construction/extension (if applicable); • Registration charges, stamp duty, GST and premium of any Group Insurance Scheme covering the housing loan liability may be included as part of estimated cost of the project. •Cost of furnishing/interiors/pop work/modular kitchen (upto 15% of the cost of the house/flat or Rs.30 lakhs whichever is lower). • Cost of rooftop Solar Panels (upto Rs.5.00 lakhs).		

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3. Ownership Clause (Para 2 of Staff Circular no.7358 dated 05.02.2021):	
However, at any point of time, the WTD either in his/her name or along with his/her spouse should not have availed housing loan at concessional rate for more than two houses/flats including the house/flat proposed to be acquired under the Scheme.	Under the Scheme, at any point of time, the WTD individually or jointly with his/her spouse should not have ownership of more than two house/flats including the property/ house/flat proposed to be acquired under the Scheme. Clarification on Ownership clause: It is clarified that for the aforesaid purpose, ownership of the number of flats/houses solely in the name of the spouse/dependents/children/parents of WTD will not be counted for accessing the eligibility.
4. Loan Composition Ratio for purchase of Plot/Land Et Construction (Para 8 of Staff Circular no. 7358 dated 05.02.2021)	
Loan Component for purchase of Plot/Land and construction thereon has been fixed at 50:50. The maximum amount of loan towards the cost of land can be allowed up to 50% of the project cost or the eligible limit, whichever is lower, and the balance amount of limit will be available towards construction of house.	No restriction on the loan component ratio for purchase of plot/land & construction i.e. no ceiling on the maximum amount of loan that can be availed towards the cost of land/plot a construction within the overall eligibility.
5. Construction of House - Time Limit (Para 10 of Staff Circular no. 7358 dated 05.02.2021)	
The construction should be completed within 18 months of the date on which the first instalment is drawn. Extension of time limit is permissible upto one year by the Board of Directors if the work is delayed due to circumstances beyond the control of WTD.	The construction should be completed within 36 months from the date on which first disbursement is made. Extension of time limit is permissible upto one year by the Board of Directors if the work is delayed due to circumstances beyond the control of WTD.
6. Construction of House - Insurance (Para 10 of Staff Circular no. 7358 dated 05.02.2021)	
On completion of construction/purchase, the house should be insured by the official at his/her cost against fire, flood and lightning for the full value of the house. The Insurance	On completion of construction/ or after possession of the house/flat, the property should be covered under a Comprehensive Insurance Policy against fire or any other natural calamity. The sum assured for the policy should be

Policy should be deposited with the Bank. The Insurance of the property should be obtained till liquidation of advance.	minimum 120% of the loan amount (including loan amount for insurance if any). The insurance policy inclusive of the Bank's Clause should be deposited with the Bank and the premium receipts should be produced for inspection. The insurance should be kept alive till the liquidation of advance.
7. General Instructions (Para 17 of Staff Circular no. 7358 dated 05.02.2021)	
For the purpose of loan for purchase of ready built house/ apartment, the estimated residual life of the house/ apartment should be atleast 10 years more than the tenure of the proposed loan.	For the purpose of loan for purchase of ready built house/ apartment, the estimated residual life of the house/ apartment should be atleast 5 years more than the tenure of the proposed loan.
8. Competent Authority (New Clause)	
NA	Chief General Manager (HR) is the Competent Authority for issuing necessary guidelines and General Manager (HR) as a Competent Authority for interpretation/clarifications of any clause under the Scheme.

STAFF CONVEYANCE LOAN SCHEME FOR OFFICERS AND AWARD STAFF**Staff Circular No. 7799 Date: October 4th,2022****HIGHLIGHTS OF CIRCULAR**

- ❖ Enhancement in Quantum of Staff Conveyance Loan for Officers and Award Staff.
- ❖ Introduction of Separate limits for purchase of Electric Vehicle.
- ❖ All active Officers/Award Staff of the Bank (including on probation) are eligible for purchase of Staff Conveyance Loan.
- ❖ In case 4'wheeler/ 2-wheeler acquired through Staff Conveyance Loan is lost due to theft or the Vehicle gets totally damaged due to accident within 4 years of sanction, the Officer/Award Staff are eligible for availment of new Staff Conveyance Loan.
- ❖ The modifications are effective for the staff conveyance loan applications availment sanctioned on or after the date of issuance of circular.

Attention of all offices/branches are invited towards below mentioned Staff Circulars numbers vide which Staff Conveyance Loan Schemes for Officers & Award Staff and further modifications/communications regarding the Schemes were circulated:

SN	Circular Name	Circular No	Circular Date
1	Amalgamation of Banks-Harmonization of Staff Loans: Conveyance Loan to Award Staff	7133	27 .03.2070
2	Amalgamation of Banks-Harmonization of Staff Loans: Loan for purchase of Conveyance for Officers	7134	27 .03.2020
3	Sanctioning Authority for Staff loans under amalgamated entity	7176	15.04.2020
4	Revision in rate of interest of Staff Loans	7216	29.06.2020
5	Processing of staff Loans through LAS	7275	26.10.2020
6	Modifications in Maximum Permissible Deductions	7508	05.10.2021

We are pleased to inform that Board in its meeting held on 29,09,2022 approved the enhancement in the quantum of loan and modifications in the Schemes of Staff Conveyance loan for Officers and Award Staff.

In view of the aforesaid the revised limits, modifications in the Scheme and the existing guidelines/clauses pertaining to Staff Conveyance Loan Schemes for Officers and Award Staff are produced/reiterated as under:

1. ELIGIBILITY:

All active Officers and Award Staff of the Bank (including on probation) shall be eligible for purchase of 2-Wheeler (Motorcycle/Scooter) /4 Wheeler (Motor Car).

2. QUANTUM OF LOAN:

Cadre	2-Wheeler (Motorcycle/Scooter)	4-wheeler (Motor Car)
Officers	90% of the cost of the vehicle or Rs.2.00 lacs whichever is lower.	Petrol/ Diesel/ CNG Vehicle: 90% of the cost of the vehicle Rs.15.00 lacs, whichever is lower. Electric Vehicle: 90% of the cost of the vehicle Rs.18.00 lacs, whichever is lower.

Clerk	90% of the cost of the vehicle or Rs.2.00 lacs whichever is lower.	Petrol/ Diesel/ CNG Vehicle: 90% of the cost of the vehicle Rs.10.00 lacs, whichever is lower. Electric Vehicle: 90% of the cost of the vehicle Rs.12.50 lacs, whichever is lower.
Substaff	90% of the cost of the vehicle or Rs. 1.50 lacs whichever is lower.	Petrol/ Diesel/ CNG Vehicle: 90% of the cost of the vehicle Rs.8.00 lacs, whichever is lower. Electric Vehicle: 90% of the cost of the vehicle Rs.10.00 lacs, whichever is lower.

3. PERIODICITY:

- 3.1. Officers & Award Staff are allowed to avail both 4 wheeler and 2 wheeler loans simultaneously/ separately to the extent of limit prescribed for each type of vehicle.
- 3.2. Period of 4 years should lapse for availment of second/ subsequent loan for same type/category of vehicle i.e. one two-wheeler to next two-wheeler loan and one four wheeler loan to next four-wheeler loan separately.
- 3.3. In case 4-wheeler/ 2-wheeler acquired through Staff Conveyance Loan is lost due to theft or the Vehicle gets totally damaged due to accident: In such case, Officers/Award staff will be eligible for availment of Staff Conveyance Loan before 4 years subject to satisfaction of the Sanctioning Authority (Staff Conveyance loan sanctioning authority) as a special case only, subject to submission of proof i.e. relevant documents (FIR copy, insurance documents, insurance claim submission by Officer/ Award Staff, certificate from qualified Automobile Engineer/Service Station that the vehicle cannot be repaired etc.) & settlement of all Bank's dues related to the outstanding Staff Conveyance Loan in respect of the vehicle lost/damaged.

4. Loan for repair of 2 Wheeler/ 4 Wheeler (Motor Cycle/ Scooter/ Motor Car):

Staff Conveyance Loan for repairs of 2 Wheeler (Motor Cycle/ Scooter)/ 4 Wheeler (Motor Car/ is not allowed.

5. Rate of Interest:

The Staff Conveyance loan shall carry interest at the rate of 5.5% p.a. (Simple).

6. Repayment of Loan:

6.1 Loan, together with interest thereon, shall be repayable in not more than 200 monthly installments, in the case of 4-Wheeler (motor car) and in not more than 84 monthly instalments in case of loan for purchase of 2 Wheeler (Motor Cycle /Scooter).

The recovery of loan will be effected in the following manner:

- The principal and interest amount of loan for purchase of 4 wheeler (motor car) which is repayable in 200 monthly instalments, will be recovered in the proportion of 7:3 period. In other words, the principal loan amount will be first recovered in 140 months and interest accrued thereon will be recovered thereafter in the next 60 months.
- In case of loan for purchase of 2 Wheeler (Motor Cycle/Scooter), recovery will be made in 84 monthly instalments in the ratio of 5:1 towards principal and interest respectively. In other words, the principal loan amount will be first

recovered in 70 months and interest accrued thereon will be recovered thereafter in the next 14 months.

6.2 Instalments towards the recovery of loan shall be adjusted first for recovery of principal amount. Once the principal amount is adjusted, no interest will be charged thereafter.

7. Repayment tenure in case Staff Conveyance Loan is extended beyond retirement date of the employee and upto the age of 70 years:

7.1 Officer / Award Staff are permitted to avail Staff Conveyance Loan with repayment period beyond the age of retirement. An Officer/ Award Staff has to avail this loan before the date of his/ her superannuation with repayment period upto the age of 70 years or the repayment period as stipulated for the respective two wheeler/ four wheeler loan, whichever is earlier. Retiring Officer/ Award Staff should submit their applications for Conveyance Loan preferably 30 days prior to their retirement. No request for granting Staff conveyance Loan shall be entertained

after the date of retirement.

7.2 Sanctioning Authority while sanctioning the loans with repayment beyond the age of retirement, should be satisfied with regard to the income (pension, regular income from other sources etc.) of the concerned Officer I Award staff.

7.3 In case of Officer/ Award Staff with less number of years of service than the stipulated repayment period, the repayment period shall be extended up to maximum 70 years of age (including VRS Cases) provided, the Officer I Award Staff should provide deposit equal to the outstanding loan amount from his terminal benefits or where the retiring Officer/ Award Staff owns a house acquired by availing Staff Housing Loans, the same shall be held as continuing security towards conveyance loan till its repayment.

7.4 If the Officer/ Award Staff ceases to be in Bank's services, after availing the staff conveyance loan with repayment tenure beyond the superannuation age, due to resignation or due to Removal/ Compulsory Retirement/ Dismissal or any other reason, he/she will not be allowed to continue the staff conveyance loan and has to adjust the entire loan.

7. 5 The above extended repayment up to the age of 70 years is applicable to new loans sanctioned after the effective date of amalgamation.

7. 6 Officers/ Award staff who had availed vehicle loan under the loan scheme as available for Public (eg. Union Miles in Union Bank of India or any other Conveyance Loan Scheme of Andhra bank & Corporation Bank for general public), conversion of such loans to Staff Conveyance Loan is allowed after the concerned Officer/ Award staff becomes eligible for Staff Conveyance Loan under the scheme, subject to fulfilment of eligibility criteria of the Scheme.

8. Other Terms and Conditions:

8. 1 The loan may be granted for purchase of second hand vehicle of not more than 10 years old, in case of 4 Wheeler (motor car) and 5 years in case of 2 Wheeler vehicle (Motor Cycle/ Scooter) provided, loanee satisfies the sanctioning

authority about the fitness and valuation of vehicle by producing a fitness certificate from a qualified Automobile Engineer and a Valuation certificate from an approved Surveyor. The margin in respect of 2 nd hand vehicle would be 20% under the Scheme.

8.2 In case of conveyance loans sanctioned with repayment period upto or before the date of retirement of an Officer/ Award Staff, the outstanding balance in loan amount with interest thereon at the time of retirement of the loanee

Officer/ Award Staff, shall be recovered from the terminal benefits of the concerned officer I Award Staff or any other amount due to him I his nominee. If the aforesaid amount falls short of the outstanding in the loan account with

interest thereon, his/ her legal heirs shall be liable to make good the shortfall, in the event of death of the loanee Officer/ Award Staff.

8.3 The vehicle will be hypothecated to the Bank and will be registered with Regional Transport Office to that effect, till the loan amount is repaid in full with interest.

8.4 It is obligatory on the part of the loanee Officer/ Award Staff to take full comprehensive insurance of the Vehicle with "Bank Clause".

8. 5 The loanee Officer / Award Staff shall not sell or part with the vehicle without prior permission of the Sanctioning Authority.

8.6 Payment will be made directly to the supplier/ dealer/ vendor of the vehicle and staff should acquire the vehicle maximum within one month from the disbursement of advance.

8. 7 Before consideration of an application for purchase of same type/ category vehicle for 2 nd or subsequent time, the loan taken earlier, together with interest thereon should be fully liquidated. Example: If an Officer I Award Staff has already availed Staff Conveyance Loan for 2 wheeler and wishes to purchase another 2 wheeler through Staff Conveyance Loan, he/she must first liquidate the earlier loan together with interest thereon.

8.8 Where an Officer / Award Staff sells his vehicle purchased with Bank's loan and applies for a fresh loan for purchase of another vehicle of the same type/category, apart from fully liquidating the old loan, the surplus sale proceeds must be applied towards purchase of the new vehicle.

8. 9 If an Officer / Award Staff repays the conveyance loan granted to him/ her in the normal course and then applies for a fresh loan for another vehicle of the same type/ category, it will not be necessary for him/her to utilize sale proceeds of the earlier vehicle for purchasing new vehicle.

8.10 The amount of fresh loan will be restricted to ceiling provided for in the Scheme for grant of loan for conveyance or the estimated cost of the vehicle, whichever is lower, subject to further adjustment of sale proceeds of the earlier vehicle, wherever applicable. However, requisite margin is to be ensured.

9. Competent Authority for Sanction of Staff Conveyance Loan for Officers and Award Staff:

The Competent Authorities in respect of sanction of loan for purchase of 4 wheeler (motor car) and other conveyance i.e. 2 Wheeler ((Motor Cycle/ Scooter) are as under:

SN	Category	Sanctioning Authorities
1	Officer / Award Staff working at Small/ Medium/ Large/ Service branches/MICR centres including Branch Manager	Chief Manager (Cr.) at respective RO or Authority above him.
2	Officer / Award Staff working at all branches viz. VLB/ ELB/ Premiere/LCB/ MCB/RLP other than the Branch Heads	In charge of the branch in the respective branches or Senior Manager (Cr.) or Authority above him in respective branches.

3	Officer / Award Staff working at all administrative offices including RO / FGMO / RAO / STC / RVC / ZVC / MSME Loan Point (MLP)/ Audit Offices/ RUSETI/ USK-Hub/ Staff College Bangalore (except Central Office, Mumbai and CO Annex Hyderabad & CO Annex Mangalore)	Chief Manager (Cr.) of respective RO/FGMO or Authority above him at RO/FGMO.
4	Officer /Award Staff working at Central Office, Mumbai, CO Annex Hyderabad & CO Annex Mangalore	Chief Manager (HR) of HR Department, Central Office, Mumbai or Authority above him. The sanctioning Authority should be the one notch above the applicant at Human Resources Department at Central Office, Mumbai.
5	Branch Managers	Authority one cadre above the scale of Branch Manager at RO/FGMO.
6	Regional Heads	Field General Manager
7	General Managers/ Field General Managers	General Manager (HR)
8	Chief General Managers	Chief General Manager looking after HR at CO.
9	Officers deputed to RRBs	Chief Manager (Cr.) at Regional Office within whose jurisdiction the HO of the RRB falls. However, the authority should be one scale above the authority of the applicant.

10. Maximum Permissible Deductions:

The maximum permissible deduction as on the date of application of Staff Conveyance Loan after taking into consideration likely instalment of 2 Wheeler (Motor Cycle/ Scooter)/ 4 Wheeler (motor car) is as under:

Monthly Gross Salary (Amount in Rs.)	Maximum permissible deductions	Net Take Home Pay
Upto Rs. 75000/-	60% of Gross Salary	40% of Gross Salary
Beyond Rs. 75000/- and upto Rs.1,00,000/-	65% of Gross Salary	35% of Gross Salary
Beyond Rs.1,00,000/-	70% of Gross Salary	30% of Gross Salary

No Officer/ Award staff will be allowed any concessional loan if the total monthly deductions, of any nature from the salary exceeds the aforesaid prescribed limit.

11. General Instructions:

11.1 An Officer/ Award Staff deciding to avail the loan shall apply in the prescribed form annexed hereto, to the Sanctioning Authority and produce documents and evidence, as deemed necessary by the Bank

11.2 Documents for Staff conveyance Loan are as under:

- a. Application as per Annexure
- b. DPN-Demand Promissory Note
- c. Letter of Continuity- AD-09M
- d. Authority Letter for deducting EMI from salary payable.
- e. Letter of authority to the bank to appropriate the Terminal Benefits towards the liability under the Staff Conveyance Loan if the Officer/ Award Staff ceases to be in the service of the Bank.
- f. Unstamped undertaking in duplicate from the nominee/s appointed under the PF / Gratuity Fund Rules, to appropriate the terminal benefits towards liability under Staff Conveyance Loan.
- g. SD- 1O(Modified) - Hypothecation of vehicles agreement
- h. AD-02(A) - letter of general lien and set off
- i. RTO transfer forms - Form- 20, 28, 29, 30 & 35 as applicable in respective States along with the letter from borrower.

11.2 All Branches/ Offices should ensure that Staff Conveyance Loan are processed and sanctioned through Lending Automation Solution (LAS) only.

11.3 Workflow in LAS for branches/ offices other than Central Office will remain as mentioned in Staff circular no. 7176 dated 15.04.2020.

11.4 Delegation for application of staff members posted at Central Office Mumbai, CO Annex Mangalore and CO Annex Hyderabad is vested with HR Department at Central Office, Mumbai. Therefore, on receipt of application from the Officers/ Award Staff posted at these locations, Branch will process the application in LAS and will send to Human Resources Department CO-Location Code 999999 for further processing and sanction.

11.5 Processing of Staff Conveyance Loan will be done by nearby branch, where the staff members wish to buy the vehicle, to ensure the post sanction formalities.

11.6 Modified / retrofitted 2 wheeler (Scooter/ Motor Cycle) for differently abled Officer/ Award Staff can also be sanctioned within the overall limit of 2 Wheeler loan.

11.7 If the loan amount is misutilized or if it is found that the amount of sale proceeds of the vehicle is misrepresented/ misappropriated or not deposited with the Bank within the prescribed time as determined by the Sanctioning

Authority while availing second conveyance loan or any rule regarding grant of such loan is violated, the Officer/ Award Staff concerned shall be liable for disciplinary action. Besides this, the Bank shall have right to charge commercial rate of interest on the amount outstanding in the loan account.

11.8 The Management will have full right to alter the terms and conditions of grant of such loan. Further, the loan under this category, shall be granted, entirely at the discretion of the Management. 11.9 While sanctioning Staff Conveyance loan, ER clearance to be obtained and held on record. In case any disciplinary action is pending/ contemplated against any Officer / Award Staff, the sanctioning authority can take a decision based on the nature of the allegations levelled against the Officer/ Award Staff.

11.10 It is the responsibility of the Sanctioning Authority and the branch head in whose branch, the staff conveyance loan is being availed / maintained, to inform the Salary Section in the concerned Regional Office/ FGMO/ Central

Office to ensure deduction of the instalments from the salary of the concerned staff member.

11.11 Chief General Manager (HR) shall be the Competent Authority for issuing any clarifications with regard to the Scheme.

The modifications are effective for the staff conveyance loan applications sanctioned on or after the date of issuance of circular. The contents of this Circular should be brought to the notice of all concerned.

Note: Please find attached application with the above circular

CLEAN OVERDRAFT FACILITY

Staff circular: 7797 Date: October 1st, 2022

Attention of all offices/branches are invited towards below mentioned Staff Circulars numbers vide which Clean Overdraft facility for Officers and further modifications/ communications regarding the Scheme was circulated:

SN	Circular Name	Circular No	Circular Date
1	Amalgamation of Banks-Harmonization of Staff Loans: Clean Overdraft Facility for Officers	7135	27.03.2020
2	Sanctioning Authority for Staff loans under amalgamated entity	7176	15.04.2020
3	Revision in rate of interest of Staff Loans	7216	29.06.2020
4	Modifications in Maximum Permissible Deductions	7508	05.10.2021

We are pleased to inform that Board in its meeting held on 29.09.2022 approved modification in the Clean Overdraft Scheme for Officers and extended the Clean Overdraft Scheme to Officers who are having less than 2 years of service in the Bank. In view of the aforesaid the modifications in the Scheme and the existing guidelines/clauses pertaining to Clean Overdraft facility for Officers are produced/reiterated as under:

S.N.	Particulars	Details		
1	Type of Facility	Clean Overdraft		
2	Purpose	Any bonafide purpose relating to the staff member except for speculative purposes/ construction or repairs of house or purchase of house.		
3	Eligibility	All Officers of the Bank		
4	Limit	Number of completed years of active Service	Officers in Cadre	
			Scale VI, VII & VIII	Scale I to V
		Above 4 years	Rs.15.00 lacs	Rs. 11.00 lacs
		Above 2 years & upto 4 years		Rs. 8.00 lacs
		Upto 2 years	Rs.1.00 lac	
5	Rate of interest	7.00% - (Fixed) (Compounded Monthly)		
6	Maximum Permissible Deduction	The maximum permissible deduction is as under:		
		Monthly Gross Salary (Amount in Rs.)	Maximum permissible deductions	Net Take Home Pay
		Upto Rs. 75000/-	60% of Gross Salary	40% of Gross Salary
		Beyond Rs. 75000/-and up to Rs. 1,00,000/-	65% of Gross Salary	35% of Gross Salary
		Beyond Rs.1 ,00,000/-	70% of Gross Salary	30% of Gross Salary

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7	Recovery of Interest	The interest repayable (monthly component) in the account must be recovered every month from the salary paid to the Officer. It will be mandatory for the Officers, who have availed the Staff Overdraft, to designate their OD A/ c for credit of monthly salary. The drawings should be regulated in such a way that the account would not be overdrawn beyond the sanctioned limit upon debit of monthly interest to the account.																							
8	Competent Authority	<table><tr><td colspan="2">The Competent Authorities under the Scheme are as under:</td></tr><tr><th>Category</th><th>Sanctioning Authority</th></tr><tr><td>Officers working at Small/ Medium/Large/Service branches/ MICR Centers including Branch Manager</td><td>Chief Manager (Cr.) at Regional Office or Authority above him at Regional Office.</td></tr><tr><td>Officers working at VLB, ELB, Premiere branches/ LCB/ MCB/RLP, other than Branch Managers</td><td>In charge of the branch or Senior Manager (Cr) or Authority above him in respective branches.</td></tr><tr><td>Officers working at all administrative offices including RO/FGMO/STC/RVC/ZVC/MSME Loan Point (MLP)/ Audit Offices/ RUSETI/USK HUB/Staff College (except Central Office Mumbai and CO Annexes).</td><td>Chief Manager (Cr.) of respective RO/FGMO or Authority above him.</td></tr><tr><td>Officers working at Central Office Mumbai & CO Annexes</td><td>Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him. Sanctioning Authority should be one scale above the applicant in case of Officers.</td></tr><tr><td>Branch Managers</td><td>Authorities one notch above Branch Manager at RO/FGMO</td></tr><tr><td>Regional Head</td><td>Field General Manager</td></tr><tr><td>General Manager /FGMs</td><td>General Manager(HR)</td></tr><tr><td>Chief General Manager</td><td>CGM looking after HR at CO</td></tr><tr><td>Officers deputed to RRBs</td><td>In-charge of Credit Department at Regional Office within jurisdiction the HO at RRB falls. However, the authority should be one scale above the authority of the applicant.</td></tr></table>		The Competent Authorities under the Scheme are as under:		Category	Sanctioning Authority	Officers working at Small/ Medium/Large/Service branches/ MICR Centers including Branch Manager	Chief Manager (Cr.) at Regional Office or Authority above him at Regional Office.	Officers working at VLB, ELB, Premiere branches/ LCB/ MCB/RLP, other than Branch Managers	In charge of the branch or Senior Manager (Cr) or Authority above him in respective branches.	Officers working at all administrative offices including RO/FGMO/STC/RVC/ZVC/MSME Loan Point (MLP)/ Audit Offices/ RUSETI/USK HUB/Staff College (except Central Office Mumbai and CO Annexes).	Chief Manager (Cr.) of respective RO/FGMO or Authority above him.	Officers working at Central Office Mumbai & CO Annexes	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him. Sanctioning Authority should be one scale above the applicant in case of Officers.	Branch Managers	Authorities one notch above Branch Manager at RO/FGMO	Regional Head	Field General Manager	General Manager /FGMs	General Manager(HR)	Chief General Manager	CGM looking after HR at CO	Officers deputed to RRBs	In-charge of Credit Department at Regional Office within jurisdiction the HO at RRB falls. However, the authority should be one scale above the authority of the applicant.
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9	General Instructions	❖ Service refers to the aggregate service in all cadres. ❖ The limits are inclusive of the interest portion charges every month. ❖ Lower limit can be availed by the Officer at their discretion. ❖ An employee on promotion to higher cadre will be eligible for difference between the limit he/she availed in earlier scale and his entitlement of limit in the new scale. ❖ At the time of retirement any outstanding in the OD account of the employee, shall be recovered from the Terminal Benefits of the Employee.																							

		❖ While sanctioning Staff Overdraft, ER clearance to be obtained and held on record. In case any disciplinary action is pending/ contemplated against any employee, the sanctioning authority can take a decision based on the nature of the allegations ❖ levelled against the employee. ❖ Chief General Manager (HR) is the Competent Authority for providing any clarification on the Scheme.

PROCESSING OF STAFF LOAN THROUGH LAS

- **Staff Conveyance Loan**
- **Staff Furniture Loan to Award Staff**

Attention is drawn to various staff loan schemes issued by Human Resources Department. The detail of these schemes is as under:

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

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

Introduction of Straight Through Processing (STP) for Staff Conveyance Loan & Staff Clean Overdraft

Introduction of STP Journey for sanction of Staff Conveyance Loan & Staff Clean Overdraft.

- The loan accounts will be automatically opened without any hassle on successful sanction of applications through STP. The SOD limits are readily available on sanction.
- Modification in the sanctioning authorities under the Scheme. Hence, manual processing/sanctioning of staff conveyance loan/staff clean overdraft application are dispensed off.

For detailed info refer to Sc No 8511 dated 31.12.2024

GROUP INSURANCE COVER FOR STAFF LOANS ACCOUNTS

Staff Circular: 8581 dated 29.03.2025

Group Insurance Cover for Staff Loans Accounts viz. Staff Housing, Staff Vehicle (Active & Retired Staff) Et Staff Overdraft (Active Staff) Policy Period- 01.04.2025 to 31.03.2026

1. Introduction:

Attention is drawn to Staff Circular No. 7368 dated 17.02.2021, 07396 dated 24.03.2021, 07655 dated 31.03.2022, 07935 dated 27.03.2023 Et other subsequent circulars vide which modalities of the "Group Insurance Cover for Staff Loans viz. Housing, Vehicle and Staff Overdraft' were conveyed. The objective of the Group Insurance Scheme is to safeguard the bereaved families in the instances of untimely demise of an employee.

The existing Group Insurance Scheme for staff loans is from 01.04.2024 to 31.03.2025. As the existing Group Insurance Scheme is valid up to 31.03.2025, it is essential to cover the staff loans accounts for continuing the benefit of the Group Insurance Scheme. Hence, the modalities of the Group Insurance Scheme for the policy period 01.04.2025 to 31.03.2026 is finalized and the same is produced in this circular.

2. Applicability:

- All staff loans accounts including Staff Housing, Staff Conveyance and Staff Overdraft are mandatorily covered under Group Insurance Scheme.
- If Employees having joint account with Spouse only the first account holder will be covered under the scheme.
- Subsequent sanctions, enhancements and disbursements will also be covered under the scheme by paying insurance premium amount on pro-rata basis.
- The insurance premium amount of the staff loan accounts of retired staff members who are more than 65 years of age as on 31.03.2025, shall be debited only after completion of their medical examination Et obtaining confirmation of the Insurer regarding their eligibility under Group Insurance Scheme.

1. Insurer:

M/s SBI Life Insurance Company Limited will be Insurer for Staff Loans viz. Staff Housing Loans, Staff Vehicles Loan a Staff Overdraft Loans.

4. Insurance Premium Rates:

The insurance premium rates for the policy period 01.04.2025 to 31.03.2026 are as under:

Type of Loan	Rates
Staff Housing Loan (SHL)	Rs. 1.68 + GST per thousand
Staff Vehicle Loan (SVL)	Rs. 1.68+ GST per thousand
Staff Overdraft (SOD)	Rs. 1.68+ GST per thousand

5. Tenure:

The validity of this Group Insurance Scheme for all Staff Loans will be from 01.04.2025 to 31.03.2026 .

6. Sum Assured:

The quantum of sum assured for staff loan accounts will be as under:

- **Staff Housing Loan:** Actual outstanding loan amount as on the date of policy premium payment.
- **Staff Vehicle Loan:** Actual outstanding loan amount as on the date of policy premium payment.
- **Staff Overdraft:** Actual Overdraft limit sanctioned (irrespective of outstanding balance).

7. Deduction of Premium:

The premium in the existing staff loan accounts will be debited on 01.04.2025 through backend process. However, subsequent disbursements/ additions in the staff loan accounts shall be auto debited on pro rata basis.

8. Payment & Adjustment of Insurance Premium:

The insurance premium amount will be directly deducted from the respective staff loan accounts. Hence, it will be the responsibility of the concerned staff to adjust full amount debited from their staff loan accounts within one month through their own sources.

Or

By availing Interest Free Advance facility provided by the Bank, if the staff is unable to manage the premium from his/ her own sources. The details of Interest Free Advance Scheme will be conveyed in due course.

9. Claim Settlement:

In case of untimely demise of the staff member, the concerned branch where the said staff loan account is maintained or the Regional Office under which the staff was posted are required to send the claim form along with the death certificate issued by Government Authority Et certificate of the hospital (if the Place of death is Hospital) on the email id staffloan.insurance@unionbankofindia.bank The claim form is being attached as Annexure I with this circular.

10. Claim Procedure:

Human Resources Administrative Division, CO will take up the claim with insurance company. Insurance company will pay the settlement amount directly to the Bank. Bank after adjusting the outstanding amount in various loan accounts, will pay the balance amount, if any, to the nominee of the concerned employee.

11. Operational guidelines:

- It is the responsibility of the Branch head, where staff loan A/ c is maintained to ensure that the insurance premium amount deducted from the loan account is settled by the staff within 1 month of deduction, either from his/her own sources or by availing the facility of Interest Free Advance Facility Scheme. If any staff fails to do so, such Branch Heads should inform the details of such staff along with the loan details to HRAD on the email id staffloan.insurance@unionbankofindia.bank by 5th of next month. It is also the responsibility of the Branch Head on the email id staffloan.insurance@unionbankofindia.bank about any upgradation when a staff loan is upgraded from NPA to Standard account.

- In case of closure of any staff loan a/c during the policy period, the details should also be sent to HRAD, CO on email id staffloan.insurance@unionbankofindia.bank for arranging refund of the premium amount on pro-rata basis.

- As, the purpose of the Group Insurance Scheme is to protect the bereaved family members from financial hardship at the time of any untimely demise of the staff, all staff members (active or retired) should ensure that their staff loan accounts are covered under the scheme including new sanction/ enhancement! disbursement during the policy period i.e. 01.04.2024 to 31.03.2025. Please note that failure to add eligible staff loans in time may result in rejection of claims from the insurer.

- The retired Employees who are more than 65 years of age as on 31.03.2025 will be contacted by Insurer for their medical examination Et will arrange the same at nearby place of their residence. For any further clarification/queries related to medical examination, retired employees may contact to representative of insurer on below mention Toll free Number which is especially dedicated for Union Bank of India retired employees:

- Toll Free No.: 080-46810385
- Operational Timing: 19:00am to 6:00pm
- Operational Days: Monday to Saturday

- Any clarifications regarding the Group Insurance Cover for staff loan accounts shall be issued by HRAD, Central Office. The contact details are as under:

IP No. 116566/116297

Landline: 022-22896280

Email Id: staffloan.insurance@unionbankofindia.bank

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

Claim Intimation form - Group Term Life

Disclaimer: All claim payments would be made through the electronic fund transfer only. (Issuance of this form does not amount to admission of any claim/liability under the policy on the part of the insurers.) Please attach this form fully completed along with original death certificate to help us process your claim promptly. IndiaFirst does not demand any kind of fees to process claims. Please connect with our customer service team at 1800 209 8700, if any such demand is made.

Master Policyholder's details

Master Policyholder's Name: Group Term Life Policy number:
 Membership no / Certificate of Insurance no: Sum Assured:

Member's (Life Assured) Details

Name:
 Date of birth: Date of death: Place of death:
 Gender: ☐ Male ☐ Female Time of death: Duration of illness which lead to death: Days Month Yrs
 Cause of death: Occupation:
 Address:
 City: Pin code: State:

Claimant's / Beneficiary's Details

Name:
 Current Residential Address:
 E Mail ID: Date of birth:
 Contact No. Residential: Mobile:
 Bank Account Details of Claimant: Bank Name:
 (Please enclose a copy of Bank Passbook / Bank Statement)
 A/C No: IFSC Code:

Claimant's relationship with member assured. (Check relevant Option)

Son: ☐ Daughter: ☐ Father: ☐ Mother: ☐ Spouse: ☐ Others (Please specify):

Doctor's details (In case of death due to medical reasons)

Name:
 Address:
 City: Pin code: State:
 Contact No. Residential: Mobile:

Other doctors/specialists/hospital's details

Name of the doctor/ hospital	Address	Phone Number	Date of Consultation	Reason for consultation/admission

Accident details (In case of death due to accident)

Date of Accident: Place:
 Cause of death: Road accident: ☐ Accident at home: ☐ Accident at work: ☐ Homicide: ☐ Other: ☐
 In case of other, please specify:
 How did the accident occur?

Police Investigation details (If any, provide copies of FIR, police incident report, Postmortem report etc.) (Applicable in case of death due to accident)

Police Station: FIR/ Case No:
 Findings:

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

Staff Circular 7400 dated 31 March 2021

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

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

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

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

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

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

DETAILS & DESIGN OF THE PRODUCT

S.No.	Parameters	Details /Particular's
1	Scheme	Loan to Staff members for payment of insurance Premium.
2	Scheme code proposed	ODINS
3.	Nature of facility	Clean Overdraft (No customer induced transactions)
4.	Purpose	For payment of insurance premium on staff loans.
5.	Eligibility	All the working and retired staff members, who have availed/are going to avail, staff loans (Staff Housing Loans, Staff Vehicle Loans and Staff Overdraft).
6.	Rate of Interest	As applicable to staff overdraft facility (presently 7g p.a.)
7	Repayment	Outstanding amount to be repaid in 10 equated monthly Installments starting from the succeeding month of availing the facility.

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8.	Disbursement	The disbursement by way of debit to the Loan account will be authorized by the Branch Manager.
9.	Delegation: All Staff members other than Branch Heads (irrespective of Scale)	Branch Manager of the branch where the ODINS account is opened.
	Branch Heads	Credit in-charge or Authority above them of them respective RO.
to.	Documentation	DPN - Demand Promissory Note AD 09 (M) - Letter of Continuity AD 02 (A) - Letter of General lien and Set Off Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Employees Provident Fund) Unstamped undertaking from the member and the nominee to appropriate Terminal Benefits (Gratuity Fund)
11	Review	Loan facility will be subject to review on annual basis.

OTHER TERMS & CONDITIONS OF LOAN SCHEME (ODINS)

- Demand Loan Scheme will be non-operative clean overdraft account and NO cheque book / debit card will be issued.
- Staff member may avail the loan within next month of premium payment.
- EMI recovery will start from the subsequent month of loan disbursement and will be recoverable in 10 months to ensure full adjustment before commencement of next policy period.
- The ODINS accounts will be opened at any branch at the choice of the staff members. However, in case of retired employees, it will be sanctioned/opened at his/her pension paying branch only.
- At any point of time one employee cannot have more than one ODINS account.
- The branch which is maintaining the ODINS account will ensure to adjust the insurance premium debited to all the loan accounts of the concerned staff member by debiting ODINS account and share the required deductions from the salary disbursing authority of the respective staff. In case of retired staffs, branch will insure to mark necessary standing instruction in the pension account of respective staff.
- The staff member while applying for the ODINS facility has to furnish the details of their all-staff loans so that the insurance premium debited to these loan accounts can be adjusted by debiting of the proposed ODINS account.
- Staff members of e-CB, who are already covered under existing insurance policy, will be covered under the new policy only after expiry of the existing policy. These staff members will be brought under the coverage of new policy by paying proportionate insurance premium for the 1st year of policy. These staff will be allowed to avail the staff overdraft loan accordingly, as one time measure, as such loan amount and tenure of loan will be corresponding with the premium amount paid and the remaining period of the new policy.
- In case of newly sanctioned staff loan / further disbursements / limit enhancements, the premium for insurance will be debited on pro-rata basis from the respective account and will be adjusted subsequently by debiting the ODINS account, if requested by the employee and repayment will begin from the same month for the next 10 months or till one month prior to next insurance debit whichever is earlier.
- Every time premium is debited to ODINS account, Branch will recalculate the EMI and will ensure its effect on the salary deduction in case of active employee, while on standing instruction in case of retired employee; for timely recovery of the entire liability of ODINS account.
- Once the repayment of the outstanding in the ODINS is done, next year again the same process will be repeated. The applicable premium and the limits to be allotted will be circulated by the HR Dept., Central Office.

Note: Application and other documents are annexed with the circular

DEDUCTION OF STAFF LOANS FROM SALARY

Staff Circular :7753 dated 20.08.2022

Attention of all staff members is drawn to various communications issued by the Bank, advising them to route the salary through their Clean Overdraft Account only, if availed. Further, all staff members are also advised to ensure deduction of Staff Loan instalments (Staff Housing loan and Staff Conveyance Loan) through their salary without fail. Despite the clear instructions, it has come to the notice that many staff members are using Savings account for disbursement of their salary although they are having Clean Overdraft Accounts. Further, Staff Loan instalments are also not deducted from the salary of the Staff, and it is credited as per the staff convenience, which results in stressed Staff Loan accounts. Hence, it is the personal responsibility of the staff members to ensure that their salary is routed through their Clean Overdraft Accounts, if availed. Further, they should also ensure that loan instalments of all their Staff Loan are being deducted from the salary. Further, it should also be ensured that their salary account is linked to the Staff Loan Accounts as operative accounts. In view of the same, all staff members are advised to ensure above compliance with immediate effect, failing which necessary disciplinary action may be initiated against the erring staff.

GUIDELINES ON TRANSFER OF STAFF LOAN ACCOUNTS

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

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

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

FURNITURE LOAN TO AWARD STAFF

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

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

1	Quantum	Rs.120,000/- for Non-Subordinate Staff Rs.80,000/- for Subordinate Staff		
2	Margin	10%		
3	Eligibility	All confirmed Workmen Staff with satisfactory service of 3 years		
4	Rate of Interest	1 Year MCLR (simple)		
5	Repayment of Loan	The Principal/Interest of the Loan amount shall be repayable in 60 equal installments in the ratio of 4:1. In other words, the principal loan amount will be first recovered in 48 installments and the interest accrued thereon will be recovered in 12 months. If the repayment period of 60 months is not available, the repayment scheduled will be fixed according to the available service period in the ratio of 4:1		
6	Sanctioning Authority	Category of Employees		Sanctioning Authority
		i)	Employees working at Small/ Medium/ Large/ Service branches / MICR Centres	Chief Manager (Cr.) of respective RO or Authority above him.
		ii)	Employees working at VLB/ ELB / Premiere/ IFB / MCB / ULP	In charge of the branch in the respective branches or Senior Manager(Cr) or Authority above him in respective branches.
		iii)	Employees working at all administrative offices including RO/FGMO/STC/ RVC/ZVC/ SARAL/Audit Offices/ RUSETI/ USK-HUB /Staff College Bannerghatta (except Central Office, Mumbai and Erstwhile HO of Andhra Bank & Corporation Bank).	Chief Manager (Cr.) of respective RO/ FGMO or Authority above him.
		iv)	Employees working at Central Office, Mumbai & erstwhile Head Office of Andhra Bank & Corporation Bank	Chief Manager (HRM) of HRM Department, Central Office, Mumbai or Authority above him.
7	General Terms and conditions	1. This loan will be available only twice in the career of the employee and there should be a minimum gap of 5 years between 2 sanctions. The employee will have to avail loan to the maximum extent possible in one go, subject to his repaying capacity. 2. On promotion from Sub-Staff to Clerical cadre, the employee will be eligible for higher quantum of loan i.e., the difference between the amount sanctioned earlier and the		

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	maximum eligibility in clerical cadre. Such conditional availment of difference amount will be treated as separate attempt. Eligible employee can avail the difference amount between the earlier availed and the enhancement in the limit as above in the same cadre. The same shall not be considered as separate attempt. Employee shall be allowed to avail 2nd loan after 5 years of the sanction of earlier loan. The monthly installment of loan will be deducted from the salary of the employee through Union Parivar. The total deductions from the salary of the employee including the proposed installment of the Furniture Loan should not exceed 60% and resultant take home pay should not be less than 40% of the total emoluments. As far as possible branded items are to be purchased except in case of wooden furniture. Quotations should be submitted along with the application and Pucca Bills to be submitted within 15 days of the availment of loan to the Sanctioning Authority. Quotation/pucca bill should carry GST Number of the vendor. Security Documents pertaining to Consumer Loans viz. DP Note and Hypothecation of Consumer Goods should be obtained by the disbursing branch before disbursement. The disbursing Branch/ sanctioning office is required to make post disbursement inspection to ensure that the items are purchased by the Award Staff members as per the application. Misuse of facility will be tantamount to misconduct and the employee will be liable for disciplinary action and Bank shall have the right to charge commercial rate of interest on the loan amount. Outstanding balance in the loan amount with interest thereon at the time the loanee ceases to be in the employment of the Bank shall be recovered from his superannuation benefits. If the quantum of terminal benefits falls short of the outstanding in the loan account with interest thereon, the same will be recovered from him/his legal heirs. Disbursement will be made directly to the supplier/dealer/vendor by Pay Order/ Demand Draft. The workman desirous of availing the loan shall submit his application in the prescribed format to the Sanctioning Authority. Staff can purchase branded items in his/her name through e shopping and in that case he/she has to submit a copy of e bill for the said purchase duly signed by him/her along with proof of payment on online seller of product for reimbursement. No advance in case will be allowed. Invoice /e bill not having the name of the staff as buyer will not be considered for reimbursement.

		The Management reserves the right to alter the terms and conditions of grant of such loan. Further, the loan under this category shall be granted entirely at the discretion of the Management.
8	Application / Processing / sanction.	Application / Processing / Sanction will be through Union Parivar. (Necessary updation is being done by the Department)

SC 7275 dated 26.10.2020

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

SC 7433 dated 03.05.2021

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

1. Attention is drawn to Staff Circular no.7136 dated 27.03.2020 on Furniture Loan to Award Staff Employees.
2. In the current pandemic COVID-19 situation, many staff members affected by COVID-19 are facing very serious issues with lack of oxygen supply. Hence, it has been decided to add new item - Oxygen Concentrator to permissible item under the scheme Furniture Loan to Award Staff Employees.
3. Now, staff members can purchase the Oxygen Concentrator within the overall eligibility of the Award Staffs under the scheme.
4. All other terms a condition of the Scheme as circulated vide above staff circular will remain the same.

FESTIVAL ADVANCE TO OFFICER AND AWARD STAFF

SC 7132 dated 27.03.2020

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

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

*Amount to be rounded off to nearest 100

- Newly joined Award Staff and Officers are eligible for Festival Advance after completion of six months and one year service respectively, in the Bank.
- The Gross Salary for this purpose will be the last month's salary as per the pay-slip. The amount of Festival Advance so sanctioned is recoverable in 10 monthly installments.
- The Festival Advance is allowed once in every calendar year.

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- Festival Advance is granted to employees as interest-free advance and hence it would attract the provisions of Section 17(2) of the Income Tax Act 1961, amended from time to time.

SC 8380 dated 05.09.2024

This is in reference with Staff Circular no. 7132 dated 27.03.2020 vide which Scheme on 'Festival Advance to Officers & Award Staff' was issued. In this connection, with an objective to introduce a fully digitized & automated process, modifications are made in the operational modalities for sanction of Festival Advance applications. Accordingly, it is informed as under:

- The Festival Advance application shall be auto approved and the applied amount will be credited in the respective salary account of the employees.
- While submitting the applications, all staff should ensure that Festival Name to be mentioned in the applications.
- Other Terms & Conditions of the Festival Advance Scheme circulated vide Staff Circular no. 7132 dated 27.03.2020 shall remain same.
- All HR Heads are advised that any sabbatical leave/ loss of pay etc. cases to be updated immediately under payroll status. Further, for ensuring effective monitoring of the auto sanctioned Festival Advance applications, all HR heads are also advised to generate monthly Festival Advance Report, on a regular basis. It ensure that such employees who are on unauthorized absence, loss of pay, sabbatical leave, suspension, termination should not be availing the said facility.
- Such employees whose salary including the monthly instalment of the Festival Advance is coming negative shall not be able to apply for the Festival Advance. In such cases, a field is developed in the Festival Advance application, which will reflect the maximum eligibility of employees, up to which they can apply for Festival Advance amount (so that including the monthly instalment of the Festival Advance, the salary will not be negative). Hence, all employees are advised to take a careful note of the same while applying for the Festival Advance.

LOANS AGAINST NSC BONDS

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

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

GOLD LOANS TO STAFF

(Staff Cir No.3512 dated 27.10.1989)

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

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

GRANT OF INTEREST FREE LOAN IN CASE OF NATURAL CALAMITIES:

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

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

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

**FACILITY OF "INTEREST FREE ADVANCE" TO STAFF MEMBERS FOR GROUP INSURANCE SCHEME
FOR STAFF LOANS**

SC:8041 dated 01.08.2023

Attention is drawn to Staff Circular no.7695 dated 18.05.2022 to extend the facility of "Interest Free Advance" to Staff members for bearing the insurance premium amount paid under "Group Insurance Scheme" for policy period 2022-23. Further for the policy period 2023-24, on Group Insurance Scheme for staff loan, insurance premium amount was debited on 01-04.2023 and details of the policy circulated vide Staff Circular No. 7935 dated 27.03.2023. For new sanction/disbursement of staff loan account premium shall be auto debited on pro rata basis during policy period Mo23-24. As, the insurance premium amount paid by the employees for the existing insurance policy period i.e. 2023-24, varies from the previous year policy, we are pleased to inform that Competent Authority has revised the maximum limits of the 'Interest Free Advance' for the policy period 2023-24 depending upon the scale-wise insurance amount paid by the employees. The details regarding the revised maximum scale wise limits of the 'Interest Free Advance' and other salient features of the Scheme are mentioned in Annexure-I and the navigation for applying the same in HRMS i.e. Union Parivar is enclosed as Annexure-II. The path for applying for the facility of 'Interest Free Advance' is as under:

Employee Self Service>Advances>Apply for 'Interest Free Advance'

SALIENT FEATURES OF THE 'INTEREST FREE ADVANCE'

Particulars	Details														
Eligibility	All active staff members who have paid the insurance premium amount & covered under the Group Insurance Scheme except Staff on special leave/sabbatical leave (without pay), loss of pay, under suspension, deputation, etc.														
Purpose	For paying insurance premium amount paid under Group Insurance Scheme.														
Maximum Limit	<table border="1"> <thead> <tr> <th>Scale</th><th>Maximum Limit*</th></tr> </thead> <tbody> <tr> <td>Scale VI, VII & VIII</td><td>42100</td></tr> <tr> <td>Scale V</td><td>36900</td></tr> <tr> <td>Scale IV</td><td>32600</td></tr> <tr> <td>Scale I to III</td><td>28200</td></tr> <tr> <td>Clerical Staff</td><td>19700</td></tr> <tr> <td>Sub-staff</td><td>14100</td></tr> </tbody> </table> *Aforesaid prescribed limit is based on maximum eligibility for availment of all staff loans & insurance premium rates finalized for policy period 2024-25.	Scale	Maximum Limit*	Scale VI, VII & VIII	42100	Scale V	36900	Scale IV	32600	Scale I to III	28200	Clerical Staff	19700	Sub-staff	14100
Scale	Maximum Limit*														
Scale VI, VII & VIII	42100														
Scale V	36900														
Scale IV	32600														
Scale I to III	28200														
Clerical Staff	19700														
Sub-staff	14100														
Eligible Amount for Advance	The actual insurance premium amount paid by the staff or amount divisible by the remaining repayment period up to March of next year, whichever is lower.														
Rate of Interest	Nil														
Repayment	The 'Interest Free Advance' shall be repayable in Maximum 11 months (To start from next month of availment of the advance) through salary only. As such, repayment amount will be decided in such a way that interest free advance availed during a policy period should be adjusted by the month of March (next year). As the facility of interest Free Advance is to be adjusted up to March of next Financial Year, the facility of availing the benefit of interest Free Advance will be available from 16 th April to 31 st December 2024. Any premium deduction after December 2024 will not be considered for interest Free Advance.														

No. for occasions availment Advance	The facility of 'Interest Free Advance' can be availed any number of times in a Financial Year subject to deduction of 1 insurance premium. interest Free Advance can be applied till 31.08.2023 for the insurance premium deducted up to 30.06.2023. Further staff can avail subsequent/additional interest Free Advance from the next month after respective deduction of insurance premium
Sanctioning Authority	Auto Sanction
How to apply	Applications to be submitted by the eligible staff in HRMS Package i-e. Union Parivar, through below mentioned navigation: Employee Self Service → Advances → Apply for interest free advance

RATE OF INTEREST ON PROVIDENT FUND REDUCTION IN INTEREST RATE

Staff circular 8090 dated 28.09.2023

Rate of Interest on Provident Fund increase in interest rate from 7.75 % to 8.15 % w.e.f.01.10.2023.

1. In terms of Staff Circular No.7968 dated 12.04.2023, the rate of Interest payable on provident Fund was reduced from 7.50% to 7.75% with effect from 01.04.2023.
2. The rate of interest payable on Provident Fund is decided by the Trustees, from time to time, keeping in view the interest income earned on funds invested in various securities, yield on investments and rate of interest paid on EPF.
3. Looking into the present yield of current portfolio holding, the Trustees in the meeting held on 27th July 2023, have reviewed the rate of interest payable on Provident Fund and decided to increase the rate of interest payable on Provident Fund accumulation from 7.75% to 8.15% with effect from 1st October, 2023. Consequently, the rate of interest charged on PF loan is also revised from 8.75 % to 9.15 % w.e.f. 01.10.2023

LEAVE

HOLIDAYS

(Staff Cir. 6211 date 30.06.2015)

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

By virtue of the above guidelines 2nd & 4th Saturday of every month will be public holiday for banks and other Saturdays of the month will be full working days from 01.09.2015.

(SC NO.6230, dated 25.08.2015 Page No.1 item No. 2 & 3)

CASUAL LEAVE

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

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

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

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

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

Updates as per 9th Joint Note/12th BPS

in partial modification of clause 33 of settlement dated 25th May, 2015, 2 days of Casual leave may be availed for half a day on 4 occasions in a year out of which 2 occasions would be in the morning and 2 occasions in the afternoon .

Note : a. Casual Leave under this category can be availed after applying 24 hours in advance.

b. At the time of carrying over the balance in Casual Leave to Unavailed Casual Leave account, the fraction in the balance if any, shall be ignored.

UNAVAILED CASUAL LEAVE

SC 7325 Bipartite settlement

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

PRIVILEGE LEAVE

SC 7325 Bipartite settlement (officers)

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

(Staff Cir.6212 date 30.06.2015).

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

While calculating PL, total leaves availed / Encashment of PL made if any, and total absents, if any during the last year i.e., Jan to Dec total them and deduct them from 365 days and the balance is to be divided by 11 days.

The fraction, if any, may be rounded off to the next day. [*" Privilege Leave encashed if any, shall not be deducted from the period of service on duty for the purpose of calculation of Privilege Leave."* Cir. 2456 date, 03.05.1982.]

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

Privilege Leave Mentioned in Award Staff settlement

SC7326 bipartite settlement for award staff

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

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

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

(S.C. Mo.6211 dated 30.06.2015)

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

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

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

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

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

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

ANNUAL ENCASHMENT OF PRIVILEGE LEAVE:

(Staff Circular No. 7325 Dated 24-12-2020)

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

Privilege Leave taken on Sick grounds when there is no credit in the Sick Leave account of employee, will not be counted as an occasion of availing Privilege Leave.

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

ENCASHMENT OF PL ON RESIGNATION

An Officer is entitled for encashment of PL in case he has tendered his resignation, subject to a maximum of 120 days only. He should submit his resignation with notice W.E.F 01-04-2001 (SC No.4638 dtd.24.06.2000.)

SICK LEAVE

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

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

Updates as per 9th Joint Note/12th BPS

- a) in partial modification of clause 36 (b) of settlement dated 11th November, 2020, a single male parent can avail sick leave for the sickness of his child of 8 years and below subject to production of medical certificate.
- b) Employees can avail sick leave for the sickness of their Special Child of 15 years and below for a maximum period of 10 days in a calendar year subject to production of medical certificate.

Classification: Confidential

- c) In partial modification of clause 36(b) of settlement dated 11th November, 2020, women employees shall be allowed to take one day Sick Leave per month without production of medical certificate.
- d) In partial modification of clause 36(b) of settlement dated 11th November, 2020, in case of employees of the age of 58 years and above, sick leave may be granted towards hospitalization of the spouse at a centre other than the place of work and for a maximum period of 30 days in a calendar year.
- e) In partial modification of clause XI of settlement dated 17th September, 1984, clause 6 of settlement dated 28th November, 1997 and clause 36 of settlement dated 11th November, 2020, an employee shall be granted sick leave at the rate of one month for each year of service subject to a maximum of 720 days during the entire service.
- f) In partial modification of clause 34 of settlement dated 11th November, 2020, the following shall be added as Note 3. "In case of delivery of more than two children in one single delivery, Maternity Leave shall be granted upto 12 months.

SICK LEAVE

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

I. ADDITIONAL SICK LEAVE:

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

II. SPECIAL SICK LEAVE:

(Staff Cir.6211 dated 30.06.2015)

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

MATERNITY LEAVE

Bipartite Settlement

- SC 7325
- SC 7326

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

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

Note:

i) In case of delivery of twins, the period of Maternity Leave shall be 8 months.

ii) Maternity Leave may be availed combining with any other kind of leave except casual leave.

- (b) In case of miscarriage/MTP/abortion, maternity leave may be granted as a rule up to 6 weeks on the basis of medical certificate/advice of a competent medical practitioner, i.e., a qualified gynecologist. In Special /exceptional cases involving medical complications, associated with miscarriage /MTP/Abortion. Maternity Leave may be granted beyond 6 weeks if advised by a competent medical practitioner (qualified gynecologist) but up to 6 months only on any one occasion, within the overall limit of 12 months during the entire period of service.

- (c) Within the overall period of 12 months, leave may also be granted in case of hysterectomy up to a maximum of 60 days.

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

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

- Leave will be granted for adoption of only one child.
- 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.
- The permanent part time employee are also eligible for grant of leave for adoption of a child.
- The leave shall also be available to biological mother in cases where the child is born through surrogacy.
- The leave shall be availed within overall entitlement of 12 months during the entire period of service.

- e) Within the overall period of 12 months, leave may also be granted in case of hospitalization on amount of the following gynecological ailments/treatments up to a maximum of 30 days

- AUB (Abnormal uterine bleeding)
- Ovarian Tumor
- Tubectomy/Tubectomy reversal
- Post-Partum Depression (PPD)
- Post-Partum Hemorrhage
- Acute Pelvic Inflammatory Disease (Acute PID)
- Dysfunction Uterine Bleeding; Dysfunction (DUB)

Classification: Confidential

- f) In partial modification of clause 34 (d) of settlement dated 11th November, 2020, Maternity Leave shall be granted once to a female employee for a maximum period of 9 months, for legally adopting a child who is below one year of age, all other conditions remaining the same.
- g) In partial modification of clause 34 of the settlement dated 11th November, 2020, Maternity Leave may be granted for in vitro fertility (IVF) treatment subject to production of medical certificate, within the overall limit of 12 months

PATERNITY LEAVE

- SC No. 6220, dated 01.08.2015 Page No.1, item No.1)
- Staff Cir.6212, date 30.06.2015]
- SC 7325
- SC 7326

With effect from the 1st June 2015, male employees with up to two surviving children shall be eligible for 15 days Paternity Leave during his wife's confinement. This leave may be combined with any other kind of leave except Casual Leave. The leave may be availed up to 15 days before or up to 6 months from the date of delivery of the child.

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

LEAVE FOR GOING ABROAD

SC NO. 4765 dated 08.09.2001)

- Mandatory to obtain prior permission and sanction of leave from the competent authority before leaving the country
- Necessary undertaking must be taken from the employee that no leave will be extended for any reason whatsoever.
- Address of the employee during leave period be obtained
- After ascertaining the outstanding amounts in various loans availed by the concerned employee, suitable undertaking must be obtained from him and same may be recovered from his terminal benefits if the balance of his PF is less than loan availed by him, guarantees of two persons may be obtained for the amount outstanding in his loan accounts.

EXTRAORDINARY LEAVE

SC 7325 bipartite settlement

In partial modification of clause 13.34 of settlement dated 19th October 1966, (in case of State Bank of India, clause 7.34 of agreement dated 31st March 1967) and clause 36 of settlement dated 25th May 2015, in exceptional circumstances, extraordinary leave may be sanctioned (without wages) not exceeding three month or any one occasion (up to four months in extreme medical circumstances) and up to a maximum of 24 months during the entire period of an employee's service.

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

(SC No.6211 dated. 30.06.2015)

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

Unlike CL, SL or PL, Extraordinary leave does not accrue to an employee and grant of extraordinary leave is a matter entirely at the discretion of the management. The period spent by an employee on extraordinary leave on loss of pay will not count for release of increment or for accrual of PL. In other words employee's annual increment will be permanently postponed by the number of days by which an employee avails extraordinary leave on loss of pay or absence without leave.

Similarly, the date on which PL will be credited to an employee will also be postponed to the extent of extraordinary leave on loss of pay availed by him or the period for which he was absent without leave during two successive accruals.

Not more than 360 days during entire service or 720 days with board permission on loss of pay provided no ordinary leave is due to him. Not more than 90 days at a time.

LEAVE DURING JUDICIAL CUSTODY (AWARD STAFF ONLY)

If an employee is held under judicial custody, leave of appropriate kind may be sanctioned to him. If an employee on any of any complaint lodged IPC 406,420,498(k),313,504 and taken into police custody for 2 days and kept under judicial custody for 4 days and released on Bail and later has submitted leave on sick grounds for treatment has to get sanction of leave (CO: IRD: 5276:06 dated 13-09-2006).

SPECIAL LEAVE FOR TRADE UNION PRINCIPAL OFFICE BEARERS

[VIIIth Bipartite Settlement, Clause 35 (a), (b) and (c) of S.C. No. 5194 dated June 23, 2005]

Special Leave will be allowed to certain employees for attending meetings and conferences of Trade Unions of Bank employees as under:

Principal Office Bearers of all India Workmen Unions/Associations, subject to a maximum of: 20 such members in the case of Unions having more than 25% membership. 15 such members in case of Unions having less than 25% membership.	21 days in a Calendar Year
Central Committee Members of All India Workmen Unions / Associations subject to a maximum of: 40 such members in the case of Unions having more than 25% membership. 30 such members in the case of Unions having less than 25% Membership.	Up to 17 days in a Calendar Year.
Office Bearers of the Executive Committee of the State or Regional Level Units of All India Workmen Unions / Associations subject to a Maximum of: 20 such members in the case of Unions having more than 25% Membership. 15 such members in the case of Unions having less than 25% Membership.	Up to 7 days in a Calendar Year.

The benefit of Special Leave as above shall be available only to those office bears nominated for the purpose by the All-India Workmen Unions / Associations who are parties to the settlement and signing it.

NOTIONAL DATE OF JOINING

The process of postponing the credit of Privilege Leave is known as working out Notional Date of Joining. Since the staff members are not entitled to pay and allowances during the period of extraordinary leave on loss of pay and allowances on medical grounds, the notional date of joining for the period of absence of such extraordinary leave will not undergo any change. Similarly, the annual increment due to the employee will also *not* be postponed to the extent of extraordinary leave on loss of pay and allowance on medical grounds.

- SC NO.1313 Dated 10/06/1972 &
- SC NO.5338 DT. 29/12/2006

SPECIAL CASUAL LEAVE FOR BLOOD DONATION

Staff members who donate blood will be granted a day's Special Casual leave. This leave is to be availed of on the very day on which the staff member donates blood and will not be allowed to be availed it on any other day.

(SC NO.2814 DT.28.05.1985)

SPECIAL CASUAL LEAVE

SC 7325 Bipartite settlement

- With effect from the 1/11/2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by curfew, riots, prohibitory orders, natural calamities, floods, etc.
- With effect from 01/11/2020, 4 days Special Casual leave shall be granted to all physically/orthopedically handicapped employees each year.

SPECIAL LEAVE FOR FAMILY PLANNING

(SC NO.2447 DT. 21/04/1982)

- Every male employee undergoing Vasectomy operation will be eligible for Special Casual Leave up to 6 days for the purpose.
- Every male employee whose wife undergoes non-puerperal tubectomy operation will *be eligible for special casual leave up to 7 days* subject to production of Medical Certificate from the Doctor who performed the operation to the effect that the presence of the employee is essential for the period of leave to look after his wife during the convalescence after operation.
- Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.
- Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- Sundays and other holidays falling within the period of Special Casual Leave shall be taken into account for calculation of the period of leave.

- The Special Casual Leave may be suffixed or prefixed to either regular leave (PL or SL) or CL and not to both. The intervening holidays and / or Sundays may be prefixed / suffixed to regular leave as the case may be.
- An employee developing post-sterilization complications may be allowed Special Casual Leave to cover the period for which he /she was hospitalized for a post –operative complication, on production of a Medical Certificate from the concerned hospitalization authorities /or authorized medical attendant.

Adopting Family Planning Measures:

- a) Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.
- b) Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- c) Employees developing post – sterilization complications may be allowed Special Casual Leave to cover the period for which she was/he was hospitalized for a post-operative complication, on production of a medical certificate from the concerned hospital authorities.

SPECIAL LEAVE ON LOSS OF PAY AND ALLOWANCES

(SC No. 4651 dated 2/9/2000 and 4666 dated 2/10/2000)

- a) Special leave for joining spouse abroad and on health grounds of self/dependent family members, for minimum 6 months and max 3 years in the entire period of service on No pay, allowances and facilities.
- b) Special leave for pressing condition like caring family members, participation in artistic & cultural activities, supervision of construction of house & others.

AVAIL LEAVE FOR AT LEAST 10 DAYS

Every employee must avail at least 10 days of leave during the year so as to enable him to rejuvenate. (SC NO.4912 31.10.02, SC No.6110 dated 04.07.2014 and 6567 dated 02.03.2017 further it is reiterated that every employee be encouraged to proceed on leave at least for 10 days in a year so as to ensure compliance of Government/RBI Guidelines. However, the sanctioning of leave to a particular employee / Officer will be at the discretion of the Competent Authority, subject to exigencies of the Bank).

SPECIAL CASUAL LEAVE TO EMPLOYEES WITH DISABILITY APPOINTED IN THE BANK

The guidelines from the Government of India, Ministry of Finance, New Delhi, for provision of special casual leave to employees with disabilities as under:

- 2. Special casual leave for 4 days in a calendar year will be admissible to differently abled employees for specific requirements relating to the disability of the employee, viz. renewal of disability certificate, medical check-up, etc.
- 3. Special casual leave for 10 days in a calendar year will be admissible to differently abled employees for participating in Conferences/Seminars/ Trainings/workshops related to disability and development, to be specified by the Ministry of Social Justice and Empowerment, subject to exigencies of work.

The Competent Authority for sanction of special casual leave as stated above will be the General Manager (HR). Applications received in this regard along with supporting documents should be forwarded to Dy. General Manager (HR), Central Office, Mumbai, by the concerned Region/Zone for placing the same before the competent authority for necessary sanction.

(SC No. 6222, dated 03/08/2015, Page No. 1)

SPECIAL LEAVE TO PHYSICALLY HANDICAPPED EX-SERVICEMEN

Special Casual Leave for a maximum period of 15 days in a calendar year will be granted to the disabled Ex-servicemen who have been provided with artificial limbs as a result of injuries sustained in operation and employed in the Bank and who have to report to Artificial limb centre and in hospital as and when artificial limb requires replacement / treatment

SPECIAL CASUAL LEAVE

a) With Effect from 01.11.2020, Special Casual Leave may be granted to an employee on occasions when the branch where the employee is working or the place where the employee is residing is affected by Curfew, riots, prohibitory orders, natural calamities, floods, etc.

b) With effect from 01/11/2020, 4 days special casual leave shall be granted to all Physically/orthopedically/handicapped employees each year.

SPECIAL LEAVE TO INSPECTING OFFICERS

- 2 days special leave to all Inspecting Officers on completion of audit tour of minimum 30 days. If tour extends beyond 30 days by 15 or more days, eligible for one more day of Special Leave.
- (SC 3879 DATED 15-12-82).

SABBATICAL LEAVE FOR WOMEN EMPLOYEES

(SC No. 5840 dated 10-04-2012 w.e.f.01.04.2012)

In addition to the above, Sabbatical leave of 2 years exclusively to the women employees to meet their special problems during their entire career vide SC No. 5840 dated 10-04-2012 w.e.f.01.04.2012 is place as under:

DETAILS	SABBATICAL LEAVE FOR WOMEN EMPLOYEES w.e.f. 01-04-2012
PURPOSE	Medical grounds, care of family members, or children, higher studies, visiting spouse etc.
ELIGIBILITY	Only for women employees, who has put in a minimum of 5 years of service. In exceptional circumstances only this leave can be sanctioned before completion of 5 years of minimum service by GM(P&HR)/ED.
PERIOD OF LEAVE	At least 3 months at a time. Maximum 2 years in the entire career.
NO. OF OCCASIONS	No restrictions. However, leave shall not be taken more than once in a year.
CONTINUATION / EXTENSION OF LEAVE	One time extension/ continuation is permitted, once in a year with the prior approval of the competent authority. However, the approval should be obtained before the expiry of the first leave period.
EARLY REJOINING	Employee can join before expiry of leave subject to sanction of competent authority. However, the minimum leave spend should not be less than 3 months.

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CONDITIONS	Sabbatical leave will be without Pay, Salary, allowances and any consequential monetary and non-monetary benefits. No increments will be earned during the leave period. Employee will rejoin at the same stage of pay as existed, at the time of her availing sabbatical leave. Not eligible to participate in any promotion exercises during the leave period even if otherwise eligible. Shall not take any employment / vocation/ business/ profession elsewhere during the sabbatical leave. Total period of leave under both the schemes SC No.5203 date 15.07.2005) put together will be restricted to a max. Of 7 years in the entire service.
COMPETENT AUTHORITIES	Employees working in Branches including Back Office / RO is Regional Head – Under exceptional circumstances when leave is sought before completion of 5 years of service. GM (P&HR) or ED

SCHEME FOR SABBATICAL LEAVE FOR EMPLOYEES

(Staff Circular dated 8160 dated 04.01.2024)

SABBATICAL LEAVE SCHEME FOR PURSUING HIGHER STUDIES OR RESEARCH

Continuous learning is a workplace culture and is an effective way not only to improve performance and innovation but also to increase employee satisfaction. Therefore, with an objective to cultivate a culture of continuous learning, Bank has introduced 'Sabbatical Leave Scheme for Pursuing Higher Studies or Research' vide Staff Circular no. 7228 dated 18.07.2020.

We are pleased to inform that Board in its meeting held on 28.12.2023, has approved modifications in 'Sabbatical Leave Scheme for Pursuing Higher Studies or Research'. The modification Et detailed Scheme is enclosed as Annexure-I.

Further, we are also in receipt of various queries from the field functionaries on the Sabbatical leaves Scheme i.e. 'Sabbatical Leave for Women Employees & Sabbatical Leave Scheme for Pursuing Higher Studies or Research'. Therefore, clarifications in the form of Frequently Asked Questions (FAQs) are also enclosed with this circular as Annexure-II.

SABBATICAL LEAVE SCHEME FOR PURSUING HIGHER STUDIES OR RESEARCH
(Modification & Reiteration of Guidelines)

PARTICULARS	DETAILS				
Purpose	The Sabbatical Leave Scheme is for those employees desirous to pursue higher studies or research, both inland as well as abroad.				
Eligibility	The applicant should have put in minimum of 5 years of active service in the Bank and must have at least 6 years of residual service post resuming duties in the Bank. The sanctioning of the leave shall be at the discretion of the Bank and cannot be claimed as a matter of right.				
Period of Leave	The leave would be granted for a minimum period of 6 months and maximum period of 2 years, which can be extended for a further period of one year at the discretion of General Manager (HR).				
Number of Occasions	The leave may be availed one time in the entire service of an employee.				
Continuation of Leave	On expiry of Sabbatical Leave, an employee is required to join duty immediately. However, the Competent Authority, may, at his/her discretion, consider sanction of Privilege Leave/ Casual Leave in continuation of the Sabbatical Leave, subject to receipt of application well in advance from the staff concerned, availability of leave balance and as per leave rules of the Bank.				
Indemnity Bond	On sanction of sabbatical leave, employee is required to execute an Indemnity Bond that he/she would complete the minimum period of service or financially compensate the Bank after rejoining the Bank/ completion of the course as per the details mentioned below:				
	Period of Sabbatical leave	6 mths	> 6 mths to 1 year	> 1 yr to 2 yrs	> 2 yr to 3 yrs
	Min. service period required to be served after completion of course	6 mths	1 year	2 yrs	3 years
	OR				
	Bond amount equivalent to	6 mths gross salary	1 yr gross salary	2 yrs gross salary	3 yrs gross salary

PARTICULARS	DETAILS					
	(based on last drawn salary)					
	The period of minimum years of service shall be counted from the date employee is expected to resume duties or in case of their early rejoining, from the date of his/her reporting for duties. The Format of Indemnity Bond is enclosed which should be executed after sanction of Sabbatical Leave on a stamp paper & properly notarized as per State Government Laws. Non-compliance of this clause/undertaking shall result in disciplinary action and absence of the employee shall be treated as unauthorized.					
Early rejoining of duty	An employee will be permitted to rejoin duty after six months. The same will be treated as having availed the Sabbatical Leave. However, under such a condition, the employee would continue his/her services for a minimum period of service after rejoining the Bank/ completion of the course or financially compensate the Bank.					
Continuation/Ext. of Sabbatical Leave	One-time Extension/continuation is permitted, with the prior approval of the Competent Authority. However, the approval should be obtained before the expiry of the first leave period and the extension would be applicable only for the purpose of continuation of higher studies or research.					
Other Conditions	• The leave on loss of pay a allowances under Sabbatical Leave Scheme is in addition to such leave available under Bipartite Settlement/ Officers' Service Regulations and can be availed even when the leave balance is in credit. • The Sabbatical Leave may be sanctioned in continuation of any other leave balance to the credit of employees. • Both husband and wife, if employed in Bank can avail the leave separately, provided the reasons attributed to the leaves are convincing and acceptable to the Bank. • The employees against whom Disciplinary Action/ Court Cases/ Criminal Cases/ CBI Cases are pending/ contemplated, will not be entitled to avail the leave under this Scheme, till final outcome of the pending matters. • Employees who have executed Service Bond in connection with Trainings/ Postings abroad/ induction to specialized setups such as DIT/IBD etc./deputations, are required to serve the Bank for the stipulated period in the Bond, executed by them before applying for leave under this Scheme. • During the period of leave, the workmen employees shall be governed by the provisions of Bipartite Settlement/applicable rules and in respect of Officer employees, by the provisions of Conduct Regulations/ Service Regulations. • The employees availing the leave shall intimate to the Bank, the address for correspondence and also undertake to inform the Bank i.e. HR Dept. concerned, the change of address for communication, if any, from time to time.					

PARTICULARS	DETAILS
	• The period of leave shall be excluded for all purposes including increments, minimum service for availing loans and advances, eligibility for promotion/higher assignment and shall not be counted as service for the purpose of calculation of terminal benefits such as Gratuity, Provident Fund/ Pension etc. • The employees availing leave under this Scheme are not eligible for facilities such as Leave Fare Concession, Leave, Bonus, Ex-gratia, Medical, Hospitalization expenses, Aid, Festival Advance, Expenses under Staff Welfare Measures etc. during the leave period. The LFC Block falling due during the Sabbatical Leave period shall be frozen temporarily and extended on rejoining duties to the extent of the leave availed. • The Officer employees will not be eligible for retention of Bank's quarters/ furniture items during the leave period and have to make their own arrangements for stay, etc. • The employees would have to make their own arrangements to make payments of insurance premia or any other payments/ deductions being done through salary. • If the staff member is a member of the Death Relief Fund, he/she should also make necessary arrangements for the monthly contributions, falling which, claim if any, arising out of death of the staff member, is liable to be rejected.
Loans/ advances outstanding in the name of the employee who intends to avail leave on loss of pay Et allowances under this Scheme	• An employee who intends to go on Sabbatical Leave under the Scheme should invariably adjust all unsecured loans/ advances availed including Festival Advance, Staff Clean Overdraft, Flood Loan etc. • In respect of secured loans viz. Staff Housing Loans, Staff Conveyance Loans etc., the employee will have to make their own arrangements for repayment of interest & installments and will have to provide documentary evidence acceptable to the Bank regarding source of funds for servicing such loans during the leave period. • Fresh loan/ enhancement in limits during the leave period may be considered by the Competent Authority, provided the employee clarified the source of repayment and undertakes to remit the monthly instalments/ interest as and when due.
Lien on Employment	The employee shall have lien on the employment with the Bank during the leave period. Also, employee availing leave on loss of pay under this Scheme shall have lien on his/her notional seniority. However, the employee shall not undertake any kind of employment/ vocation/ business/ profession during the Sabbatical Leave (except for mandatory Internships, if part of the academic course for which leave is sanctioned).
Competent Authority / Sanctioning Authority	The Sanctioning Authority for considering grant of Sabbatical Leave (on loss of pay Et allowance) or extension under this Scheme shall be the General Manager (HR), in respect of both Award Staff Et Officer Employees.
General	• Eligible Employees / Officers who intend to avail Sabbatical Leave on loss of pay Et allowance or require extension under this Scheme shall submit an application, to the General Manager (HR) with proof of the purpose for which the leave is sought for, through his / her Branch, / Department /RO/ZO and shall give sufficient notice for availment of such leave. All application has to be routed through the Regional Head /Zonal Head/ Vertical Head (for staff posted at CO). • The Department /Regional Office/ Zonal Office concerned, on receipt of the application for leave on loss of pay Et allowances under this scheme, shall verify the details furnished by the employee and forward the same, If eligible,

PARTICULARS	DETAILS
	to the General Manager (HR), Central Office, along with their recommendations, after due scrutiny of the application. • The purpose of the Scheme is for pursuing higher studies or research and the Competent Authority while sanctioning of leave under this Scheme may consider the organizational benefit being derived from such pursuit of the higher studies or research by the employees. • For women employees another Scheme circulated vide SC No.5840 dated 10.04.2012, is prevalent, which shall co-exist along with this scheme. Women employees availing leave under this Scheme shall be eligible to avail leave under SC 5840 dated 10.04.2012 for purpose other than higher studies. Women employees who have already availed Sabbatical Leave under SC No. 5840 dated 10.04.2012 for higher studies, shall not be eligible to avail leave under this Scheme. • Similarly, leave availed by employees under the Sabbatical Leave Scheme last amended and circulated vide SC No. 5203 dated 15.07.2005, for the purpose of higher studies would not be eligible to avail leave under the new Scheme. • The General Manager (HR) may accept or reject the application for Sabbatical Leave on loss of pay Et allowances, and the decision to accept/reject the application would be final. • Employees must necessarily report back for duties on completion of leave period. In case the employee fails to rejoin the duties after completion of the leave period; his/her absence shall be treated as unauthorized an employee would be liable for disciplinary action. • The Scheme shall come into force with immediate effect. The Branch Managers/ Departmental Heads are requested to bring the contents of the circular to the notice of all staff members. • The employees already on leave under the previous schemes under reference would continue to be on leave and are requested to rejoin duties on completion of the leave period. No extension of the leave period sanctioned under the previous scheme is permitted.

Note: For format of Indemnity Bond please refer Sc No.8160 dated 04.01.2024

FREQUENTLY ASKED QUESTIONS ON SABBATICAL LEAVE SCHEMES
(Sabbatical Leave Scheme for Women Employees
Et for Pursuing Higher Studies or Research)

Q1	How many Schemes are in existence as on date for availment of Sabbatical Leave?
Ans.	At present there are 2 Sabbatical Leave Schemes as mentioned below: Sabbatical Leave to women employees. (S.C. No. 5840 dated 10.04.2012). Sabbatical Leave Scheme for pursuing higher studies or research (S.C. No. 08160 dated 04.01.2024).
Q2	Under which Scheme the Sabbatical Leave for Higher Studies Et Research can be availed?
Ans.	Staff Circular no. 08160 dated 04.01.2024 i.e. Sabbatical Leave for employees for pursuing higher studies and research.
Q3	Who can avail Sabbatical Leave under Staff Circular no. 08160 dated 04.01.2024?
Ans.	Male and Female employees, both can avail Sabbatical Leave for higher studies and research under staff circular no. 08160 dated 04.01.2024.
Q4	Who can avail sabbatical leave under staff circular no. 5840 dated 10.04.2012?
Ans.	Only women employees.
Q5	What is the minimum and maximum period of Sabbatical Leave which can be availed under Staff Circular no. 5840 dated 10.04.2012?
Ans.	Minimum 3 months at a time and maximum is 2 years in the entire service.
Q6	What are the number of occasions for which sabbatical leave as mentioned in staff circular no. 5840 dated 10.04.2012?
Ans.	No restrictions. However, leave shall not be taken more than once in a calendar year.
Q7	The restriction of sabbatical leave not be taken more than once in a year as mentioned above at query no. 5 is in a calendar year or financial year?
Ans.	Calendar Year
Q8	The sabbatical leave as per Staff Circular no. 5840 dated 10.04.2012 can be sanctioned for visiting spouse, taking care of family members or childreW abroad or not?
Ans.	Yes, it can be sanctioned. However, employee should also avail NOC :*-41, separately as per Bank norms.
Q9	Earlier Sabbatical Leave Schemes circulated vide staff circular no. 5203 dated 15.07.2005 are in continuation at present or not?
Ans.	No. Sabbatical leave Schemes except as mentioned above at point no.1 are discontinued.
Q10	Weather the Special leave as mentioned in staff circular no. 5203 dated 15.07. 2005 are in continuation at present or not?
Ans.	No, Special Leave Schemes as mentioned under Staff Circular no. 5203 dated 15.07.2005 was discontinued.
Q11	Is it needed to settle staff loans, if the Sabbatical Leave is sanctioned under Staff Circular no. 5840 dated 10.04.2012?
Ans.	A female employee who availed Sabbatical Leave under the Scheme (SC No. 5840 dated 10.04.2012) for more than 6 months at one go or in continuation to previous sanctioned sabbatical leave, should invariably adjust the loans/ advances availed viz. Festival Advance, Staff Clean Overdraft, Flood Loan etc. or any other unsecured loan. However, in respect of secured loans viz. Staff Housing Loans, Staff Conveyance Loans etc. the employee will have to make their own arrangement for repayment of interest and instalment and will have to provide documentary evidence acceptable to the Bank regrading source of funds for servicing such loans during the leave period.
Q12	Is it needed to settle staff loans, if the Sabbatical Leave is sanctioned under Staff Circular no. 08160 dated 04.01.2024?
Ans.	An employee who intends to go on Sabbatical Leave under the Scheme should invariably adjust all unsecured loans/ advances availed including Festival Advance, Staff Clean Overdraft, Flood Loan etc. However, in respect of secured loans viz. Staff Housing Loans, Staff Conveyance Loans etc. the employee will have to make their own arrangement for repayment of interest and instalment and will have to provide documentary evidence acceptable to the Bank regrading source of funds for servicing such loans during the leave period.
Q13	Fresh Loan/ enhancements in limits can be sanctioned during Sabbatical Leave?
Ans.	Fresh Loan/ enhancement in limits during leave period for secured loans may be considered by the Competent Authority, provided that the employee will have to make their own arrangement for repayment of interest and instalment and will have to provide documentary evidence acceptable to the Bank., regrading source of funds for servicing such loans during the leave period

LEAVE WHILE ADOPTING FAMILY PLANNING MEASURES

- (i) Every female employee who undergoes non-puerperal tubectomy operation is eligible for Special Casual Leave up to 14 days.
Every female employee who had IUD insertion is eligible for 1-day Special Casual Leave.
- (v) Employees developing post – sterilization complications may be allowed Special Casual Leave to cover the period for which she was hospitalized for a post-operative complication, on production of a medical certificate from the concerned hospital authorities.

SPECIAL LEAVE FOR VASECTOMY OPERATION

Employees who undergone vasectomy operation will be granted Special Leave up to 6 days subject to on obtaining satisfactory proof of having undergone vasectomy operation. (SC No.1313 dt.10.06.1972)

RECALL FOR DUTY

- The Competent Authority may recall an Officer who is on leave whenever the Bank deems fit to do so.
- But if the Officer is at that time out of station, he/she shall be eligible to be paid the actual expenses incurred by him and the members of his family for coming back to the Station and if the Officer and the members of his family go back to the same station from where he was called, for the return journey also.

EXTRA ORDINARY LEAVE

- In Partial modification of clause 13.34 of settlement dated 19th October 1966,(in case of State Bank of India ,Clause 7.34 of agreement dated 31st March 1967)and clause 36 of settlement dated 25th May ,2015,in exceptional circumstances, Extraordinary leave may be sanctioned (without wages)not exceeding three months on any one occasion (up to 4 months in extreme medical circumstances)and up to a maximum of 24 months during the entire period of an employee's service.

Note: The employees will not be losing any seniority on account of availing extraordinary leave on medical grounds.

- Every Officer is eligible for Extraordinary Leave on loss of pay and allowances for not more than 360 days during entire period of service.
- Such Extraordinary Leave may not be availed of except for sufficient reasons on more than 90 days at a time.
- Provided that in very special circumstances, the board may grant extra ordinary leave on loss of pay and allowances to an officer up to a total period of 720 days.
- An Officer may be granted Special Casual Leave and any Special Leave as may be decided by the Board in accordance with the guidelines of the Government.

ELECTION SPECIAL CASUAL LEAVE

(Sc no.3636 dt.29.08.1990)

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 happen that the Central Govt. Employee residing and enrolled as a voter in a particular place/constituency, may be employed in any office located at some other place. In such cases the individual employee 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.

The elections are General Elections to Lok Sabha/State Assemblies/Bye-Elections/Panchayat/Corporation/Municipalities or other Local Bodies.

SPECIAL LEAVE TO SPORTS PERSONS

Officers participating in Inter-national/national/State Level Sport Tournaments are eligible to grant of Special Leave as under

1. Officers who represent the Bank in any State/National/inter-national Sporting Competition will be treated as ON DUTY for the number of days of such competition and also for the journey period involved.
2. Officers who participate in International/national Tournaments in India will be granted Special Leave up to 30 days in a calendar year.
3. If the officer is called upon to represent India abroad in any sporting tournament, Special Leave will be granted for the duration of the tour, subject approval of the Managing Director
SC NO.2084 DT. 12.09.1979/ SC NO.2194 DT.01.09.1980

SPECIAL CASUAL LEAVE FOR MOUNTAINEERING EXPEDITION / TREKKING

Special Casual Leave will be granted to employees who participate in Mountaineering expedition not exceeding 30 days in any one calendar year. (SC No.2050 dt. 19.03.1979)

Further, Special Casual Leave can be granted for participating in Trekking programme also (SC No.2597 dt. 02.08.1993) subject to the following:

- That the expedition has the approval of the Indian Mountaineering Foundation
- And for mountaineering expedition and trekking programmes taken together Special Casual Leave shall not exceed 30 days in any one calendar year
- The employees will be permitted, as a special case, to combine Special Casual Leave with regular leave.

SPECIAL CASUAL LEAVE FOR HINDI EXAM

Employees appearing for Hindi Examinations conducted under the Hindi Teaching Scheme will be eligible for Special Casual leave for the days of such examination. (SC NO.3735 25.04.1991)

DISABLING OF USER ID OF EMPLOYEES ON LEAVE

DIT: CBS:1433:09 D-TED 08-07-09: staff members who are proceeding on leave training should inform data centre to suspend their login id for the period they are on leave training and ensure that the login id is disabled before they proceed on leave training.

STATION LEAVING PERMISSION

- SC 6277 DT 02.12.2015
- SC 6608 DT 18.04.2017
- Staff Circular 7770 Dated 08.09.2022

Time and again the Management has issued instructions advising the Officials/ Branch Managers to reside at their Headquarters and not to leave the station without obtaining permission from the Competent Authority.

In this connections, Bank has issued staff circular nos. 6277 dated 02.12.2015 and 6608 dated 18.04.2017 respectively advising the Officials/ Branch Heads to reside at their Headquarters and not to leave the station without obtaining permission from the Competent Authority. Further, attention is also drawn to regulation 13 of the Union Bank of India Officer Employee (Conduct) Regulations, 1976' which states that 'No Officer employee can absent himself from duty or be late in attending office or leave the station without having first obtained the permission of the Competent Authority.

However, it is noticed that some Officers/ Branch Heads are not residing at their Headquarters/ Station. It is also observed that some of the officers/ Branch Heads are leaving their Headquarters during weekends/ Holidays without seeking prior permission/ approval of the Competent Authority. In this connection, incorporation of a dedicated menu in HRMS-Union Parivar named as 'Station Leaving Permission' & its navigation was also informed vide Staff Circular no. 7715 dated 20.06.2022.

All Officers/ Branch Heads are therefore once again advised as under:

- a) Reside at the place where they are posted.
- b) Obtain written permission from the Competent Authority for residing at any place other than their place of posting if for some reason, to the satisfaction of the Competent Authority.
- c) Obtain permission before leaving headquarters from the leave sanctioning authority each time by applying the same through HRMS-Union Parivar in following manner:

Scenario	Module to be used
If Executive Officer is leaving headquarters without availing any leave	Station Leaving Application
If Executive Officer is leaving headquarters while availing leave	Only through Leave Application module. In such cases, while applying leave, there is a column for selecting station leaving permission. Hence, no requirement to apply for separate station leaving application.

All concerned are hereby advised to take a careful note of the above. Any breach of the instructions will be viewed seriously, and strict action will be taken against such Officials.

MANDATORY LEAVE POLICY

STAFF Circular NO. 7608 Date: February 5th, 2022

Staff Circular No.7445 Dated: 27th May 2021

SC No. 7158 dated 31.03.2020

SC No. 7428 dated 29.04.2021

SC No. 7395 dated 23.03.2021

SC No. 7958 dated 01.04.2023

SC No. 8025 dated 01.07.2023

Sc No 8480 dated 29.11.2024

Sc No. 8574 dated 27.03.2025

Mandatory Leave Policy

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4	Identification of Sensitive Posts/Positions/Areas of Operations to be covered under the ambit of Mandatory Leave Policy
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Preamble

Reserve Bank of India (RBI), vide its circular no. DoR.ORG.REC.31/21.06.017/2021-22 dated 09.07.2021 had issued fresh guidelines on Mandatory leave for employees posted in sensitive posts / positions /areas of operations in Banks, stating that “As a prudential operational risk management measure, the Banks shall put in place a ‘Mandatory Leave’ policy wherein the employees posted in sensitive positions or areas of operation shall be compulsorily sent on leave for a few days (not less than 10 working days) in a single spell every year, without giving any prior intimation to these employees, thereby maintaining an element of surprise during their posting in such areas. Bank shall ensure that the employees, while on ‘mandatory leave’, do not have access to any physical or virtual resources related to their work responsibilities, with the exception of internal/corporate email which is usually available to all employees for general purposes. Bank shall, as per a Board-approved policy, prepare a list of sensitive positions to be covered under ‘Mandatory Leave’ requirements and the list shall be reviewed periodically. Implementation of this policy shall be reviewed under the supervisory process.”

Based on these principles, the Board, in its Meeting held on 23.03.2023, has approved Mandatory Leave Policy for employees/officers of the Bank posted in sensitive posts/positions/areas of operations.

- Objective:** The Mandatory Leave Policy shall act as a tool of Preventive Vigilance and Operational Risk Management measure.
- Scope:** The Policy shall cover those posts/positions/areas of operations in the Bank which are considered sensitive from operational risk point of view. Officers/employees holding such sensitive posts shall be sent on Mandatory Leave for at least 10 working days in a single spell every year (calendar year), without any prior intimation, thereby maintaining an element of surprise. The period spent on Mandatory Leave shall be treated as Special Leave, not having any impact on the usual leave entitlement of the employee/officer. During the period of Mandatory leave, the concerned officer/employee shall not have access to any physical or virtual resources related to his/her work responsibilities, with the exception of internal/corporate email.

3. Procedure for identification and review of Sensitive Posts/Positions/areas of operations in the Bank:

The procedure for identification of Sensitive Posts / Positions/ Areas of Operations **in the Bank** shall be as under:

- 3.1 Considering the ever-evolving business requirements and the statutory guidelines in force, the Human Resources Vertical shall, on **yearly** basis, **or earlier, if required**, identify/review the list of Sensitive Posts/Positions/Areas of Operations in the Bank, preferably in consultation with all Vertical Heads and prepare the list.
- 3.2 As per CVC guidelines, it is the role of the Chief Vigilance Officer (CVO) to identify Sensitive Posts in the organisation. Accordingly, list of Sensitive Posts/ Positions/Areas of Operations, identified/reviewed by HR Vertical, shall be sent to Vigilance Vertical seeking approval of the CVO.

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- 3.3 Vigilance Vertical, on receipt of the aforesaid list from HR Vertical, **shall place the same before** the CVO for his/her necessary approval/concurrence in compliance with CVC guidelines.
- 3.4 The CVO may add/delete/modify the list of Sensitive Posts/Positions/areas of Operations **in the Bank**.
- 3.5 After obtaining necessary approval/concurrence from the CVO, Vigilance Vertical shall send the approved list to HR Vertical, CO for circulation.
- 3.6 Thereafter, HR Vertical, CO shall circulate the approved/concurred list of sensitive posts/positions/areas of operations in the Bank.
- 3.7 During annual review, in case it is felt that there is no modification required in the list of sensitive posts/positions/areas of operations, approved by the CVO, the same list shall continue to be in force, till further review or till receipt of fresh instructions from any statutory body.
- 3.8 At any point, if need arises or any fresh guidelines are received from RBI/CVC/Government of India or any other statutory body, HR Vertical may review the list of sensitive posts duly following the aforesaid procedure.
- 3.9 Chief Vigilance Officer will be the Competent Authority for approving the list of Sensitive posts/positions/areas of operations in the Bank.

4. **Identification of Sensitive Posts/Positions/Areas of Operations to be covered under the ambit of Mandatory Leave Policy**

- 4.1 Once the list of Sensitive Posts/Positions/Areas of Operations in the Bank has been approved by the CVO, the HR Vertical shall place the same before the Committee of 3 General Managers, constituted specifically to classify those sensitive posts/positions/areas of operations, from operational risk point of view, which are to be included under the ambit of Mandatory Leave Policy. The Committee shall comprise of:
 - i) Chief Risk Officer or in his/her absence General Manager (Risk Management)
 - ii) General Manager (Operations)
 - iii) General Manager (HR)
- 4.2 In the absence of any of the executives at S.No. ii) or/and iii), Chief General Manager (HR) shall be the Competent Authority to nominate an alternate Executive of the rank of General Manager to the Committee.
- 4.3 From the complete list of Sensitive Posts/Positions/Areas of Operations in the Bank, the Committee shall cull out a separate list consisting of those sensitive posts/ positions/areas of operations which have to be covered under the ambit of Mandatory Leave Policy and shall recommend the same for the approval of the Board.
- 4.4 While doing annual review of the Mandatory Leave Policy, if it is felt that there is no need to modify the list of sensitive posts/positions/areas of operations covered under the Policy, as identified by the Committee, the same list shall continue to be in force and the policy shall be placed before the Board for review/renewal with the existing list.

- 4.5 However, if need arises or any fresh guidelines are received from RBI/CVC/Government of India or any other statutory body, the list may be reviewed during the policy period, duly following the aforesaid procedure.

5. Sensitive Posts/Positions/Areas of Operations covered under Mandatory Leave Policy:

- 5.1 As recommended by the Committee of General Managers and further approved by the Board of Directors of the Bank, the below mentioned sensitive posts/positions/areas of operations shall be covered under the ambit of Mandatory Leave Policy:

- i) Vertical Heads posted at CO & its Annexes
- ii) Officers In-charge of Specialized Branches/Centralized processing Cells viz. RLPs/ MLPs/ MCBs/ LCBs/ ARBs/ SAMBs/Centralized Pension Processing Cells etc.
- iii) Custodian officers/ employees of safe Keys in Branches & Currency Chests
- iv) Officers/Employees working in Currency-Chests including Currency-Chest in-charge
- v) Officers in Dealing room/ Treasury Branch
- vi) In-charges of Forex in A & B Category Forex Dealing Branches
- vii) Officers associated with reconciliation of any type, posted in Digitization Vertical {including Credit Card & Merchant Acquisition Business (MAB)}, Operations Vertical and Finance & Accounts Vertical
- viii) System and Database administrators handling SWIFT, System and Database administrators in DIT, Data Centre In charge
- ix) Officers working in Centralized swift back office, who verify the transaction (V1/V2/V3)
- x) Executives/Officers posted in Wealth Management service dealing with third party products, MF, Insurance etc.
- xi) Officers looking after TBML alerts monitoring.
- xii) Any other post/position as may be decided by the Competent Authority. If, during the currency of this Policy, it is felt necessary to send any other employee/officer upto TEGS VII (other than those as per the aforesaid list) on Mandatory Leave, CGM (HR) shall be the Competent Authority to accord such approval and for Executives in TEGS-VIII (other than those as per the aforesaid list), the Competent Authority shall be Executive Director handling HR portfolio

6. Modalities for sanctioning of Mandatory Leave:

- 6.1 **Employees/Officers covered under the Mandatory Leave Policy as listed at point No. 5 above, and / or any other post/position as may be decided by the Competent Authority from time to time,** shall be compulsorily sent on leave for at least 10 working days in a single spell every year (calendar year), during their posting in such areas, without giving any prior intimation to these employees/officers, thereby maintaining an element of surprise. This is without prejudice to the existing provisions that leave cannot be claimed as a matter of right.

Employees/Officers on Mandatory leave should not have access to any physical or virtual resources related to their work responsibilities with the exception of internal/ corporate email.

- 6.2 **The Sanction and administration of Mandatory Leave shall be done centrally by Human Resources Administration Division (HRAD), Central Office (CO).**

- 6.3 The period spent on Mandatory Leave shall be treated as Special Leave, not having any impact on the usual leave entitlement of the employee/officer. With the approval of GM (HR) or, in his/her absence, CGM (HR), the HR Administrator at CO shall, through Union Parivar, update the Special Leave balance of 10 Working Days for the employee/officer being sent on Mandatory Leave and, debit the same, with

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reasons as 'Mandatory Leave for the Year.....' No leave application shall be obtained from the employee/officer who is being sent on mandatory leave. The intimation shall be given to the employee/officer after the close of working hours of the previous working day that he/she shall have to proceed on Mandatory Leave for next 10 working days. Respective Regional Head/Zonal Head/ Vertical Head of the concerned employee/officer shall be informed two days in advance to make suitable deputation/alternate arrangements to ensure smooth functioning of the Branch/Office. The information must be kept confidential between the Head of concerned Office and HR Vertical, CO and the employee/officer being sent on mandatory leave shall be informed only after the close of working hours of the previous working day.

- 6.4 HR Administrator at CO shall ensure that the Mandatory Leave is recorded in Union Parivar for the officer/employee within 3 days of his/her proceeding on such leave. It must be ensured that during Mandatory leave period, the officer's/employee's Finacle id and LAPS id are also disabled.

7. **Procedure for implementation of the Policy:**

- 7.1 HRAD, CO shall prepare Mandatory Leave Plan for the officers/employees covered under the ambit of Mandatory Leave Policy, well in advance and ensure its implementation within the below mentioned timeframe.

7.2 **Timelines for compliance:**

Employees/Officers covered under Mandatory Leave Policy	As on 1 st January (current year)
50 % Compliance	By 30 th June
75 % Compliance	By 30 th September
100 % Compliance	By 31 st December

- 7.3 It must be ensured that the Mandatory Leave is completed during the calendar year itself i.e. the end date of the Mandatory leave should be on or before 31st December.

- 7.4 Mandatory Leave is compulsory for the officers/employees who are posted in sensitive areas (falling under this Policy) throughout the calendar year, with below mentioned exemptions.

8. **Exemptions:**

The below mentioned employees/officers may be exempted from the ambit of Mandatory Leave:

- 8.1 Officers/Employees transferred during the calendar year from one branch/ office to another branch/office involving movement from a sensitive post to a non-sensitive post, with less than 6 month's service at sensitive post may be exempted from Mandatory Leave. And those officers/employees who are transferred from a non-sensitive post to a sensitive post during the calendar year, in case, their service is less than 6 months at the sensitive post during the calendar year, they may also be exempted from Mandatory Leave for that year.

Those officers/employees who are transferred from one sensitive post to another sensitive post during the calendar year, in case they have been sent on mandatory leave before transfer, then such employees/officers need not be sent again on Mandatory Leave during that year.

- 8.2 Officers/Employees retiring (including voluntary retirement)/resigning during the calendar year (upto June).
- 8.3 Joint custodian officer/employee holding safe keys in rotation (as per Operations Vertical's guidelines on Handling of Cash/Safe keys) may be exempted from the Mandatory Leave for that calendar year.

However, depending on circumstances, if need is felt, the aforesaid officers/employees may be advised to proceed on Mandatory Leave, if the Competent Authority so desires.

9. **Monitoring / Reviewing Mechanism:**

- 9.1 The progress on implementation of Mandatory Leave Policy shall be reviewed by CGM (HR) on quarterly basis.
- 9.2 After the end of each quarter, HRAD, CO shall place the information on implementation of Mandatory Leave Policy, for review, before CGM (HR) by 10th of the first month of the next quarter, in the enclosed format, Annexure-A.

10. **Audit / Compliance:**

- 10.1 During Quarterly Statutory Audit of the HR Vertical, the Statutory Auditors shall examine implementation of the "Mandatory Leave Policy" and point out instances of breaches, if any, in their reports to HRAD, CO.
- 10.2 HRAD, CO may pass necessary instructions/reminders for compliance of the Policy from time to time.
- 10.3 HRAD, CO shall closely monitor and ensure compliance of Mandatory Leave Policy in order to mitigate the risk of fraud. No exemptions shall be permitted.

11. **General Guidelines:**

- 11.1 Notwithstanding the above provisions, an employee, who is sent on mandatory leave, may be recalled for duty by leave sanctioning authority in case of business exigencies.
- 11.2 It should be ensured that least inconvenience is caused in functioning of the branch/office by making suitable alternate arrangement(s).
- 12. It shall be the endeavour of all to ensure that the guidelines framed under the policy are implemented and followed in true spirit as a measure of preventive vigilance and to ensure that the Bank's interest is protected.
- 13. Chief General Manager (HR) shall be the Competent Authority to issue any clarification on the subject matter.
- 14. **This Policy shall be valid upto 31.03.2027. The validity of the Policy may be further extended for a period of 3 months with the specific approval of MD&CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.**

To be placed before the Competent Authority i.e. Chief General Manager (HR)

Monitoring/Compliance/Progress Report for
RO/FGMO/CO -

Date: / /

Quarter ending -

Total number of employees/Officers covered under Mandatory Leave Policy	No. of employees/Officers to be sent on Mandatory Leave during the last Quarter	No. of employees/ Officers actually sent on Mandatory leave		Total Progress for the Calendar Year (in %)
		Quarterly position	Cumulative position as on.....	

Submitted for Monitoring/Reviewing

Vertical's Remarks (in case of any deviation):

HRAD CO In-charge/GM (HR)

Signatures with stamp

Remarks (if any) of Competent Authority

Noted
(Competent Authority)

Staff Circular No.7679 Dated: 27.04.2022

Mandatory Leave - Non-availment of Leave & Remote Working During Leave Period

Attention is drawn to Staff Circular No. 7608 dated 05.02.2022 vide which the Mandatory leave Policy for employees posted in sensitive postings I areas of operation was renewed 8: circulated among all staff members. As per renewed policy currently 14723 employees are working on Sensitive posts. Time and again through our various Circulars letters no. 6632/7445/7425 dated 06.09.2021/27.05.2021/29.04.2021 respectively, it has been advised to send employee posted in sensitive post on Mandatory Leave without any deviation to the policy.

Despite issuance of guidelines and several Circular letters, it has been observed that several employees/executives posted in sensitive postings I areas of operations have not availed leave of at least 10 working days in a single spell, during the year 2021 i.e., from 01.01.2021 to 31.12.2021.

Please note that the Mandatory leave policy is based on guidelines issued by the RBI and violation of the same is liable to be viewed seriously. It is in the best interest of the Bank as well as the employee I executive that the policy be followed in true spirit.

Standard Operating Procedure

ROs & FGMOs shall at the beginning of the calendar year prepare list of employees posted in sensitive post and share it with the respective leave sanctioning authority. The immediate administrative office shall prepare the list for employees posted at a sensitive post in branch, and share it with the respective leave sanctioning authority for doing the needful.

For the purpose guidance the following SOP may be followed: -

Leave sanctioning authority shall prepare mandatory leave plan for the officers / Employees working under them (posted in sensitive areas) well in advance and ensure its implementation within the below timeframe.

Employee Covered under Mandatory Leave Policy	As on 31st December (preceding year)
Preparation of Plan	By 31 st January
50% Compliance	By 30 th June
75% Compliance	By 30 th September
100% Compliance	By 31 st December

It must be ensured that the mandatory leave is completed during the calendar year itself. i.e., the end date of the mandatory leave should be on or before 31st December.

Preparation of mandatory leave plan should be such as not to hamper the smooth functioning of the bank i.e., the leave span should be distributed in a symmetric way amongst all the employees posted in sensitive post.

All Regional Heads, Zonal Heads, Vertical Heads, HR Admins and employees posted in sensitive areas of operations are once again advised to ensure adherence to the provisions of the Mandatory Leave policy of the Bank.

Please ensure that contents of this circular are brought to the notice of all concerned and also ensure strict compliance.

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Timely recommendation & sanction of Leave Applications

Staff circular: 7937 Date: 27.03.2023

- Attention of all staff members is drawn to Staff Circulars no.7845 dated 01.12.2022,7861 dated 12.12.2022 and other communications advising them to ensure that leave availed by them should be applied in Union Parivar and the leave applications are duly recommended and sanctioned in Union Parivar.
- It is observed that in spite of repeated instructions, leave applications are not being disposed in time and are being kept pending for an inordinate period. Top Management has taken a serious view on the large number of leave applications pending at various levels and has instructed to ensure zero pendency of leave applications.
- In view of the large pendency at recommending/sanctioning level, it has been decided by the Competent Authority to disable various benefit extended to the recommending authority or sanctioning authority in Union Parivar, till any leave application is pending for more than 14 days for recommendation or sanction in their respective workflows.
- Hence, all recommending I sanctioning authorities are advised to ensure that no leave should be pending for recommendation I sanction I rejection in their worklist for more than 14 days.
- If any leave will remain pending for more than 14 days for recommendation / sanction / rejection at recommending/sanctioning level, benefit of the respective recommending /sanctioning authority will not be available in Union Parivar till recommendation / approval of such leave.
- Provision of this circular will be effective from 01.04.2023.

BEREAVEMENT LEAVE

SC No. 8351 Date: 19.08.2024

We are pleased to inform that Board has approved introduction of Bereavement Leave. The said leave is over and above the eligibility of leaves of all employees. Details of the Bereavement Leave are mentioned below:

1. Applicability

All Officers & Award Staff including employees on probation are eligible for the Bereavement Leave. Employees recruited on contractual basis are not eligible for the Bereavement Leave. Further, employees on sabbatical leave, loss of pay, unauthorized absence etc. are not eligible for the bereavement leave.

2. Purpose of availment of Leave

Bereavement Leave can be availed on demise of the family members (spouse, children, parents and parent-in-law)

3. No. of Days which can be availed as Bereavement Leave

7 days including intervening holidays.

4. Timeline for availment of Leave

Bereavement Leave can be availed within a maximum period of 15 days from the demise of the family member as specified at point no. 2 above. If, leave is not availed within a maximum period of 15 days of demise, the leave will be lapsed and there shall not be any provision to extend/reinstate the Bereavement Leave.

Further, splitting of bereavement leave is not permitted Et the leave should be availed in one go.

5. Clubbing of Leave

The leave can be clubbed with any other leave except Casual Leave.

6. Documents required for availing Bereavement Leave

Documents are not required to be submitted by the employee while applying for the bereavement leave. However, it is the responsibility of the employee to submit a copy of the death certificate to the leave recommending/sanctioning authority within 3 months of the demise & the same should also be kept on record along with application submitted by an employee.

In case of failure to submit the death certificate or if it is found at a later stage that the submitted details are not correct, Bank may decline the sanctioned bereavement leave and deduct any other leave as per Bank norms and disciplinary action may also be taken against the employee.

7. Competent Authority for clarification

Chief General Manager (HR) is authorized to issue clarifications on the Bereavement Leave.

8. Recommending/Sanctioning Authority of Bereavement Leave

Leave recommending/sanctioning authority as applicable in other leaves.

9. Effective Date

14.08.2024. Hence, employees can avail the Bereavement Leave in case of Demise of their family members, where the demise date is on or after 14.08.2024.

10. How to apply?

The said leave can be applied through HRMS i.e. Union Parivar (**Employee Self Service→Leave Management→Apply for Leave**).

COMMON POLICIES

RECRUITMENT POLICY

RECRUITMENT POLICY FOR 2021-22

CHAPTER - I

UNION BANK OF INDIA RECRUITMENT POLICY

1. PREAMBLE:

- 1.1 The Ministry of Finance, Government of India, in terms of guidelines F. No. 5/1/6/2001-IR dated 19.09.2001 had advised the Bank to formulate recruitment policy with due approval of the Board of Directors. Accordingly the Bank has evolved the following Recruitment Policy covering key areas such as setting up of Human Resource Sub-Committee of Board Of Directors (HRSC), Mode and Method of Recruitment including Campus Recruitment, Eligibility Norms for appointment in various cadres, etc. The Ministry of Finance, Vide D.O. No. 7/48/2004-BOA dated 22.02.2005 granted further Managerial autonomy to PSU Banks for deciding all Human Resource issues including recruitment.

Accordingly, the Recruitment Policy of the Bank has been revamped with new features.

2. SHORT TITLE:

The Policy will be called "**Union Bank of India Recruitment Policy**".

3. OBJECTIVES:

- 3.1 The Recruitment Policy seeks to achieve the following broad objectives:
- To source the best talent through a process of selection that is fair, transparent, objective and unbiased in all aspects and provides equal opportunities to all eligible candidates in order to drive organizational performance and successfully achieve goals and objectives of the Bank.
 - To ensure placement of right person on the right job to enhance organizational effectiveness.
 - The recruitment should be need based aimed at achieving higher productivity and profitability levels. Recruitment Plan should be prepared based on Manpower Plan approved by the Board of Directors of the bank in keeping with the Government / Reserve Bank of India / Indian Banks' Association guidelines issued from time to time.
 - The policy should conform to the instructions issued by Government / Reserve Bank of India / Indian Banks' Association on creation of posts / filling up of vacancies / staff growth etc.
 - This document outlines the policy and establishes a procedure for the process of recruitment and selection including requisitioning of personnel, invitation and screening of applications, conducting the selection process, arranging medical examination and issuing of appointment letters.
- 3.2 The purpose of this Policy is also to ensure the following:
- Reservations in posts for SCs, STs, OBCs, EWSs, Ex-servicemen, Disabled, etc. with concessions in eligibility norms as laid down by the Government of India from time to time should be strictly

followed.

- ii. Equal opportunity to all sections of people for participating in the selection process, through issue of public notice and adequate publicity.
- iii. Devising procedures and schemes of recruitment which are non-discriminatory so that no section of the society is placed at a disadvantage.
- iv. Ensure gender diversity in the Bank through effective recruitment and selection practices.

4. **APPLICABILITY:**

This policy is applicable for recruitment to all regular and Full-time posts at Union Bank of India.

5. **PROCESS OWNER:**

Human Resources (HR) Department

6. **HUMAN RESOURCE SUB-COMMITTEE OF BOARD OF DIRECTORS (HRSC):**

6.1 **COMPOSITION OF THE COMMITTEE:**

The HR Sub-Committee of Board in the Bank shall be chaired by the Managing Director & CEO. The other members of the Committee shall include:

- ✓ Executive Directors.
- ✓ Government Nominee Director.
- ✓ Any other two Directors to be nominated by the MD & CEO.
- ✓ Two outside Experts in Human Resources to be nominated by the MD & CEO shall participate as special invitees in these meetings.

6.2 **ROLE OF HR SUB-COMMITTEE:**

HRSC shall –

- (i) Design recruitment system and evolve procedures, processes for recruitment in all cadres.
- (ii) Function as advisory body to the Bank in all matters relating to recruitment including assessing of manpower needs, in all the cadres, recruitment of specialist officers, both on regular as well as on contract basis/ campus recruitment, constituting of interview / other selection panels, selection of external agencies for rendering professional expertise to the Bank in the area of recruitment. The HRSC should assess the manpower requirements for recruitment for a period of one year at least, in addition to its other functions.
- (iii) Recommend necessary budgetary allocations in the matter of recruitment / other related expenditure for the approval of the Board.
- (iv) HRSC shall Meet from time to time as may become necessary, to review / monitor all matters related to HR, at least once in a quarter.

7. **RECRUITMENT PROCESS AT UNION BANK OF INDIA:**

Following defines the process of recruitment to be followed for new recruits at the Bank:

- i. Manpower Requisition
- ii. Recruitment Budget
- iii. Recruitment Plan
- iv. Sourcing
- v. Recruitment and Selection of personnel for Posts in all Cadres, i.e., Officer cadre, Clerical cadre, and Subordinate Staff cadre.
- vi. Background and Medical Check
- vii. Joining

8. MANPOWER REQUISITION:

- 8.1** All the Vertical Heads will have to submit their Annual, Medium Term (3 years) and the Long Term (5 years) manpower requirements to the HR department by 15th July every year.
- 8.2** The HR department will determine the Annual, Medium Term (3 years) and the Long Term (5 years) total Manpower Plan for the Bank on the basis of Manpower Planning (MPP) Model as also based on the recommendations of the various Vertical Heads in Central Office, - with specific role-based requirements. This Manpower Plan shall be placed before the HRSC by August 15th for its consideration and recommendation to the Board for final approval by end of September.
- 8.3** Based on the specific role requirement, the HR department will prepare a database of Job Descriptions for the position from internal / external sources (internal job postings, external job market etc.)

9. RECRUITMENT BUDGET:

The HR department will prepare the Recruitment Budget on the basis of the annual manpower planning exercise and the specific role requirements approved by the HRSC. The Recruitment Budget should include the following:

- i. Recruitment expenses: Advertisement expenses, Venue expenses, Consultant fees / charges, Campus Fees, Share of IBPS towards conduct of Common Recruitment Process (CRP) or any other Test conducting Agency, etc.
- ii. Interview expenses: Travel (candidates, Regional HR representatives, etc), Hotel expenses (Candidates, Regional HR representatives), miscellaneous (communication, courier, postage, etc.), Interview Panel cost (time spent by them for interviews).
- iii. Estimated CTC and Joining expenses - Shifting expenses, Notice pay, Joining bonus, Hotel expenses, Medical Fitness Test, etc.
- iv. The Recruitment Cost per hire per year needs to be calculated and tracked by the HR department. The recruitment budget and cost can be undertaken by the HR department in a phased manner after implementing other important aspects of the Recruitment Policy.

10. RECRUITMENT PLAN:

The annual Recruitment Plan is to be prepared by the HR department. The Recruitment Plan should consider the following:

- i. Recruitment phasing: Medium-Term (3 years) and Long-Term (5years) manpower requirements
- ii. Recruitment schedules: Quarterly / Half yearly/Annual recruitment plans

Sourcing strategy (sources of recruitment):

- A. Advertisement
- B. Campus Recruitment
- C. Management Trainee (MT) Program
- D. Contractual Appointment

The Recruitment Plan needs to define a process for recruitment at all levels (key positions).

The Bank should explore alternate ways to recruit candidates like co-creating solutions with educational institutes and retired employees. Once these channels are firmed they will form part of the Recruitment Plan of the Bank.

11. SOURCING:

Job Descriptions and Role Profiles:

- i. Job Descriptions should be used in the end-to-end Recruitment and Selection process (starting from sourcing to joining).
- ii. Job Descriptions should be used to evaluate role-based functional and behavioral capability (from competency model) in the candidate.
- iii. At all levels of recruitment, except for entry level talent, mapping of profile to candidate is required to ensure the Bank hires people who are productive on the job from the date of joining.
- iv. The interview panel must be well-versed with the requirements of the job through the job description and should gauge the candidate's capabilities accordingly.
- v. For positions where entrance tests are not being conducted, very stringent and specific profile guidelines should be advertised in order to reduce the quantum of applications, and hence save the interview panel's time.

12. ADVERTISEMENT:

The vacancies will be announced in the open market through on an All-India basis by way of notifying the vacancies in the leading national / regional dailies in English, Hindi and Vernacular languages, etc. and in Employment News / Rozgar Samachar and also to be placed at the National Career Service (NCS) Portal of Ministry of Labour & Employment. The detailed notification shall also be placed on the Website of the Bank or of the recruiting agency like the IBPS, as the case may be.

13. CAMPUS RECRUITMENT:

13.1.1 The Bank may, in any particular year, depending upon its requirement of Officers in various specialized fields & / General Banking segments, recruit candidates by way of campus recruitment including those who have completed the Summer Internship project with the Bank under the Summer Internship Policy, up to 30% of the vacancies earmarked for direct recruitment, from reputed Professional Institutions / Universities.

13.1.2 The DGM / AGM in-charge of the Recruitment function shall finalize the campus recruitment plan in consultation with the General Manager, Human Resources Department, C.O.

13.1.3 The field and scales in which such recruitments are to be made and choice of Professional Institutes / Universities would be as recommended by the HRSC and approved by the MD & CEO / Executive Director.

13.1.4 The HR department shall identify and shortlist preferred campuses based on:

- i. Institution / College should be approved by University Grants Commission
- ii. Private B-schools should have approvals from AICTE
- iii. Institution / College should be in existence for at least five years and have a minimum three passed out batches
- iv. Institution / College should offer two-year full-time Management course

- v. Selection of Institutions / Colleges to be done by referring to the Rankings given to B-Schools by reputed magazines like Business India, Outlook and Business Standard, etc
- vi. Those Institutions / colleges whose name appears in the list of 50 top-ranked colleges in at least two of the three magazines shall be eligible for Campus Selection
- vii. Any other Institution / college with the prior approval of MD & CEO

13.1.5 Job Descriptions will be sent to campus before pre-placement talk and applications process. These can be also included in the Pre-Placement Talk presentation deck.

13.1.6 The Criteria for short listing of campuses / institutes as mentioned in sub-clause no. 13.1.4 and the updated list of shortlisted institutes shall be kept displayed on the Bank's Website.

13.2 PRE-PLACEMENT PRESENTATION TO CAMPUS:

The HR department to create a standard up-to date pre-placement talk presentation deck for campus visits. This presentation should include some of the following aspects:

- i. About the Bank
- ii. Value proposition for Management Trainees / prospective new recruits in the Bank
- iii. Career Growth Path possible for Management Trainees / prospective new recruits in the Bank
- iv. Success stories of people who have stayed with the Bank and risen to top positions
- v. Remuneration details
- vi. Additional non-monetary benefits (insurance, hospitalization and other key benefits which are best practices in the Banking sector)

13.3 CAMPUS RECRUITMENT PROCESS OWNER:

13.3.1 The campus recruitment will be coordinated by one designated officer from the HR department - The Campus Recruitment Officer. This process owner will coordinate campus visits; get approvals for interview panels, pre-placement talk, oversee the Management Trainee program, etc. He / She will be the constant factor throughout the process to ensure effective process delivery with consistency and transparency in communication. Campus interview panels will be briefed by the Campus Recruitment Officer before campus visits to ensure consistency and transparency in communication.

13.3.2 After conclusion of the interview process, the Campus Interview Panel will submit a list of candidates provisionally shortlisted for appointment to the Campus coordinator with a proviso that the same will be confirmed after obtaining approval of the Competent Authority.

13.4 CAMPUS SELECTION PROCESS:

13.4.1 Screening of Applications:

All applications received from campus will be screened and short-listed by the HR department. Parameters to be looked into for screening will include the following:

- i. Candidate should be a full-time student of the Institute / College and should be in the age bracket as mentioned in clause no. 17.2.1 below, studying in the final semester of the course and who will pass out in the academic year in which the interview is being conducted or just passed out from the said Institute / College.
- ii. Candidate should have obtained minimum 60% marks in the final year of graduation (55% for reserved category candidate).
- iii. Preference shall be given for candidates having no break in studies before graduation.

13.4.2 Bank may also conduct any other short-listing methods like Psychometric & Behavioral Competency test and / or Group Discussion and / or Competency based Personal Interview as detailed in clause nos. 17.3.3, 17.3.4 and 17.3.5 respectively and / or any other test as felt appropriate.

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14. MANAGEMENT TRAINEE PROGRAM:

- 14.1** The Bank shall offer one-year Management Trainee (MT) Program having tie-up arrangements with reputed Educational Institutes at selected campuses concluding with an Award of Post Graduate Diploma in Banking & Finance by the Institute, with prior approval of the Board.
- 14.2** Selection of candidates for the Management Trainee would be the same as that mentioned in Clause no. 17.3 below or by any other methodology to be approved by the Board.
- 14.3** The successful Trainees under this Management Trainee program shall be inducted into the Bank's Probationary Officer in JMGS-I as provided in the Tie-Up arrangement, subject to completion of Appointment and Joining formalities as mentioned in Clause nos. 24, 25, 26 and 27 below.

15. CONTRACTUAL APPOINTMENT:

The Bank may appoint expert, specialist on contract basis for a period of 3 years, extendable by one year at time subject to a maximum term of **Five years**. The contractual appointment may be made in the area of Marketing, IT, HRM, Risk Management, Treasury, Legal, Security, Civil Engineering, Architecture, Economics and any other specialized segments, etc.

15.1 Empanelment of External Human Resource Consultants for Recruitment of Senior Executives/ / Specialist Officers/ Domain Experts on Contractual Basis.

To make contractual hiring easier and effective, the Bank may empanel External Human Resource Consultants for recruitment of Senior Executives/ Specialist Officers/ Domain Experts in Senior Management, Middle Management & Junior Management level on contractual basis in the Bank & Bank's wholly owned subsidiaries for a period of 3 years.

16. RECRUITMENT AND SELECTION OF OFFICERS:

Competency Based Interviews:

- i. In the methodology of selection, written test (qualifier) will be followed by competency-based interviewing during the assessment process for all officers.
- ii. For the same, training on conducting (competency based) interviews to the panel (All hiring managers and interview panelists to be covered) will be organized by the HR department through any relevant agency.

17. RECRUITMENT OF OFFICERS:

17.1 QUOTA FOR DIRECT RECRUITMENT:

- A.** The vacancies in the Officer's Cadre in Junior Management Grade / Scale I (General Banking) will be filled up by way of direct recruitment as well as internal promotions. The extent of vacancies to be filled up by direct recruitment as well as promotions in general banking side in any particular year will be decided by the promotion policy in vogue from time to time. The quota between direct recruitment to internal promotion in case of Officers in Junior Management Grade / Scale I (General Banking) shall be **40:60**.
- B.** In respect of Officers in other Grades / Scales (General banking) i.e. MMGS-II to TEGS-VII as also Specialist Officers in various grades / scales i.e. JMGS-I to TEGS-VII., there will not be any fixed quota

and the extent of direct recruitment and / or internal promotion shall be based on the requirement of the Bank as assessed by the HRSC and approved by the Board.

17.2 ELIGIBILITY NORMS:

17.2.1 AGE:

A. For the Post of Probationary Officers (POs) / Management Trainees(MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:

S. No.	Particulars	Minimum Age	Maximum Age
i	2013-14 onwards	20 years	30 years

B. For the Post/s in the under mentioned Specialized Officer Segment to be filled through the Common Recruitment Process (CRP) of IBPS from 2014-15 onwards:

S. No	Name of the Post	Grade/Scale	Minimum Age	Maximum Age
I	Information Tech.officer (IT)	I	20 years	30 years
II	Rural Development Officer/ Agriculture field officer	I	20 years	30 years
III	Hindi Officer / Rajbhasha- Adhikari	I	20 years	30 years
IV	Law Officer	I	20 years	30 years
V	Personnel / HR Officer	I	20 years	30 years
VI	Marketing Officer	I	20 years	30 years

Explanatory Note:

The posts in MMGS-II and Technical Officer JMGS-I shall not be covered under the Common Recruitment Process (CRP) from 2014-15 onwards.

C. For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the CRP of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter Se Weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the MD & CEO.

Note: Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government guidelines.

17.2.2 EDUCATIONAL QUALIFICATIONS:

A. For the Post of Probationary Officers (POs) / Management Trainees (MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:

S. No.	Particulars	Educational Qualifications
i	During 2014-15 & onwards	A Degree (Graduation) in any discipline from a recognized University or any equivalent qualification recognized as such by the Central Government. However, in respect of Management Trainees, candidates will have to possess an additional qualification of a Post Graduate Diploma in Banking and Finance from a Recognized University through reputed

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		Institutes empanelled for the purpose, securing a minimum of 60 % marks in aggregate for the General category and 55 % for the Reserved category. Computer Literacy: Computer Literacy is not mandatory.

B. For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS during 2018-19 & onwards:

S. No.	Name of the post	Educational Qualifications**
i	Information Technology (IT) Officer-scale-I	4-year Engineering/ Technology Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics & Tele Communications / Electronics & Communication / Electronics & Instrumentation from a recognized University / Institution /Board recognized by Govt. of India/approved by Govt. regulatory bodies. OR Post Graduate Degree in Electronics / Electronics & Tele Communication / Electronics & Communication / Electronics & Instrumentation / Computer Science / Information Technology / Computer Applications from a recognized University / Institution /Board recognized by Govt. of India/ approved by Govt. regulatory bodies. OR Graduate from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies, having passed DOEACC 'B' level
ii	Rural Development Officer / Agriculture Field Officer-Scale-I	4-year Degree (graduation) in Agriculture/ Horticulture / Animal Husbandry / Veterinary Science / Dairy Science / Fishery Science / Pisciculture / Agri Marketing & Cooperation / Co-operation & Banking / Agro-Forestry/ Forestry/ Agricultural Biotechnology/ Food Science/ Agriculture Business Management / Food Technology / Dairy Technology / Agricultural Engineering/ Sericulture from a University / Institution / Board recognized by Govt. of India/approved by Govt. regulatory bodies.
iii	Hindi Officer /Rajbhasha-scale – I	Post Graduate Degree in Hindi with English as a subject at the Degree (Graduation) level from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies. OR

		Post Graduate Degree in Sanskrit with English and Hindi as subjects at the Degree (Graduation) level from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies.
iv	Law Officer Scale I	A bachelor's degree in law (LLB) and enrolled as an advocate with Bar Council.
v	Personnel / HR Officer-Scale I	Graduate from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies. And Two Years Full time Post Graduate degree or Two Years Full time Post Graduate diploma in Personnel Management/ Industrial Relations/ HR/ HRD/ Social Work/ Labour Law* from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory bodies.
vi	Marketing Officer-Scale I	Graduate from a University / Institution / Board recognized by Govt. of India/approved by Govt. regulatory bodies. And Two Years Full time MMS (Marketing)/ Two Years Full time MBA (Marketing) / Two Years Full time PGDBA / PGDBM / PGPM / PGDM with specialization in Marketing* from a University / Institution / Board recognized by Govt. of India/approved by Govt. regulatory bodies.

Additional Qualifications of Computer Literacy for Posts referred to a Sub-clause B [ii to vi above] other than IT Officer:

** Operating and working knowledge in computer systems is mandatory i.e., candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of-subjects in the High School / College / Institute.

* In case of dual specializations, one of the fields of specialization should be in the field prescribed, In case of major / minor specializations; major specialization should be in the stream prescribed. A PG Degree (MMS or MBA) / a PG diploma with more than two specializations are not permissible. Prescribed educational qualification should be strictly satisfied and no equivalent educational qualification shall be considered as eligible.

C.(i) For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the Common Recruitment Process of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter se weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the MD & CEO.

(ii) Post Qualification Experience:

Experience in the relevant field is to be stipulated in respect of recruitments taking place in Grade /Scale-II and above. However, the minimum level of experience shall be one year and if required, higher levels of experience can be stipulated depending on the need as and when the recruitment takes place.

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Note: Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

17.2.3 Cut-off dates for eligibility:

- i. In case of Direct Recruitments by the Bank other than CRP of IBPS, the cut off dates for eligibility criteria will be as under:
 - The Cut-off Date for the purpose of eligibility in Age criteria shall be the 1st day of the month in which online registration commences or as decided by MD & CEO.
 - The Cut-off date for the purpose of eligibility in respect of Educational Qualification shall be the last date for online registration as notified or as decided by MD & CEO.
- ii. However, in respect of CRP of IBPS, the Cut-off Date for the purpose of eligibility in Age criteria and Educational Qualifications shall be as decided by the concerned Recruiting Agency like the IBPS, etc.
- iii. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.

17.3 SELECTION PROCESS:

- 17.3.2 The selection process will be undertaken through any combination of the below-mentioned Tests i.e., Common Written Examination conducted by IBPS or any other such Agency and / or Psychometric & Behavioral Competency Test and / or Group Discussion and / or Competency based Personal Interview, etc. The specific details are mentioned below:

17.3.3 . SELECTION PROCESS - Common Recruitment Process (CRP) of IBPS:

A. FOR PROBATIONARY OFFICERS (POs) / MANAGEMENT TRAINEES (MTs) IN JMGS-I:

The candidates will appear for two-tier examination from CRP-V (2016-17) onward which will include Preliminary Examination of 100 Marks and Main Examination of 200 Marks. The marks obtained for Main examination will only be counted for the selection process. The structure of Examination that will be conducted online will be as follows:

a) Preliminary Examination:

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	30	30	20 Minutes
2	Quantitative Aptitude	35	35	20 Minutes
3	Reasoning Ability	35	35	20 Minutes
	TOTAL	100	100	

Note: Candidates have to qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for Online Main Examination.

b) Main Examination:

S. No.	Name of tests	No. of Questions	Marks	Duration
1	Reasoning & Computer Aptitude	45	60	60 minutes
2	General/ Economy/ Banking Awareness	40	40	35 minutes
3	English Language	35	40	40 minutes
4	Data Analysis & Interpretation	35	60	45 minutes
	TOTAL	155	200	Composite time of 3 hours
5	English Language (Letter Writing & Essay)	2	25	30 minutes

Note:

- i. Weightage of CWE and Interview will be in the ratio of 80:20.
- ii. The above tests except the Test of English Language shall be printed bilingual, i.e., English and Hindi.

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- iii. IBPS will however have the right to modify the structure of examination which will be intimated through its Website.
- iv. **Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main Examination):**
There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e., no answer is marked; there will be no penalty for that question.
- v. In respect of Management Trainee Program in which candidates undergo the 1-Year Post Graduate Diploma in Banking and Finance (PGDBF), the Bank may adopt the same selection process as prescribed for POs i.e., through the CRP of IBPS or it may adopt a different structure as approved by the Board.

B. FOR THE POST OF SPECIALIST OFFICER IN JMGS – I TO BE FILLED THROUGH THE COMMON RECRUITMENT PROCESS (CRP) OF IBPS:

The candidates will appear for two-tier examination from CRP-VII (2018-19) onwards, which will include Preliminary Examination of 125 Marks and Main Examination of 60 Marks. The marks obtained for Main examination will only be counted for the selection process. The structure of Examination that will be conducted online will be as follows:

a) Preliminary Examination:

(i) For the post of Law Officer and Hindi Officer/Rajbhasha Adhikari:

SN	Name of Tests	No. of Questions	Marks	Duration
1	English Language	50	25	40 Minutes
2	Reasoning	50	50	40 Minutes
3	General Awareness with Special Reference to Banking Industry	50	50	40 Minutes
	Total	150	125	

(ii) For the Post of IT Officer, Rural Development Officer / Agricultural Field Officer, HR / Personnel Officer, and Marketing Officer:

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	50	25	40 Minutes
2	Reasoning	50	50	40 Minutes
3	Quantitative Aptitude	50	50	40 Minutes
	TOTAL	150	125	

Note:

Candidates have to qualify in each of the three tests by securing minimum cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for Online Main Examination.

b) Main Examination:

(i) For the Post of Law Officer, IT Officer, Rural Development Officer / Agricultural Field Officer, HR / Personnel Officer and Marketing Officer:

S.	Name of test	No. of Questions	Marks	Duration

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No.				
1	Professional Knowledge	60	60	45 Minutes

(ii) For the Post of Hindi Officer / Rajbhasha Adhikari:

SN	Name of the Test	No. of Questions	Marks	Duration
1	Professional Knowledge (Objective)	45	60	30 minutes
2	Professional Knowledge (Descriptive)	2		30 minutes

Note:

- Weightage of CWE and Interview will be in the ratio of 80:20.
- The above tests except the Test of English Language shall be available bilingually, i.e., English and Hindi.
- IBPS will have the right to modify the structure of the examination which will be intimated through its Website.
- Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main Examination):**
There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e., now answer is marked by the candidate, there will be no penalty for that question.

C. SCORES:

- The corrected Scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.
- Scores up to two decimal points shall be taken for the purpose of calculations.
- Cut-Off Scores (Online Main Examination):**
 - It will be required to obtain a minimum Score in each Test of Online Main Examination and also a minimum Total Score to be shortlisted for Interview.
 - Depending on the number of vacancies available for the Post in the Officer cadre, Cut-Offs will be decided and candidates will be shortlisted for Interview.
 - Prior to the completion of the said processes, Scores obtained in the online Main Examination will not be shared with the candidate.
 - Marks obtained in the Online Main Examination only will be considered for short listing for Interview and also for Final Merit Listing.

D. CUT-OFF STRATEGY:

The cut-off point is set at Mean $1/4$ Standard Deviation for General category and Mean $- 3/4$ Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-offs point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the MD & CEO or in his absence the Executive Director holding charge of the Human Resource Department.

Descriptive Test Paper to the extent of 10 times the number of notified vacancies only will be evaluated based on the merit ranking of the Objective Test. There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Merit List of Written Examination will be based on the Total Weighted Standard Score obtained by the candidates in Objective and Descriptive Tests.

Note: In respect of all segments of Specialist Officers other than those covered under CRP of IBPS, the Board of Directors shall be the Competent Authority to prescribe the Selection Processes like Written Tests, Interviews, Psychometric Tests, Group Discussions and / or any other of Selection, considering various factors, such as, the nature of post, qualification, experience prescribed, the response envisaged for each post, etc.

17.3.4 PSYCHOMETRIC AND BEHAVIOURAL COMPETENCY TEST / ANY OTHER EVALUATION TEST: (OPTIONAL) (50 Marks):

The candidates may be subjected to either an Online or Offline Psychometric Test of duration of 60-120 minutes to assess the leadership qualities, inter-personal qualities, team spirit, etc.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

17.3.5 GROUP DISCUSSION (OPTIONAL) (50 Marks):

The Candidates may be subjected to a group discussion exercise and will be a preferred method for campus selection. The HR department will generate list of group discussion topic every year and will circulate the same to the campus recruitment panels.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

17.3.5 COMPETENCY BASED INTERVIEW — (100 Marks):

In respect of the CRP of IBPS, the candidates who have qualified in the CWE, and who have fulfilled all other eligibility criteria shall be called for the Common Interview etc. in the ratio of - 1:3 depending upon their ranking in the descending- order as per the Total Weighted Standard Score obtained by them in the Objective Tests of the CWE conducted by the IBPS. The Total Interview Marks in respect of the CRP shall be reduced to 50 to maintain the Weightage.

Note: Weightage of CWE and Interview will be in the ratio of 80:20 in respect of the CRP of IBPS.

In respect of selections other than through CRP of IBPS, the candidates who have fulfilled all other eligibility criteria and / or qualified in the Written Test, if stipulated, shall be called for remaining Selection Processes like Group Discussions, Psychometric Test, Personal Interview and any other test, etc. in the ratio of 1:3 or any higher ratio. If Written Examination is stipulated, this ratio would depend upon the ranking in the descending order as per the Score / Marks obtained therein. Wherever, Written Examination is not stipulated, the Ranking criteria and the Marks, Inter se weightage, etc. for the aforesaid remaining selection process would be decided with the prior approval of the MD&CEO. Only those who clear the Written Test and / or the Group Discussion test and / or Psychometric test and / or any other test, wherever applicable, shall be called for the Personal Interview. Bank may outsource the conducting of Group Discussions, Psychometric test, Interview and any other test, etc to reputed agencies like IBPS, etc.

An interview shall be conducted to assess the candidates' academic record, power of expression, clarity of thought, qualities of leadership, extracurricular activities, hobbies, general demeanor, behaviour, communication skills, etc. Specific assessment on competencies is to be undertaken (basis the Organization wide Competency Model).

Minimum qualifying marks would be 40% in respect of CRP while it would be 50% in respect of selection other than through CRP. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

18. COMPOSITION OF COMPETENT AUTHORITY FOR SELECTION PANEL:

- 18.1.1** (i) The Composition of the Selection Panel **in respect of recruitment process to be conducted by the Bank on its own, i.e., other than through the CRP of IBPS or any other recruiting agency**, shall be in terms of the table mentioned below to be decided by the Competent Authority.
- (ii) For Posts in Officer cadre Scale-IV & above, the MD & CEO (in his absence Executive Director in-charge of the HR department) will be the Competent Authority.
- (iii) For Posts in Officer Cadre up to Scale-III, the Executive Director (ED) in-charge of the HR department (in his absence other Executive Director) will be the Competent Authority.
- (v) The Competent Authority shall also decide the methodology for final selection for the post, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, for recruitment.
- (vi) The composition of the Interview Panel for all posts shall be subject to the extant guidelines of the Government of India on the same.

S. No.	Recruitment under General Banking to the Post of	Selection Panel	
		Chairman of Selection Panel	Other Members of Selection Panel
1	Officer TEGS -VII & VIII	The MD & CEO	The RBI nominee Director, the Government Nominee director and 1 outside expert with domain knowledge.
2	Officer TEGS -VI	The MD & CEO	1 Executive Director, 1 Chief General Manager /General Manager (Scale VII / VII) and 2 outside experts with domain knowledge.
3	Officer SMGS -V	1 Executive Director	2 Chief General Managers / General Managers (Scale- VIII / VII) and 2 outside experts with domain knowledge.
4	Officer Managers SMGS - IV	1 Chief General Manager /General Manager (Scale-VIII/ VII) (to be named by the Competent Authority).	2 Chief General Managers /General Managers (Scale- VIII /VII). A Deputy General Manager (Scale-VI) can be nominated to' the Selection Panel in place of the third General Manager.
5	Officer MMGS-III	1 Chief General Manager / General Manager (Scale-VIII/VII)	1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale V).
6	Officer MMGS-II	1 Deputy General Manager (Scale-VI).	1 Assistant General Manager (Scale-V) and 1 Chief Manager (Scale IV)
7	Officer MMGS-I	1 Assistant General Manager (Scale-V).	1 Chief Manager (Scale-IV) and 1 Senior Manager scale III

8	For other post not specified above	To be decided by the MD & CEO or in his absence by the Executive Director in-charge of the HR department or in his absence by the alternate Executive Director.	To be decided by the MD & CEO or in his absence by the Executive Director in charge of the HR department or in his absence by the alternate Executive Director.

Note:

- (i) The MD & CEO or in his absence the Executive Director in charge of the HR department or in his absence the alternative Executive Director shall be the Competent Authority for constituting the Selection Panel for the purpose of this clause.
 - (ii) In respect of Posts up to Scale-III in any Specialized segment or if any selection is through the Campus Recruitment mode, the Selection Panel shall include the Chief General Manager / General Manager [Alternate CGM / GM] (Scale- VIII /VII) of the respective vertical / functional department at C.O., as Chairman of the Panel and other members of the Panel shall be 1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale-V) or in case of non-availability of the AGM, 1 Chief Manager (Scale-IV). Further, one of the above Panel members shall be an expert in domain knowledge to assess knowledge / proficiency of candidates in the relevant area of Specialization.
 - (iii) If any retired official is included in any Selection Panel, the grade / scale of such retired official shall be one scale higher than that mentioned in the above table.
 - (iv) Commensurate with the requirement, there could be more than one panel.
- 18.1.2** The said interview panel may also include experts and representatives from outside the Bank and / or officials retired from the Bank in grade / scale IV to VIII including representation for Women, Minority communities, and Reserved categories from amongst an empanelled list of retired Officers in those grade / scales having good track record who are willing to offer their expertise on appropriate compensation.
- 18.1.3** The MD & CEO and in his absence, the Executive Director looking after the HR portfolio, will be competent to finalize the empanelled list of outside experts and retired officials, and to review same on an annual basis.
- 18.1.4** The above provisions will be applicable in respect of all Recruitment Process other than CRP conducted by the IBPS. However, in respect of the CRP conducted by the IBPS, the Composition of Interview Panel shall be as under:
- (i) Chairperson nominated by the Nodal Bank
 - (ii) An Officer to be nominated from another Public Sector Bank
 - (iii) SC/ST Minority representative from the Participating Banks
 - (iv) One person nominated by IBPS (Retired Banker or Academician)

Note:

- (a) **For the Post/s of Specialist Officer segment:** One Panel member will be domain Knowledge expert to assess knowledge / proficiency of candidates in the relevant area of Specialization.

- 18.1.5** In respect of selection through Campus Recruitment, if any candidate is related or known to any member of a Selection Panel constituted for the purpose of any Selection Process as provided in Sub-clause nos. 17.3 of this Policy or if any candidate is related to or known to any Official of the Bank who are either involved in the recruitment process at any office / level or who can be in a position to influence the decision of the Selection Panel, those member/s of such Selection Panel and/or those official/s of the Bank who are related to or know such candidate, will have to mandatorily give a declaration to the Bank to the effect that the candidate is related or known to them. This declaration shall be a part of every Rating sheet of a Selection Process in respect of the member/s of the Selection Panel.

19. RECRUITMENT OF SINGLE WINDOW OPERATORS (SWO - A) IN CLERICAL CADRE:

19.1 QUOTA FOR DIRECT RECRUITMENT:

The vacancies in the Single Window Operator Cadre will be filled up by direct recruitment as well as internal promotions in the ratio of **75:25**.

19.2 ELIGIBILITY NORMS:

19.2.1 AGE:

Minimum: 20 years

Maximum: 28 years

Note: Reserved Category candidates shall be entitled for Relaxation / Concessions as per Government guidelines

19.2.2 EDUCATIONAL QUALIFICATIONS:

A Degree (graduation) in any discipline from a University recognized by Govt. of India or any equivalent qualification recognized as such by the Central Government.

Computer Literacy: Operating and working knowledge in computer systems is mandatory i.e., candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of the subjects in the High School /College / Institute.

Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

Note: Proficiency in the Official Language of the State / Union Territory (UT) (Candidates should know how to read and write and speak the Official Language of the State / UT) for which vacancies a candidate wishes to apply is preferable.

19.3 MODE OF RECRUITMENT:

Recruitment of candidates in Single Window Operator cadre will be made from the open market on a State-wise basis by notifying the vacancies in leading National / Regional Dailies in English / Hindi / Vernacular languages etc.

The selection process will be undertaken through Common Recruitment Process (CRP) conducted by IBPS or any other such Agency. The specific details are mentioned below:

19.4 SELECTION PROCESS:

19.4.1. Common Recruitment Process (CRP):

The candidates will appear for two-tier examination from CRP-V (2016-17) onward which will include Preliminary Examination of 100 Marks and Main Examination of 200 Marks. The marks obtained in Main examination will only be counted for the selection process. The structure of Examination that will be conducted online will be as follows:

a) Preliminary Examination:

SN	Name of tests	No. of Questions	Marks	Duration
1	English Language	30	30	20 Minutes
2	Numerical Ability	35	35	20 Minutes
3	Reasoning Ability	35	35	20 Minutes
	TOTAL	100	100	60 Minutes

Note: Candidates have to qualify in each of the three tests by securing cut-off marks to be decided by IBPS. Adequate number of candidates in each category as decided by IBPS depending upon requirements will be shortlisted for online Main examination.

b) Main Examination:

SN	Name of tests	No. of Questions	Marks	Duration
1	General/ Financial Awareness	50	50	35 minutes
2	General English	40	40	35 minutes
3	Reasoning Ability & Computer Aptitude	50	60	45 minutes
4	Quantitative Aptitude	50	50	45 minutes
	TOTAL	190	200	160 minutes

Note:

- (i) Weightage of CWE and Interview will be in the ratio of 80:20.
- (ii) The above tests except the Test of English Language shall be bilingual, i.e., English and Hindi.
- (iii) IBPS will have the right to modify the structure of examination which will be intimated through its Website.
- (iv) **Penalty for Wrong Answers (Applicable to both – Online Preliminary and Online Main Examination:**

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at correct score. If a question is left blank, i.e., now answer is marked by the candidate, there will be no penalty for that question.

19.4.2 SCORES:

- a. The corrected Scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.
- b. Scores up to two decimal points shall be taken for the purpose of calculations
- c. **Cut-Off Scores (Online Main Examination):**
 - i. The Total Marks allotted for Online Main Examination are 200. Marks will be converted out of 100 for Provisional Allotment.
 - ii. It will be required to obtain a minimum Score in each Test of Online Main Examination and also a minimum Total Score to be considered for further process.
 - iii. Depending on the number of State/UT-wise vacancies available in case of Post in the Clerical cadre, Cut-Offs will be decided and candidates will be considered for provisional allotment.
 - iv. Prior to the completion of the said processes, Scores obtained in the online Main Examination will not be shared with the candidate. Prior to the completion of the said processes, Scores obtained in the online Main Examination will not be shared with the candidate.
 - v. Marks obtained in the Online Main Examination only will be considered for Final Merit Listing.

19.4.3 CUT-OFF STRATEGY:

The cut-off point is set at Mean - 1/4 Standard Deviation for General category and Mean - 3/4 Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-off point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the MD & CEO or in his absence the Executive Director holding charge of the Human Resource Department.

There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Total Weighted Standard Scores-of the candidate will rank for Merit Ranking.

N.B.: In respect of recruitment of Single Window Operators, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, in case the number of applications received is less than 10 times of the notified vacancies, the MD & CEO or in his absence the Executive Director in charge of HR functions, shall be the Competent Authority to waive the stipulation of holding the Written Test.

- 19.4.4** In case of candidates appearing for the post of Stenographers, Typists, Telephone Operators, etc., they will have to undergo a separate skill test carrying 25 marks (Duration -15 minutes) in the relevant field and secure a minimum of 50% marks.

20. RECRUITMENT FORMALITIES INCLUDING NOTIFICATION, APPLICATION, WRITTEN EXAMINATION, INTERVIEW COMMUNICATION, ETC:

- 20.1** The **Institute of Banking Personnel Selection (IBPS)**, Mumbai shall conduct the Common Recruitment Process (CRP) including the Common Written Examination (CWE) and Common Interview (CI), Pre-Examination-Training (PET) on behalf of all Participating Banks including our Bank for recruitment of POs / MTs and Specialist Officers, as specified in clause no. 17, with the help of a Technology Partner and Nodal Banks. For the Single Window Operator recruitment all the other recruitment formalities remain same except for the interview process that stands discontinued.
- 20.2** In a Calendar Year, the IBPS shall conduct the CRP for the posts of General Banking Officers' cadre, Specialist Officers' cadre and Single Window Operator cadre, as specified in Sub-Clause 17.3.2 (A), (B) & (C) and 19.4.1, from time to time. Bank will communicate to IBPS each year the tentative number of vacancies in the month in which CWE is scheduled to be conducted and the final category-wise number of vacancies in the following month.
- 20.3** The tests for the Common Written Examination *in respect of the CRP* shall be as stipulated in Clause nos. 17.2.2.C & 17.3.2 for Officers' cadre and clause no. 19.4.1 for Single Window Operator cadre.
- 20.4** For the purpose, IBPS in respect of the CRP / Bank, as the case may be, shall issue the requisite Notification inviting the prospective candidates to apply either through manual application form or through Online Registration (application) form provided by way of a link in the IBPS / Bank's Website.
- 20.5** The IBPS in respect of the CRP / Bank, as the case may be, shall also receive the applications from prospective candidates, process them and make arrangements for conducting the PET for SC, ST, Minority communities, etc., for conducting the CWE and Interview.
- 20.6** A Nodal Bank amongst the Participating Banks will be identified for each State / UT which will provide requisite support to IBPS for conducting the PET, CWE and CI. The interviews will be scheduled simultaneously across the country.
- 20.7** The IBPS shall declare the Scores of the candidates who have been qualified in the CWE. Thereafter, it shall coordinate the conduct of CI of shortlisted candidates with the help of Nodal Banks and declare the results of the Interview. IBPS shall ask the candidates to provide their Order of Preference of Participating Banks.
- 20.8** The Application Fees / Intimation Charges, as decided by the Bank / by IBPS, will be received by the Bank / IBPS, through Core Banking Solution of the Bank / Participating Banks, as the case may be.
- 20.9** The expenditure for the conduct of the entire CRP, i.e. CWE, PET and CI shall be initially borne by the recruiting agency, like the IBPS, which in turn shall be reimbursed to it by the Bank based on the schedule of charges in respect of the various activities carried out. IBPS reimburses to the Nodal bank/s the expenditure for conducting the CRP, including the CWE, CI and also PET as and when carried out by the Nodal Bank/s.
- 20.10** In respect of Selection to Post/s other than through the CRP of IBPS, Bank conducts further selection process like Psychometric Test, Group Discussion, Interview, etc. with the assistance of IBPS, wherever necessary and any such mode / criteria as per bank's need with the prior approval of MD & CEO or in his absence the Executive Director in charge of HR functions.

20.11 The call letters for the purpose of Written Examination, Pre-Exam Training, Interview and Medical Examination, etc. would be sent to the candidates only through their registered e-mail or any other means of communication, as deem fit, by the Bank / IBPS, as the case may be. Information pertaining to recruitment shall also be provided through SMS and/or any other faster means of communication, as far as possible. A provision for downloading the call letters as also the Information Handout from the Bank's Website shall also be available to the candidates.

20.12 IBPS shall provide the details of the selected candidates to Banks along with their dossiers containing the documents pertaining to identity and eligibility submitted by candidates at various stages of the CRP.

21. RESERVATION / RELAXATION TO RESERVED CATEGORY CANDIDATES:

The Bank will adhere to the Government guidelines received from time to time in this regard.

22. MERIT LISTING OF SUCCESSFUL CANDIDATES FOR FINAL SELECTION AND ALLOTMENT OF CANDIDATE TO A BANK:

22.1 The successful candidates, to be selected for a particular post shall be placed in the Merit list in the descending order of ranking as under:

- (i) On the basis of aggregate of marks / scores obtained in any one of the selection process or any combination of various selection processes, such as Written Test/s, Interview/s, Group Discussion/s, Psychometric Test/s, etc., prescribed for Selection.
- (ii) On the basis of Marks / scores obtained in the Online Main examination in respect of CRP conducted by the IBPS for a Post in the Clerical Cadre, where the Written examination has two components i.e. Preliminary examination and Main examination.
- (iii) On the basis of Marks / scores obtained in the Online Main examination and Interview, in respect of CRP conducted by the IBPS for a Post in the Officer cadre, where the Selection Process contains two components, i.e. Online Written examination and Interview, and where the written examination comprises of a Preliminary examination and Main examination,
- (iv) In the event of two or more candidates having obtained the same score, merit order is decided as per date of birth (the candidate senior in age is placed before/ above the candidate junior in age), as per the prevailing practice.
- (v) Chief General Manager/General Manager (HR) will be the Competent Authority for declaration of the Final Result of the combined selection processes for any Post in Officer cadre up to Scale-III and to which the recruitment (other than CRP) takes place, while the Executive Director in-charge of the HR department shall be the Competent Authority for Posts in Officer cadre Scale IV & above. In respect of Posts in Sub-staff cadre, the Executive heading concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be, shall be the Competent Authority.
- (vi) In respect of CRP conducted by IBPS, the results declared by IBPS shall be deemed to be final.

22.2 The First List shall consist of top-most successfully selected candidates up to 100% of the notified vacancies.

22.3 . i. Thereafter, a Wait List of remaining successful candidates up to a limit of 100% of notified vacancies, with a minimum of 5 candidates for each category subject to availability, shall be drawn up and maintained to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the selected candidates from the First Merit List or in respect of non-acceptance / non reporting of Wait Listed candidates.

ii. In respect of CRP conducted by the IBPS, the Wait List / Reserve List shall be to the extent of approximately 10 per cent of the vacancies under each category for each post, subject to availability of candidates.

- 22.4 Provided that resignations, death, termination or cessation of service for any reason whatsoever, of newly recruited candidates after being appointed to a particular post under a recruitment project, within the validity period of the Wait List corresponding to the relevant recruitment project, shall be treated as non-acceptance / non-reporting for this purpose.
- 22.5 The Wait List shall remain valid for a period of 1 year from the date of declaration of final results of the respective process or till all vacancies identified for the process are filled in and all vacancies caused due to resignations, death, terminations or cessation of service for any reason whatsoever, of newly recruited employees for the relevant recruitment process are filled in or till date of declaration of the results of the next process, whichever is earlier.
- 22.6 The above provisions referred to a sub-clause nos. 22.1 to 22.5, however, will not be applicable in respect of the Common Recruitment Process conducted by the IBPS.

22.7 Allotment of Candidate to a Bank:

In respect of the Common Recruitment Process, the IBPS will obtain preference of candidates of all the participating Banks after declaration of result of Common Written Examination and Common Interview and the allotment of the candidate to a particular Bank will be made based on Merit, i.e. the marks obtained by the candidates in the CWE and CI and the order of Preference of Participating Bank given by the candidates. The candidates will be allotted to only one Bank and in the event of the candidate not joining the Bank allotted to him / her within the prescribed time schedule; the candidature will be cancelled from the said recruitment process.

Note:-Common Interview will not be conducted for recruitment upto Single Window Operator Cadre.

- 22.8 Unfilled vacancies arising in case candidates do not join the Bank allotted to them and any additional vacancies, to be communicated by the Bank to the IBPS once in the year within the validity period of the CRP, shall be filled in from among the pool of 10% reserve list candidates.

23. SERVICE BOND:

- 23.1 The directly recruited officers in all grades/Scales shall execute an agreement to serve the Bank for a minimum Active Service Period of 3 years, failing which the concerned officer shall pay the full Service Bond amount to the Bank on any day prior to the cessation of his / her service.
- 23.2 The term 'Active Service Period' shall include the period of any sanctioned leave availed during the period. However the period treated on Loss of Pay by the Competent Authority shall not be included in the Active Service Period.
- 23.3 The 'Active Service Period' of 3 years also includes the Notice Period as approved by the Competent Authority to be served by the candidate before leaving the Bank.
- 23.4 However, this clause will not apply to the Bank's employee who gets appointed to a higher post in our Bank through direct recruitment route during the currency of the bond period, provided he /she serve the Bank for a total period of 3 years in the existing post as well as in the new post/s, taken together.
- 23.5 The Bond amount shall be Rs.2.00 lacs for Officers recruited under General Banking segment and Rs. 2.50 lacs for Officers recruited under Specialized Segments.
- 23.6 The requirement of obtaining Service Bond may be waived in respect of any candidate, especially those selected from the premier Campus Institutes **with the prior approval** of the MD & CEO.

24. APPOINTMENT & CANCELLATION OF APPOINTMENT:

- 24.1 The selected candidate will be provided with an appointment letter by the HR department. The appointment letter should specify the designation, salary, allowances / benefits, probation period, age of retirement, transferability and other terms and conditions.
- 24.2 The Appointing Authority for various Cadre / Post shall be as mentioned below and he / she shall also be

the Authorized Officer for issuing the Appointment Letter. The Cancellation of appointment, wherever required, will be by an Officer / Executive as mentioned below.

S. No.	Appointment for the post in	Appointing Authority	Authority for cancellation of appointment
1	Officer cadre Scale IV & ABOVE	The Chief General Manager (HR), C.O.	Executive who is one level above the Appointing Authority.
2	Officer cadre (Scale I,II &III)	The General Manager (HR), C.O.	The Chief General Manager(HR), C.O.
3	Single Window Operator cadre	An Officer not below the rank of Assistant General Manager - Scale V in the HR Department, C.O.	The General Manager (HR), C.O.
4	For others not specified above	The Chief General Manager (HR), C.O.	The Executive Director in-charge of the HR department or in his absence by the alternate Executive Director.

24.3 The appointment would be subject to the applicant satisfactorily completing medical examination by the Bank's Doctor or as prescribed by the Bank's doctor or by the Bank. The appointment letter should clearly specify this condition.

24.3 The appointment letter should be sent in duplicate with instructions to return one copy signed for acceptance. On receipt of acceptance of offer, the HR department will keep the concerned department informed of the probable joining date of the candidate/s.

25. **REFERENCE CHECK:**

25.1 Reference checks including police verification will be done for all selected candidates. These reference checks will be conducted as per the following process.

25.2 Candidate provides details of professional referees at the time of Joining.

25.3 The HR Department calls / sends a letter to the referees seeking their inputs on the candidate with respect to his / her performance / attitude / behaviour.

25.4 HR Department will strive to ensure the completion of the reference checks including police verification within the probation period as far as possible.

26. **PRE-EMPLOYMENT MEDICAL CHECK-UP:**

26.1 The HR Department shall ensure that all selected candidates should go through Pre-employment medical check-up which will be at Bank's cost.

26.2 The HR Department will guide the candidates to the designated regional medical centers.

26.3 If medical report is positive, HR Department will proceed on finalizing the offer. If not, the candidate is not taken further through the selection procedure.

27. **JOINING AND COMMENCEMENT OF SERVICE:**

27.1 Applicability: All new recruits at Union Bank of India at all locations.

27.2 On the day of joining, the employee would need to submit the following documents to the HR department: -

- i. Acceptance of the offer of appointment duly signed
- ii. Original Educational, Caste, Disablement & other certificates, wherever applicable (these will be verified and returned immediately to the employee)
- iii. Relieving letter, in original, from past employer, if applicable
- iv. Last Pay-slip, in original, from previous employer, if applicable
- v. Form 16 issued by the previous employer, if any
- vi. Passport-sized photographs
- vii. Service Bond, wherever applicable.

27.3 The designated officer in the HR department shall verify that all required documents are complete in all aspects and will file the same in the personal file of the employee.

27.4 All details of the employee (Bio-data) should be captured in Union Parivar.

27.5 Commencement of Service:

Service of an employee shall be deemed to commence from the working day **or the extended date, if any**, on which he /she reports for duty in terms of the offer of appointment, at the place intimated to him / her, after completion of the Appointment and Joining formalities as mentioned in this Clause as well as Clause nos. 24, 25 & 26 above.

28. DATABASE MANAGEMENT:

28.1 The HR department shall be responsible to ensure enablement of Recruitment on Union Parivar. Also each business unit (through the Vertical HR Officer) should be urged to develop separate HR MIS for itself, specifically focusing on recruitment and enablement of the recruitment MIS through Union Parivar.

28.2 Post enablement of Recruitment and Selection Management System, the HR Relations Officers will update and enter details in Recruitment Management System. The data will be consolidated centrally - This will ensure that all the transactions are completed as required and will help monitor the following:

- i. Process compliance
- ii. Recruitment - Planned Vs Completed
- iii. Recruitment Cycle Time
- iv. Recruitment Costs

29. MODIFICATION / REVIEW / REVISION:

29.1 The Recruitment Policy of the Bank shall be modified by the HRSC so as to incorporate changes, as may become necessary, on the basis of revised guidelines / directives of the Government of India / Reserve Bank of India / IBA, etc. subject to obtaining approval from the Board.

29.2 The Recruitment Policy shall also be reviewed / revised from time to time by the HRSC in tune with changes that may be required in the area of recruitment of staff in the Bank to meet organizational needs subject to approval from the Board.

CHAPTER - II

RECRUITMENT FOR THE POST OF HOUSEKEEPER-CUM-PEON IN SUBORDINATE STAFF CADRE

1. VACANCIES:

Bank will assess the vacancies for the Post of Housekeeper-cum-Peon in the Subordinate staff cadre in various kinds of Branches, Offices including Administrative offices depending on the area of the Branch, workload, outside duties involving attending Clearing House, Foreign Exchange Business, Currency Chests and Extension Counters and arrive at number of vacancies for recruitment process to be held and to fill up such vacancies through recruitment process. Number of vacancies for conducting the immediate recruitment process to be held under the Memorandum of Settlement between the Management of the Union Bank of India and the representatives of the All India Union Bank Employees' Association (AIUBEA) dated 12.03.2020, so arrived, and the same will be filled up in recruitment processes to be initiated during the validity period of this Settlement and any shortfall that will be noticed as per assessment in Subordinate staff will be included in future processes that may be held as per Recruitment Policy that will be formulated by the Bank and in vogue at that time.

2. Methods & Procedure for Filling up of Identified Full Time House-keeper (FTHK) / Peon Vacancies:

- i. The identified vacancies shall be filled on Regional Office-wise basis.
- ii. Since the Vacancies are not on All-India basis, candidates residing in a locality / area falling under the jurisdiction of particular Regional Office, shall only be eligible to apply for the vacancies arising under that Regional Office except Mumbai and Delhi due to more than one Regional Offices under them. In these two centres, candidates residing anywhere within the jurisdiction of the Regional Offices of Mumbai (North, South & West) can apply for the vacancies identified under Mumbai Metropolitan Zone while those residing anywhere within the jurisdiction of the Regional Offices of Delhi (North and South) can apply for the vacancies identified under National Capital Territory (NCT) of Delhi.
- iii. The reservation of vacancies and relaxation and concessions to various reserved categories will be as per the Government of India guidelines / Rosters prevailing in the Bank.

3. Application & Posting:

- 3.1. A candidate can apply for one post against the vacancies notified in a Regional Office under the jurisdiction of which he / she is presently residing. Multiple applications or applications for vacancies of different Regional Offices in a single recruitment process will not be acceptable.
- 3.2. However, in case of Mumbai Metropolitan Zone and NCT of Delhi, candidates residing anywhere within the jurisdiction of the Regional Offices of Mumbai (North, South and West) can apply for the vacancies arising under Mumbai Metropolitan Zone while those residing anywhere within the jurisdiction of the Regional Offices of Delhi (North and South) can apply for the vacancies arising under NCT of Delhi.
- 3.3. All the Casual Workers, if any as mentioned below, who had worked intermittently for 365 days anytime during the preceding 5 years and for 30 days in the preceding 12 months in the Bank, as on cut-off date, shall be allowed to apply and participate in the Recruitment Process.
 - i. Workmen Performing Housekeeping/ Sweeping of Bank's Premises or Performing Sub-staff duties.
 - ii. Workmen for maintenance of electric installations in the Bank.
 - iii. Workmen for maintenance of telephone installations in the Bank.
 - iv. Workmen for Executive Canteen and general canteen wherever provided
 - v. Caretakers for Bank's Guest House at Mumbai, Delhi & other Places
 - vi. Personal Drivers engaged by the Bank's Executives.

3.4.

- i. Successful Candidates will be posted in any of the Offices / Branches located within the jurisdiction of the Regional Office under which he/she is selected in the recruitment process undertaken by the Bank, subject to the provisions of Industry-wide Bi-partite Settlement between the Indian Banks' Association and the Trade Unions.
- ii. In case of Mumbai Metropolitan Zone, the selected candidates can be posted in any of the Offices / Branches located within the Regional Offices of Mumbai (North, South and West).
- iii. In case of NCT of Delhi, the selected candidates can be posted in any of the Offices / Branches located within the Regional Offices of Delhi (North and South).

4. Quota for Recruitment and Promotion:

- 4.1. Vacancies in the Subordinate Staff Cadre will be filled up through direct recruitment only, since there is no feeder post in these segments.

5. Job Profile - Housekeeper-cum-Peon segment:

- 5.1. Upkeep of Toilets, Bathrooms, washrooms, wash-basins, drains, etc. with cleaning materials.
- 5.2. Cleaning and Brooming of office premises, carpets & rugs.
- 5.3. Sweeping, Swabbing, Cleaning, moving things and materials and removing garbage.
- 5.4. Dusting of furniture & fixtures, tables, chairs, doors, windows, floors, ceiling, walls, computers, etc.
- 5.5. Washing and Cleaning the plates, glasses and cups, serving water, tea & snacks.
- 5.6. Upkeep of Lawns, Parks, Potted Plants, etc.
- 5.7. Lifting, moving, transferring and carrying things, articles, etc. from one section to another, inside or outside the Bank's premises.
- 5.8. Carrying documents, files and registers from one section to another section.
- 5.9. Weighing covers of outgoing dak, affixing correct stamps on them and fastening them for posting.
- 5.10. 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.
- 5.11. To Stitch / Pack / Tie / Seal currency note bundles and packets, bring and carry cash box from Strong rooms to Cash Cabin and back.
- 5.12. To accompany Officer / Single Window Operator for transport of transit cash from the Bank to an office outside the Bank or Vice Versa, if unaccompanied by a Watchman / Armed Guard.
- 5.13. Opening and closing the Office / Branch of the Bank
- 5.14. Attending any other duties allotted and / or as per the provisions of the Industry-wide Bi-partite Settlement between the Indian Banks' Association and the Trade Unions.

6. Eligibility Norms :

- 6.1.1. **Age: Minimum :** 18 years
Maximum : 25 years

Note: Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government guidelines

- 6.1.2. All the casual workers **as on 12.03.2020**, if any, in the Bank up to the age of 45 years including the candidates belonging to the reserved categories and who had worked intermittently for 365 days anytime during the preceding 5 years and for 30 days in the preceding 12 months in the Bank, shall be allowed to apply and participate in one Recruitment Process to be conducted by the Bank subsequent to the Memorandum of Settlement dated 12.03.2020.

6.2. Educational Qualifications:

- 6.2.1. A pass in Tenth standard or its equivalent but the candidate should not have passed 10+2 examination or its equivalent.
- 6.2.2. Able to read and write in local vernacular language.

- 6.2.3. The Educational Qualification in respect of Temporary / Casual Workmen engaged in the Bank, if any, shall be relaxed up to 5th Standard pass including the mandatory relaxations extended for the reserved categories by the Government of India, enabling their participation in any recruitment process, subject to specific approval by the Board to that effect.

6.3. Work Experience For the Post of Housekeeper-cum-Peon:

- 6.3.1. All the casual workers **as on 12.03.2020**, if any, in the Bank up to the age of 45 years including the candidates belonging to the reserved categories and who had worked intermittently for 365 days anytime during the preceding 5 years and for 30 days in the preceding 12 months in the Bank, shall be allowed to apply and participate in one Recruitment Process to be conducted by the Bank subsequent to the Memorandum of Settlement dated 12.03.2020.
- 6.3.2. In respect of all other candidates, no prior work experience is stipulated.

7. Selection Process for the Post of Housekeeper-cum-Peon:

- 7.1 Selection Process shall be based on an Online Test, structure of which is as mentioned in the subsequent clauses.
- 7.2 There shall be a simple Online Test that will evaluate the literacy level of the candidates to suit requirement of the job role. The simple online test will be conducted by IBPS (Institute of Banking Personnel Selection) and the same will be aggregating to 100 Marks and selection will be strictly on Merit.
- 7.3 Online Test and its answering will be available bilingually i.e. in English and Hindi languages.

7.4 Structure of Online Test, shall be as under:

Sr. No	Name of Tests	No. Of Questions	Maximum Marks	Minimum Qualifying Marks	Qualifying Marks in the Aggregate	Duration of Test
A	General Awareness	30	50	12.5	30 for General Candidates and 25 for Reserved (SC/ST/OBC /EWS / PWD / Ex-Servicemen) candidates	60 Minutes
B	Numerical Ability	30	50	12.5		
		60	100			

Qualifying Marks:

- In order to qualify in the Test, a candidate belonging to the General Category has to score minimum of 30 Marks in aggregate and those belonging to the Reserved Categories / segments, i.e. SCs, STs, OBCs, EWS, PWDs and Ex-Servicemen, has to score minimum of 25 Marks in the aggregate, subject to minimum qualifying Marks of 12.5 in each of the Tests.
- Marks up to four decimal points shall be taken for the purpose of calculations.

8. Merit Listing Of Successful Candidates For Final Selection:

- 8.1. The qualified candidates shall be placed in the Regional Office-wise and Category-wise Merit List (except for Mumbai Metropolitan Zone and NCT of Delhi) up to 100% of the notified vacancies in the

descending order of ranking on the basis of the aggregate marks obtained in the Simple Online Test, subject to provisions of the Policy on Reservations of the Government of India.

- 8.2. However, in case of Mumbai Metropolitan Zone, a single merit list shall be drawn for all the three Regional Offices taken together, i.e Regional Office Mumbai North, Regional Office Mumbai South and Regional Office Mumbai West.
- 8.3. Similarly for NCT of Delhi, a single merit list shall be drawn for the two Regional Offices taken together, i.e Regional Office Delhi North and Regional Office Delhi South.
- 8.4. In the event of two or more candidates have obtained the same marks in respect of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, Merit order amongst them shall be decided in the following order:
 - i. Date of Birth, i.e. candidate older in age.
 - ii. Candidates with higher educational qualifications.
 - iii. Higher Work Experience as Casual worker in the Bank, if any.
- 8.5. Thereafter, a Regional Office-wise, Category-wise Wait List (except for Mumbai Metropolitan Zone and NCT of Delhi) of remaining qualified candidates up to a limit of 100% of the notified vacancies shall be drawn up and maintained to meet the requirement of the Bank on account of non-acceptance of the offer or non-reporting by the candidates selected in the respective process.
- 8.6. However, in case of the Mumbai Metropolitan Zone, comprising of Regional Offices Mumbai North, Mumbai South and Mumbai West, a separate common Wait List shall be prepared.
- 8.7. Similarly in respect of NCT of Delhi, comprising of Delhi North and Delhi South, a separate common Wait List shall be prepared.
- 8.8. The Wait List shall remain valid for a period of one year from the date of declaration of final results of the respective process or till all vacancies identified for the respective process are filled, whichever is earlier.

9. Competent Authority for Declaration of Final Result of the Combined Selection Processes, for Appointment as well as for Cancellation of Appointment :

- 9.1. In cases of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, the Field General Manager in-charge of the concerned Regional Office / Nodal Regional Office will be the Competent Authority for declaration of final result of the recruitment process.
- 9.2. In cases of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, the Competent Authority for Appointment of candidates in the Bank shall vest with the Regional Head in-charge of the concerned Regional Office / Nodal Regional Office.
- 9.3. In cases of recruitment for the Post of Housekeeper-cum-Peon in Subordinate Staff cadre, the Competent Authority for Cancellation of Appointment shall vest with the Field General Manager in-charge of the concerned Regional Office / Nodal Regional Office.

10. Recruitment Activities:

- 10.1. The undermentioned activities pertaining to the recruitment process shall be carried out by the Institute of Banking Personnel Selection (IBPS) on behalf of the Bank:
 - i. Online Application platform / link
 - ii. Arrangement of Test Centres and Infrastructure for Online Test
 - iii. Preparing the Test Materials / Questions
 - iv. Conduct of Online Test
 - v. Preparation of Regional Office-wise Merit List / Wait List
- 10.2. All the remaining activities pertaining to the recruitment process shall be carried out by the Bank through its Central Office and /or through its Regional /Nodal Regional Offices / FGMOs.

11. Declaration by Casual Workers, if Any:

- 11.1. The temporary and casual worker candidates, if any, as a part of the recruitment process, shall submit a self-declaration as to the nature of work performed by them and for the period of their working with the Bank. Such Declarations of the candidates will have to be verified at appropriate time during the course

of recruitment process to ascertain the fact of their intermittent engagement in the Bank. In case where the declaration is found to be false, then Bank shall have the right to cancel the candidature of such candidates any time during the process or even after they have joined the services of the Bank.

- 11.2. In respect of casual workmen, if any, in case a candidate has filed any court case or legal proceedings before any legal fora, then he will be permitted to participate in the process provided he withdraws the case and submit an Undertaking through an affidavit to the effect that he has withdrawn the case, along with the application
- 11.3. In respect of casual workmen, if any, all the provisions of the Memorandum of Settlement will be binding.

CHAPTER - III

RECRUITMENT OF SPORTS PERSONS IN UNION BANK OF INDIA

1. The recruitment of Sportspersons will be mainly in the Single Window Operator cadre and Subordinate Staff cadre.

2. **Quota for recruitment of Sports persons:**

The quota for recruitment of Sports persons shall be up to 1% of the total vacancies, rounded off to the next whole integer, to be filled through direct recruitment in the Single Window Operator and Subordinate Staff cadre taken together during the immediate preceding financial year. However, the Board may approve a higher number of vacancies to be filled through recruitment of Sports persons, which however, shall be adjusted from the direct recruitment vacancies identified in the respective cadres of the immediate next financial year. Vacancies earmarked for recruitment of Sports persons shall normally be filled during the same financial year. Unfilled vacancies, if any, for any reason whatsoever, shall be carried forward and added to the fresh quota to be filled during the next financial year.

3. The Sports disciplines or Games shall be as prescribed by the Government of India, Department of Personnel & Training or Department of Sports, from time to time, an indicative list of which is as follows:

S.No.	Name of Game / Sport	S.No.	Name of Game /Sport
1	Athletics	2	Archery
3	Badminton	4	Basketball
5	Boxing	6	Carrom
7	Chess	8	Cricket
9	Football	10	Gymnastics (including Body Building)
11	Hockey	12	Judo
13	Kabaddi	14	Karate
15	Kho	16	Power Lifting
17	Rifle Shooting	18	Squash
19	Swimming	20	Table Tennis
21	Tennis	22	Volleyball
23	Weightlifting	24	Wrestling

The Bank, however, will focus only on a few specific Sports disciplines rather than having Sports person in all the disciplines.

4. **Eligibility Norms:**

- 4.1. **Age:**

- (i) The Minimum age for filling of posts through meritorious Sports persons shall be 18 years and the Maximum age shall be 25 years in the Subordinate Staff cadres and 28 years in the Single Window

Classification: Confidential

Operator cadre, subject to a relaxation in upper age limit up to a maximum of 5 years.

- (ii) Upper Age Limit shall be further relaxable in terms of Government of India guidelines for the specified reserved categories, as under:

S.No.	Particulars	Relaxations
(i)	Scheduled Caste/Scheduled Tribe	By 5 Years
(ii)	Other Backward Classes	By 3 Years
(iii)	Persons with Disabilities	By 10 Years
(iii)	Persons ordinarily domiciled in the State of Jammu & Kashmir during 01.01.80 to 31.12.89	By 5 Years
(iv)	Persons affected by 1984 riots	By 3 Years
(v)	Widows, divorced women and women legally separated from their husbands who have not remarried	By 9 Years
(vi)	Ex-Servicemen / Disabled Ex-Servicemen	Actual period of service rendered in armed forces +3 years, subject to maximum age limit of 50 years

4.2. Educational Qualifications:

- (i) **Single Window Operator Staff:**
Should be a Graduate or its equivalent in any discipline from a University/ Institution / Board recognized by Govt. of India / approved by Govt. Regulatory Bodies. Computer Literacy will be desirable.
- (ii) **Subordinate Staff:**
Should be Minimum 10th Standard Pass or its equivalent but should not have passed 12th Standard or its equivalent from a Board recognized by Govt. of India / approved by Govt. Regulatory Bodies.
- (iii) However, if a Sports Person is having outstanding sports achievements but who does not possess the minimum educational qualifications as referred above; he / she may be permitted to participate in a recruitment process by relaxation in minimum educational qualification, subject to the acquiring of the same within a period of two years from the date of his / her appointment.

4.3. Sports Qualifications:

- i. Should have –
- represented the Country in International competition, or
 - represented any State in National competition, or
 - represented any District in State level competition, or
 - represented any University in Inter-University competition conducted by Inter University Sports Board, or
 - represented any State School team in the National sports / Games for Schools conducted by the All India School Games Federation, or
 - been awarded National Awards in Physical Efficiency under the National Physical Efficiency Drive, as a Sportsperson in any of the Games or Sports discipline, as mentioned in Clause No.3 above, for which Recruitment is to be conducted by the Bank.
- ii. At the time of the appointment, the candidate must be an active sportsperson and his / her last participation should be within 1 year prior to the date of issue of notification for the recruitment and should be fit enough to take part in future tournaments as well.
- iii. Certificates relating to efficiency /merit /representation in sports would be required to be submitted, as per prescribed formats, if any, from the following authorities to evidence credentials in respective game / sports concerned:

List of authorities competent to award certificates of Sports qualifications:

SN	Competition	Authority awarding certificate
a	International Competition	Secretary of the National Federation of the game concerned.

b	National Competition	Secretary of the National Federation or Secretary of the State Association of the Game concerned.
c	State Competition	Secretary of the State Association of the Game concerned.
d	Inter-University Competition	Dean or other Officer in overall charge of Sports of the University concerned.
e	National Sports Games for Schools	Director or Additional/Joint or Deputy Director in overall charge of Sports/Games for schools in the Directorate of Public Instructions / Education of the State
f	Physical Efficiency Drive	Secretary or other officer in overall charge of Physical Efficiency in the Ministry of Education and Social Welfare, Government of India

5. Recruitment Procedure:

5.1.Vacancies:

Vacancies for different Sports disciplines shall be worked out by concerned Sports Associations in the Bank with the approval of its General Body and shall be conveyed by its General Secretary to the Human Resources Department in the Bank. However, the final decision in respect of creation and abolition of posts and identification of vacancies shall vest with the Bank's Management.

5.2.Advertisement / Notification:

Recruitment of Sports persons shall be made by notifying the vacancies in the Employment News/ Rojgar Samachar or in the widely circulated National / Regional Dailies in English / Hindi or Vernacular languages and hosted on the Website of the Bank as well as the recruiting agency, like the IBPS. The mode of application will be online and the services of the IBPS or any other agency may be engaged to collect the applications, as per the prevailing practice.

5.3. Fees:

The Fee for recruitment of Sports persons shall be equivalent to the fees prescribed for recruitment through IBPS, from time to time.

5.4. Communications:

The communications regarding the Recruitment Process would be sent to the communication address / registered email of the candidates provided in their online application through speed post / registered post / email or any other means of communication, as deemed fit, by the Bank. A provision for downloading the call letters for Field Trial and / or Personal Interview from the Website of the Bank or its Recruiting Agency (IBPS) may also be available to the candidates.

6. Selection Process:

The Selection process will be in three phases, i.e. (i) Sports Proficiency (ii) The Field Trial and (iii) The Written Test on general sports awareness, comprising of a total of 200 Marks.

6.1.Sports Proficiency:

In the 1st phase, all the applicants will be ranked as per their option of the post applied for based on their Sports Proficiency. The Proficiency will be evaluated on the basis of their participation and achievements in recognized tournaments / events in the immediately preceding three financial years, as per details accompanied by supporting certificates furnished by the applicant.

6.1.1. The tournaments / events will be evaluated in the following descending order of importance:

- i. International tournaments/ events of Universal importance like Olympics, World Games, etc.
- ii. International tournaments/ events of Regional importance like Asian Games, Commonwealth Games, Afro-Asian Games, etc.
- iii. Other International tournaments / events of local importance
- iv. Domestic tournaments / events of National level of Seniors like National Games, National Federation Games, Ranji Trophy, etc.
- v. Domestic tournaments / Events of National level of Juniors
- vi. Inter-university tournaments
- vii. National School Games

viii. National Physical efficiency drive certificate holders

6.1.2. While evaluating the achievements in the tournaments / events as mentioned above, 1st Place winners will be given more weightage than 2nd Place winners who in-turn will be given more weightage than 3rd Place winners. Participants in International tournaments / events will also be given weightage even if they have not secured any place.

6.1.3. The weightage in marks for Sports Proficiency shall be as under:

Sr. No.	Particulars	Marks			
		Winning 1 st Place	Winning 2 nd Place	Winning 3 rd Place	For Participation
a	International tournaments / events	50	47	46	45
b	National tournaments / events	45	42	41	40
c	State level tournaments / events	40	37	36	35
g	District-level or Inter-University level tournaments / events	30	27	26	25
h	Any other recognized domestic tournaments / events	25	25	25	25

Note: The candidates will be entitled for only one of the above weightages

6.1.4. While evaluating the performances of the sports persons in team events, if it is noticed that the concerned Sports person has not actually played even in a single game despite he/she being a member of the team, no weightage will be given to him/ her for the said tournament / event.

6.1.5. The best three performance only in each of the immediately preceding three financial years will be considered for evaluation, details of which is to be furnished along with the application.

6.1.6. Sports achievements certified by the authorities recognized by the Government of India - Department of Sports or by the similar Departments under any State / Local Government only shall be considered.

6.2. Field Trials:

6.2.1. In the 2nd Phase of the Selection Process, based on their rankings in the 1st phase, a specified number of candidates will be called for the Field Trials to assess their proficiency and fitness. The Field Trial will be of 100 marks and minimum qualifying marks will be 50% i.e. 50 marks, for both the General as well as the Reserved Category candidates. Trials shall be conducted in the presence of all the members of the Trial Committee to be constituted for the purpose.

6.2.2. The composition of the Trial Committee for Field Trial may be as under:

Chairman	Other members
An Executive in the Bank in the rank of SMGS-V or above.	A practicing coach of the respective game at the International / National / State levels / Railway / NIS qualified, for which the recruitment is being made & A Senior International / National / State level player in the relevant discipline for which the recruitment is being made.

Note: If any Staff member of the Bank in the Officer and Single Window Operator cadre fulfils any of the norms applicable to the other members of the Trial Committee, he / she shall have preference over others.

6.2.3. The MD & CEO shall be the Competent Authority to decide the nature of Field Trial, number of candidates to be called for the said Field Trial and the Written Test, for constitution of Trial committee for Field Trial as well as the Honorarium to be paid to the Trial Committee members from outside the Bank.

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- 6.2.4. All field trials will culminate into the prescribed dope test. Candidates testing positive in the Dope test will be disqualified for the entire process.

6.3. Written Test:

In the 3rd Phase of the Selection process, a specified number of candidates who qualify in the Field Trial will be called for a Written Test. The Written Test on Sports related topics shall be of 1 hour duration consisting of objective multiple choice questions in English and Hindi comprising of 50 marks. The minimum qualifying marks will be 50% i.e. 25 marks for General category candidates and 45% i.e. 23 marks for the reserved category candidates. The setting of the Question paper as well as conduct of the Written Test shall be done by the IBPS or by the Staff College Bengaluru.

7. Merit List of Successful candidates for Final Selection

- 7.1. The successful candidates shall be placed in the Discipline-wise, Reserved Category-wise Merit list in the descending order of ranking on the basis of aggregate of marks obtained in each of the selection process, i.e. (i) Sports Proficiency (ii) Field Trial and (iii) Written Test.
- 7.2. The Discipline-wise, reserved category-wise Merit List shall consist of top-most successful candidates up to 100% of the notified vacancies under each of the Sports discipline considered for recruitment.
- 7.3. Thereafter, a Discipline-wise, reserved category-wise Wait List of remaining successful candidates up to a limit of 100% of notified vacancies in each of the Sports discipline shall be drawn up and maintained to meet the requirement of the Bank on account of non-acceptance of the offer or non-reporting by the selected candidates.
- 7.4. The Wait List shall remain valid for a period of 1 year from the date of declaration of final results of the respective process or till all vacancies identified for the process are filled.
- 7.5. In the event of tie, Order of Preference will be as under:
- 7.4.1. First preference will be given to those candidates who have represented the country in an International Competition.
- 7.4.2. Next preference will be given to those who have represented a State / Union Territory in the senior or junior level National Championships organized by the National Sports Federations recognized by Department of Sports or National Games organized by Indian Olympics Association and have won medals or positions upto the 3rd place. Between the candidates participating in Senior and Junior National Championships/Games, the candidates having participated and won medal in Senior National Championship will be given preference.
- 7.4.3. Next preference will be given to those, who have represented a University in an Inter-University competition conducted by Association of Indian Universities/Inter University Sports Board and have won medals or positions upto the 3rd place in finals.
- 7.4.4. Next preference will be given to those who represented the State Schools in the National Sports / games for Schools conducted by the All-India School Games Federation and have won medals or positions upto 3rd place.
- 7.4.5. Next preference will be given to those who have been awarded National Award in physical efficiency under National Physical Efficiency Drive.
- 7.4.6. Next preference will be given to those who represented a State/ Union Territory/ University/ State Schools Teams at the level mentioned in para nos. 7.5.2 to 7.5.4 above but could not win a medal or position, in the same order of preference.
- 7.4.7. Participation in individual and team event / item may be given the same preference.
- 7.4.8. In the event of Inter-Se tie, those who have secured a higher position or won more than one medal/s will be given the preference.
- 7.4.9. Further, in case, more than one Sports person scores the same marks for the same Sport, preference shall be given to the younger candidate.

Note:

- (i) Participation in Individual team and team event / item will be given the same preference.
- (ii) No preference will be given for winning more than one medal / position except as explained in Para

7.5.8 above.

8. The appointment of candidates will be subject to his / her being found medically fit in the pre-recruitment medical examination, verification of character antecedents, and verification of genuineness of the eligibility certificates produced.
9. The reservation / relaxation for various reserved categories in recruitment of sportspersons shall be as per the prevailing guidelines of the Government of India and the persons appointed under the sports quota shall be adjusted in the Recruitment / Reservation Roster against the category, viz SC/ST/OBC/UR to which he / she belongs.
10. **Service Obligation:**
 - 10.1. The candidates selected to the post(s) will be on probation for a period of six months from the date of appointment. However, the candidates who have been appointed by way of relaxation of the minimum educational qualifications, the period of Probation in such cases shall be extended till he / she acquires the minimum educational qualification, as prevailing on the date of initial appointment with upto a maximum of three extensions of six months each. The confirmation in Bank's services is subject to a satisfactory review of the performance of the Sports person by a three member Trial Committee, as mentioned at Clause no. 6.2.2 as also acquiring of the minimum educational qualification applicable for the Post to which the candidate was appointed. During review, if the performance of a person recruited on Sports account is considered to be unsatisfactory or if he has not acquired the minimum educational qualification, the probation period will be extended for a further period of six months at a time with a maximum probation period of two years and the person will have to improve his / her performance to get confirmed in the Bank's services.
 - 10.2. Sports person should abide by all the rules and regulations of the game as specified by the respective Sports Federation, including Dope test.
 - 10.3. The selected candidates would be obliged to play for the Bank's team whenever and wherever necessary, for at least 5 years. If he/she is required to participate in any sports event outside the Bank e.g. State/National/International events etc., he/she will do so with prior permission of the Bank. The Bank will reserve the right to grant or deny players such permission at its own discretion without assigning any reason.
 - 10.4. During the normal office hours, whenever players are not required to be associated with Sports activity for which they have been recruited, they will attend to and carry out the official duties applicable to the cadre and allotted to him or her by their superiors.
 - 10.5. The Sportsmen employees shall be liable for disciplinary action including Suspension or dismissal from the Bank's services if they contravene the code of conduct or the service rules applicable to them in terms and conditions of their appointment including the following:
 - (i) Furnishing false information / fake documents at the time of recruitment,
 - (ii) Unsatisfactory performance during the probation period / extended probation period,
 - (iii) Not acquiring minimum educational qualification within two years of appointment,
 - (iv) Refusal to play when required to do so by the Bank,
 - (v) Inability to play at least for 5 years for the Bank
 - (vi) Failure to obtain prior permission of the Bank to play elsewhere or for participation in State / National / International events,
 - (vii) In the event of Penalty / Fine / Ban imposed on him / her, on or off the field,
 - (viii) Testing positive for the dope test, and
 - (ix) Any other acts of misbehaviour /indiscipline thereby bringing disrepute to the Sports or to the Bank or to the State /Country.
 - 10.6. The sportspersons so recruited shall conform to and abide by the rules of the Bank and carry out any instructions and directions which may be issued to them from time to time.

- 10.7. All selected candidates shall give a written & signed declaration / undertaking to the above effect at the time of their appointment /joining in the Bank.

11. Competent Authorities:

11.1. The Appointing Authority shall be vested with the Assistant General Manager in the HR department of the Bank, who is the Competent Authority for appointments through Common Recruitment Process of IBPS. The authority to cancel the appointments shall vest with the General Manager (HR) in the Bank.

11.2. In case of any dispute, the decision of the MD &CEO of Union Bank of India will be final and binding.

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CHAPTER - IV

Recruitment for the Post of Armed Guard in Union Bank of India

1 Job Profile - Armed Guards:

- a. Perform Armed Guard duties, i.e. to watch or look after the premises or department for the purpose of its safety, security and guard against attack, or assault, or infiltration and against removal of the Bank's property by any unauthorized person and/or to watch and guard as above the movement of cash from one place to another, whether inside or outside the Bank, for which purpose they are required by the Bank to carry any of the following weapons: (i) Guns, Pistols or any other fire arm; or (ii) Dagger, sword, khukri or spear; or (iii) any other licensed weapon.
- b. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc., for security of men and materials entering or exiting the Bank's premises.
- c. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipments.
- d. Work in shifts including night shifts.
- e. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.

2 Eligibility Norms (as per GoI Guidelines Applicable to the Sub-Ordinate Cadre):

2.1.1. Age (as on Cut-off date):

Minimum: 18 Years

Maximum: 25 years

Note:

- a. Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government of India guidelines.
- b. Maximum Age for Ex-Servicemen including all relaxations for various reserved categories for the Post of Armed Guard shall be 45 years or as prescribed by Government of India from time to time.

2.2. Educational Qualifications and other criteria (as on Cut-off date):

- 2.2.1. A pass in 10th standard or its equivalent examination but the candidate should not have passed 10+2 examination or its equivalent.
- 2.2.2. Able to read and write in local vernacular language of his domicile State/ Union Territory.
- 2.3. His character should be 'EXEMPLARY' at the time of valid discharge from Armed Forces.
- 2.4. The medical standards which the candidates must possess should be minimum SHAPE-1 or AYE, whichever is applicable, at the time of valid discharge from the Armed Forces.

3 Recruitment Notification:

- 3.1. Bank shall publish the recruitment notification in newspapers having wide circulation in the respective State / UT requesting interested eligible Ex-Servicemen who are preferably registered with the respective Zila Sainik Board / Rajya Sainik Board to apply online on the official web-link provided for the purpose.
- 3.2. Simultaneously, the Bank shall place an Indent in the prescribed Proforma with the respective Zila Sainik Board / Rajya Sainik Board and the local Employment Exchange requesting them to advise the eligible candidates to apply online in response to the Bank's notification issued for the purpose.

4 Recruitment Activities:

Activities pertaining to written test will be carried out by the IBPS while the rest of the recruitment process shall be carried out by the Bank through its Regional / Nodal Regional Offices.

5 Application & Posting:

- 5.1. A candidate can apply for one post against the vacancies notified in his domicile District. Multiple applications shall not be acceptable.
- 5.2. In respect of Post of Armed Guards, only eligible Ex-servicemen can apply. Disabled Ex-Servicemen and / Dependants of Servicemen killed in action, however, shall not be eligible to apply.
- 5.3. Persons with Benchmark Disabilities (PWDs) as provided under 'The Rights of Persons With Disabilities Act, 2016' shall not be eligible, as the job profile of Armed Guard is perceived to be beyond the capacity of such persons. As such, Post of Armed Guard in the Bank shall not be an identified Post for providing reservations for Persons with Benchmark Disabilities.
- 5.4. Prospective candidates will be required to submit / upload (in case of online application) the copies of the various documents in support of their credentials / eligibility including the Military Discharge Certificate / Book.
- 5.5. Selected candidates shall be initially posted in any of the Offices / Branches located within the Territory of the District for which the selection was undertaken by the Bank. However, the service conditions shall be subject to the provisions of various Statutes besides the Industry-wide Bi-partite Settlement applicable to the Subordinate Cadre in the Bank between the Indian Banks' Association and the Trade Unions.

6 Screening:

Written test shall be conducted by the IBPS and results of qualified candidates will be conveyed to the Bank. Screening of the candidates qualified in the written test shall be made by the Bank's Regional / Nodal Regional Offices, as the case may be, based on the age, educational qualification, Character and Medical Standards, etc., before the conduct of the Physical Fitness Test.

7 Selection Process:

7.1. The Selection Process shall be based on the following criteria; viz.,
(a) Written Test and (b) Physical Fitness Test, aggregating to a Total Score of 100. Written Test shall be made available bilingually i.e. in English and in Hindi.

7.2. Each of the Tests shall carry Maximum Scores as under:

Sl. No.	Name of Tests	Maximum Score
a	Written Test having a Duration of One Hour	70
b	Physical Fitness Test	30
	Grand Total	100

7.3. Written Test :

The Written Test containing Objective and Multiple Choice questions on various topics of One hour duration which shall carry a total score of 70 shall be administered through IBPS to assess the general suitability of the candidates based on written expression, as mentioned below:

S. No.	Sub-Tests	No. of Questions	Maximum Score	Qualifying Score
a	General Knowledge	15	15	-
b	General English	15	15	-
c	Test of Reasoning	25	25	Minimum 10 marks for all categories
d	Test of Security and Military Knowledge	15	15	-
	Grand Total (a to d)	70	70	25 marks for reserved and 28 marks for unreserved category including minimum 10 marks of Test of Reasoning subject to Clause 7.4 as stated below.

Notes:

- (i) **Test of Reasoning** ensures that the Armed Guard is equipped with high average and intelligent quotient so that he can apply his acquired human and weapon skills to a situation for a positive outcome every time. A set of diagrammatic pattern recognition, basic numerical reasoning, etc. will

be used to assess the same. It is mandatory to qualify in the Test of Reasoning for the Post of Armed Guard. In order to qualify, the candidates shall have to secure a score of minimum of 10 marks in the Test of Reasoning. Candidate not securing the qualifying marks will be rejected out rightly as it would adversely reflect upon their ability to handle situation, people and weapons.

- (ii) **Test of Security and Military Knowledge** shall cover Organizational Structure, Navigation, Section level Weapons, Section level tactics, general topics related to Military, Air Force, Navy & Police, use of weapons in relation to right to private defense and legal consequences, etc. A question bank containing about 500 questions pertaining to the Test of Security and Military Knowledge shall be prepared by the Bank's Security Division and handed over well in time to the IBPS / Test conducting agency.

7.4. Cut-off Scores: The overall Cut-Off Scores for General and Reserved category candidates for the Written Test will be decided by the Bank at an appropriate time depending upon the number of District-wise vacancies, actual performance of the candidates, urgency of recruitment, etc.

7.5. Physical Fitness Test:

7.5.1. Candidates who qualify in the written test of the IBPS and who otherwise satisfactorily meet the eligibility criteria during the Screening shall be subject to Physical Fitness Test, as under:

- (i) Physical Fitness Test, as detailed below, carrying total score of **30** shall be administered to assess the overall physical fitness of the candidates.

S. No.	Sub-Tests	Components Assessed	Maximum Scores	Qualifying Score
a	Push-Ups	Strength. Upper body muscular endurance and trunk stability	10	5
b	Sit-Ups	Strength of the core body muscles	10	5
c	5 Meter Shuttle Run	Lower body muscular strength, anaerobic power, speed, agility and coordination	10	5
		Grand Total	30	15

(ii) Details of each of the Physical Fitness Tests are as under:

Particulars	Scoring Patten vis-à-vis performance			
a. Push Ups				
Timing/Duration	One Minute			
Repetitions	30 & above	21 to 30	15 to 20	14 or below
Scores	10	7	5	Fail
b. Sit Ups				
Timing/Duration	One Minute			
Repetitions	15 & above	11 to 15	8 to 10	7 or below
Scores	10	7	5	Fail
c. 5 Meter Shuttle Run				

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Timing/Duration	One Minute			
Repetitions	12 & above	10 to 11	8 to 9	7 or below
Scores	10	7	5	Fail

Notes:

- (i) Prior to and for the purpose of undertaking the Physical Fitness tests, all the eligible candidates shall have to undergo a medical fitness examination to avoid any medical / legal complication. The medical examination shall either be done by the Bank's empanelled doctor or by a MBBS qualified Doctor appointed for the purpose by the Bank.
- (ii) The Physical Fitness Tests shall be conducted at any suitable / available PT / Football/ Cricket / Hockey ground / Open ground or a large enclosed hall with adequate space for the tests.
- (iii) The Physical Fitness Test shall be Video recorded.
- (iv) An Ambulance with Nursing Assistant and First Aid essentials shall be kept ready for initial treatment / stabilization and / or for transportation to the nearby hospital in the event of any casualties during the Physical Fitness Test.
- (v) Candidates, irrespective of their reservation category, will have to compulsorily pass in each of the three physical fitness tests with minimum marks prescribed for each test.
- (vi) All tests are required to be conducted before a Committee of Officers comprising of one Chairman of the Committee and two members. The Chairman of the Committee shall be an Officer not below the rank of AGM Scale-V while in respect of other 2 members, one of them shall be a Security Officer of the Bank not less than Scale III or of any other Public Sector Bank of any rank and the second member shall be an Officer of the Bank not below the rank of MMGS-II. One or two additional members may be nominated to take care of representation of reserved categories of SC/ST, OBC, Minority communities. The Committee shall be competent to award the scores based on the actual performance of the candidates in the Physical Fitness Tests.
- (vii) The performance of each of the candidate shall be recorded in the Scoring sheet immediately after he / she takes the test and which shall be jointly authenticated by the candidate as well as the each of the Officers in the Committee.

7.6. Select List and Wait List:

- (i) Candidates who have qualified in the various tests as per the qualifying scores and cut-off scores shall be only placed in the District-wise Select list in the descending order of ranking on the basis of the aggregate scores.
- (ii) The First List shall consist of top-most scoring candidates up to 100% of the notified category-wise vacancies.
- (iii) Thereafter, a Wait List shall be drawn in the descending order of ranking from the remaining successful candidates up to a limit of 100% of notified category-wise vacancies, with a minimum of 1 candidate for each reserved category, to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the appointed candidates. The Wait List shall be valid for a period of one year from the date of declaration of final results of the respective process or till all the vacancies identified for the process are filled in.

- (iv) In the event of two or more candidates having obtained the same score in respect of recruitment for the Post of Armed Guard, merit order shall be decided as per his parent combat or support arms, i.e. Infantry, Artillery, Armoured, Signals and Engineer Regiments and other combat arms, followed by support arms i.e. Army Supply Corps (ASC), Army Ordnance Corps (AOC), Electrical & Mechanical Engineers (EME), Army Medical Corps (AMC), PROVOST and Others in the same order of precedence of Defense Forces, Arms and Services. In case the parent arm of the two candidates is also same, the merit order shall be decided as per the date of birth (the candidate senior in age is placed higher than the candidate junior in age).

8 Competent Authority for Constitution of Committee for Physical Fitness Test, Declaration of final result of the combined selection process, for Appointment of candidates as well as for Cancellation of Appointment:

In cases of recruitment in the Armed Guard segment of the Subordinate Staff cadre, the concerned Field General Manager (FGM) will be the Competent Authority for the purpose of Constitution of the Committee of Officers for evaluation of performance in the Physical Fitness Test and Declaration of final result of the combined selection process. Further, the Competent Authority for Appointment of candidates in the Subordinate staff cadre in the Bank shall be the Regional Head of the concerned Nodal Regional Office and for Cancellation of Appointment in the said cadre shall vest with the General Manager (HR).

- 9** The appointment of candidates are subject to their satisfactory medical examination / checkup, reference checks including police verification, etc.

The Bank shall adhere to the Government of India guidelines issued from time to time in respect of Recruitment, Reservations and Concessions, Preparation of Select List / Wait List, etc., wherever applicable

**POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT AT
WORKPLACE AND REDRESSAL OF COMPLAINTS OF SEXUAL HARASSMENT, EQUAL OPPORTUNITY
AND DIVERSITY, EQUITY & INCLUSION (DEI)**

Staff Circular 8017 dated 23.06.2023

Preamble

Union Bank of India is committed to workforce diversity, creating equity across the bank cultivating and preserving a culture of diversity, equity and inclusion. The bank also commits to provide equal opportunities, without any discrimination on the grounds of age, colour, disability, marital status, nationality, race, religion, sex, sexual orientation, etc. and endeavours to maintain a work environment that is free from any harassment based on above considerations. This in turn ensures protecting right of the employees and their overall wellbeing which will foster better performance and bottom line results.

The concepts of social security is essentially related to dignity and social justice. The various acts and statutes positively upheld the need for policies and guidelines at workplaces to realise the concept of welfare state. Union Bank of India is pioneer in the industry to bring in best employee policies in Line with various laws and statues.

Our Bank has specific policy on "Prevention, Prohibition and Redressal of Sexual Harassment of Women Employees at Workplace and Redressal of Complaints of Sexual Harassment" for women employees as per the provisions of "Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 [Anti Sexual Harassment Law in short]" which came into effect from 09.12.2013 creating much required legal framework for anti-sexual harassment measures.

To provide equal opportunity to all employees and to create & maintain a healthy work environment that enables employees to work without fear of prejudice, gender bias and sexual harassment, our bank has come up with Maiden Policy On Sexual Harassment of Male/ Transgender at Workplace (Prevention, Prohibition And Redressal) , approved by Board in its meeting held on December 21, 2022.

Our Bank also has a policy of "Equal Opportunity Policy" in compliance with the provisions contained in "The Rights of Persons with Disability Act, 2016 and in "The Rights of Persons with Disability Rules, 2017" and commits to provide equal opportunities, without any discrimination on any grounds.

Now, the Bank is merging the above-mentioned policies and this policy consists of the following three sections:

- I. Policy on Prevention, Prohibition and Redressal of Sexual Harassment at Workplace
- II. Equal Opportunity Policy
- III. Policy on Diversity, equity and inclusion – DEI

The purpose of this policy document is to have a combined policy aimed at creating a diverse, inclusive environment that ensures equitable access to resources and opportunities for all in the bank and leverages diverse views as important for determining the success of the bank.

SECTION I - POLICY ON PREVENTION, PROHIBITION AND REDRESSAL OF SEXUAL HARASSMENT AT WORKPLACE AND REDRESSAL OF COMPLAINTS OF SEXUAL HARASSMENT

1. Objective :

- 1.1. Our Bank is committed to provide equal opportunity to all employees and to create & maintain a healthy work environment that enables employees to work without fear of prejudice, gender bias and sexual harassment.
- 1.2. As a part of Bank's ethos, Bank believes that all the employees of the Bank have the right to be treated with dignity. Any act of sexual harassment at workplace or other than workplace, if involving employees, is a grave offence and needs to be prohibited & prevented with appropriate measures as a matter of Policy. Bank believes that there should be an effective system in place that provides speedy disposal & redressal of the complaints received from the complainants of sexual harassment.
- 1.3. The Bank recognizes the need to review its policies from time to time to address new and emerging developments. Bank is committed to provide a secure and enabling work environment to all its employees and associates, a place of work that is gender sensitive and recognizes the role of men, women and the transgender as equal players, agents and leaders of change in their families, communities, workplace and society.
- 1.4. Sexual harassment has been recognized as menace that needs to be dealt with as a misconduct forming part of conditions of employment besides being defined as a punishable offence. Bank is guided by the "The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013"[Anti Sexual Harassment Law in short] that has been enacted and brought into force with effect from 09.12.2013 for creating a framework for anti-sexual harassment measures. With the policy on Prevention, Prohibition and Redressal of Sexual Harassment of Employees at Workplace, besides complying with requirements of Anti Sexual Harassment Law, Bank intends to translate its ethos of zero tolerance to sexual harassment into action.
- 1.5. The objectives of this policy are:
 - a. To embrace the cause of the right to equality and right to dignified livelihood.
 - b. To nurture a social, physical and psychological environment that will enable employees to work productively.
 - c. To endeavour for gender justice at both institutional and programmatic level.
- 1.6. The policy prohibits sexual harassment at workplace and covers varied situations through a wide definition of what constitutes "gender", "sexual harassment", "workplace", "employee", who can be an "aggrieved person" and such other terms that are integral to the implementation of the policy and its objectives.
- 1.7. The policy requires all employees' i.e. males, females, transgender and all stakeholders of the Bank to be sensitive to cultural differences, and cognizant of their behaviour towards others they interact with at the workplace or in a work situation. Recognizing cultural diversity and varied sensitivities of people, the policy promotes no tolerance for acts and behaviour that are unnecessary and would, to a rational mind, reasonably amount to transcending the boundaries of cordiality expected in an employee or work set up. At the same time, making a false complaint of sexual harassment or providing false information regarding a complaint is treated as a misuse of the policy requiring appropriate action.

2. **Scope and Applicability of this Policy :**

- 2.1. This Policy within its scope extends to prohibition, prevention of sexual harassment of employees i.e. males, females and transgender and redressal of complaints of sexual harassment at the workplace.

For the Bank, workplace includes:

- a. any Department of the Central Office, Zonal Offices, Regional Offices, Branches or any unit or any division within the Department, or any office of the Bank, or any business location of the Bank, or any other site away from the Bank's premises where Bank's business is carried on in any form and any social, business or other meetings, seminars, workshop or functions where any employee is subjected to sexual harassment by an employee of the Bank.
 - b. any place visited by the employee arising out of or during the course of employment including transportation provided by the employer for undertaking such journey.
- 2.2. This Policy is applicable to complaints of sexual harassment by any employee male/female or transgender, who are employed in permanent/ temporary/ on adhoc/daily wage basis, including a contract worker, whether employed by the Bank directly or through a contractor, probationer, trainee, apprentice or co-worker or any other employee male/female or transgender who has been sexually harassed by any employee of Bank at workplace of the Bank.
- 2.3. This Policy document is applicable and available to all affiliates and associates of the Bank with a clear objective to establish a similar approach for prevention, prohibition and redressal of sexual harassment.
- 2.4. This policy is applicable to all employees of the Bank who are working for the Bank, whether for remuneration or not, on a voluntary basis or otherwise, in any capacity whether award staff, officer cadre, members of the Board of the Bank or engaged by Bank on contract or otherwise.

3. **Definitions:**

The following definitions shall be used, understood and applied for the purpose of this policy:

- 3.1. **Aggrieved Person:** An "aggrieved person" in relation to a workplace is a person (male/female/transgender) or group of persons of any age, who –
- a. being an employee of the Bank, alleges to have been subjected to any act of sexual harassment by another person associated with the Bank on permanent/ temporary/adhoc/daily wage basis including a contract worker, whether employed by the Bank directly or through a contractor.
 - b. not being an employee of the Bank, alleges to have been subjected to any act of sexual harassment by a person associated with the Bank on permanent/temporary/on adhoc/daily wage basis, including a contract worker, whether employed by the Bank directly or through a contractor, in the course of performance of his/her duty.
- 3.2. **Complainant:** Complainant shall mean an aggrieved person, or a person having knowledge of the incident and consent of the aggrieved person to file a complaint, or the legal heir of a deceased aggrieved person.
- 3.3. **Gender:** Gender includes male, female and the transgender and refers to the social attributes and opportunities associated with being male/female or the transgender, as well as the relationships

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between and among them. As per “The Transgender Persons (protection of Rights) Act, 2019”, “transgender person” means a person whose gender does not match with the gender assigned to that person at birth and includes trans-man or trans-woman (whether or not such person has undergone Sex Reassignment Surgery or hormone therapy or laser therapy or such other therapy), person with intersex variations, genderqueer and person having such socio-cultural identities as kinner, hijra, aravani and jogta.

- 3.4. **Employee:** An employee shall have the same meaning and import as assigned to it under Section 2(f) of the POSH Act, 2013 and is thus defined as –

“a person employed at a workplace for any work on regular, temporary, ad hoc or daily wage basis, either directly or through an agent, including a contractor, with or, without the knowledge of the principal employer, whether for remuneration or not, or working on a voluntary basis or otherwise, whether the terms of employment are express or implied, and includes a co-worker, a contract worker, probationer, trainee, apprentice, intern, volunteer or called by any other such name”.

- 3.5. **Employer:** Employer shall refer to the principal employer which means any person or Board or Committee of a workplace who –

a. is responsible for the management, supervision and control of the Bank’s work and the workplace, including formulation and administration of policies in this regard,

b. is discharging contractual obligations with respect to his or her employees.

- 3.6. **Employment:** Employment refers to an express or implied contract between two parties, where one party agrees to render certain services to another party in lieu of remuneration or otherwise as per the terms and conditions agreed upon.

- 3.7. **Respondent:** Respondent means a person against whom the aggrieved person or a person acting on behalf of the aggrieved person has made a complaint under this policy.

- 3.8. **Sexual Harassment:** Includes and is not limited to any one or more of the following unwelcome acts and behavior (direct or implied) against an individual or group of individuals:

- a. Physical contact and advances of sexual nature;
- b. Demand or request for sexual favors;
- c. Making sexually colored remarks;
- d. Showing pornography;
- e. Communications or invitations of sexual nature or import;
- f. Any other unwelcome sexually determined behavior or acts, including physical, verbal or non-verbal conduct of a sexual nature;

Provided that such acts or behavior as listed in sub-clause (a) to (f) of this clause, entail or lead to any one or more of the following situations:

- a. Implied or explicit promise of preferential treatment in their employment;
- b. Implied or explicit threat of detrimental treatment in their employment;

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- c. Implied or explicit threat about their present or future employment status;
- d. Creating an intimidating or offensive or hostile work environment for them;
- e. Any other form of intimidation or threat that interferes with their work or performance;
- f. Humiliating treatment to a person or someone close to or related to such person, which is likely to affect their health or safety.

4. **Prohibition of Sexual Harassment at Workplace :**

- 4.1. Sexual harassment at any workplace in the Bank is prohibited and any violation or breach of the prohibition of sexual harassment shall invite disciplinary action against the violator. Bank further reserves its right to take such appropriate criminal and civil action as may be required against the violator as per the law of the land.
- 4.2. Prohibition of sexual harassment equally applies to relations between superiors and subordinates and vice versa, as well as between peers. Any incident of sexual harassment will be viewed seriously. A complaint or report of sexual harassment will be immediately investigated, and appropriate action will be taken against the erring employee.

5. **Prevention of Sexual Harassment at Workplace**

- 5.1. Sexual harassment at workplace is a grave offence. All the employees should contribute to the creation of a healthy workplace culture which provides a congenial atmosphere without any discrimination.
- 5.2. All the employees have the responsibility to comply with this Policy.
- 5.3. All employees, besides exhibiting behaviour which is beyond reproach, have a particular obligation to ensure appropriate behaviour at all times, promote this Policy; handle all such complaints seriously and attend to them promptly; monitor the work environment and seek expert help for complex or serious matters;
- 5.4. Notwithstanding the above, Chief General Manager (HR Vertical), Zonal Heads & Regional Heads will be responsible:
 - a. For providing a safe working environment at the workplace which shall include safety from the persons coming into contact at workplace;
 - b. For constituting Sexual Harassment Redressal Committee for Women employees and Sexual Harassment Redressal Committee for Male & Transgender (SHRC) at various levels in the Bank;
 - c. For creating awareness about the provisions of the Anti-Sexual Harassment Law and this Policy of the Bank/organizing workshops and awareness programmes at regular intervals for sensitizing the employees;
 - d. For providing necessary assistance in securing the attendance of respondent and witnesses before the SHRC concerned;
 - e. For making available all the information that SHRC may require for the purpose of due and proper enquiry/ investigation into the complaint;
 - f. For providing assistance to the complainant if he/she/they so choose to file a complaint in relation to the offence under the Indian Penal Code or any other law for the time being in force;

- g. For initiating such action as deemed fit under the applicable law against the accused/ guilty including disciplinary action under the applicable conduct and disciplinary rules in the Bank;
- h. For ensuring the timely submission of reports by SHRC.

6. **Constitution of Internal Complaints Committee:**

6.1. **Sexual Harassment Redressal Committee for Women Employees:**

6.1.1. In compliance with Section 4 of the Anti-Sexual Harassment Law and to address such complaints effectively, Bank constitutes 'Sexual Harassment Redressal Committee [SHRC] for Women Employees' at various levels viz. Central Office (CO), Zonal Office (ZO) and Regional Office (RO).

6.1.2. **Composition of SHRC at Central Office of the Bank shall be as under:**

- a. Presiding Officer (PO) should be a female in Top Executive in Grade Scale VII/VIII posted in Central Office. If no such female in Top Executive is available, Presiding Officer (PO) should be female Deputy General Manager from Central Office.
- b. Besides the Presiding Officer, SHRC at Central Office will have the following members, namely:
 - i. Three (3) more officials posted in Middle/Senior Management Grade Scale III & above at Central Office preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be Member Secretary/Convener. One member shall preferably be from Scheduled Caste/ Scheduled Tribe category/ Other Backward Class /Minority. Member Secretary /Convener and one more member out of the above 3 should preferably be female.
 - ii. A Social worker, preferably a woman with at least five years of experience(in the field of social work) which leads to creation of societal conditions favourable towards empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, civil or criminal law.
 - iii. At least half of the members of the SHRC should be women.

6.1.3. **Composition of SHRC at Zonal Office (ZO) of the Bank shall be as under:**

- a. Presiding Officer of the SHRC at ZO shall be a female senior executive preferably in Senior Management Grade Scale IV/V posted in Zonal Office. If no such female executive is available then the SHRC will be headed by female executive posted in ZAO, ZVC or any other unit operating on Zonal level.
- b. Besides the Presiding Officer, SHRC at ZO will have the following members, namely:
 - i. Two (2) more officials in Middle/Senior Management Grade Scale II/III/IV/V from ZO preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be a Member Secretary /Convener. One member shall preferably be from Scheduled Caste/ Scheduled Tribe category/ Other Backward Class/ minority. The Member Secretary /Convener should preferably be a female official.
 - ii. A Social worker, preferably a woman with at least five years of experience(in the field of social work) which leads to creation of societal conditions favourable towards

empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, civil or criminal law.

- c. At least half of the members of the SHRC should be women.
- d. The details of members of SHRC (name, e-mail ID, phone number) constituted at ZO shall be informed to POSH cell, HR Vertical, Central Office.

6.1.4. Composition of SHRC at Regional Office of the Bank shall be as under:

- a. Presiding officer of the SHRC at Regional Office shall preferably be a female senior executive posted in RO at least in Senior Management Grade Scale IV. If no such female executive is available, then the SHRC will be headed by a female senior executive of Scale IV posted as DBM/Credit-in-charge/CRM in any of the branches/units in the region. If further, no such female senior executive is available, female officer in Scale I/II/III posted at RO will head the SHRC.
- b. Besides the Presiding Officer, SHRC will have the following members, namely;
 - i. Two (2) more officials in officer cadre posted in RO preferably committed to the cause of women or who have had experience in social work or have legal knowledge, one of whom will be a Member Secretary /Convener. One member shall preferably be from Scheduled Caste/ Scheduled Tribe category/ Other Backward Class/ minority. The Member Secretary /Convener should preferably be a female.
 - ii. A social worker, preferably a woman with at least five years of experience (in the field of social work) which leads to creation of societal conditions favourable towards empowerment of women preferably in addressing sexual harassment in workplace or person preferably a woman familiar with labour, service, civil or criminal law.
- c. At least half of the members of the SHRC should be women.
- d. The details of members of SHRC (name, e-mail ID, phone number) constituted at RO shall be informed to the POSH cell, HR Vertical, Central Office.

6.2. Sexual Harassment Redressal Committee for Male & Transgender Employees:

- 6.2.1. Internal Complaint Committee for male and transgender employees will be the same as constituted for women employees that is 'Sexual Harassment Redressal Committee [SHRC]' at level Central Office (CO), Zonal Office (ZO) and Regional Office (RO) as enumerated in point 6.1. above.
- 6.2.2. However, the external member shall be a social worker, preferably a male or transgender with at least five years of experience (in field of social work) which leads to creation of societal conditions favorable towards empowerment of male & transgender, preferably in addressing sexual harassment at workplace or person preferably a male or transgender familiar with labor, service, civil or criminal law.

6.3. Nomination of members to SHRC

- 6.3.1. Executive Director looking after HR matters in the Bank will nominate members to SHRC at Central Office in terms of the composition laid down above.
- 6.3.2. Zonal Head will nominate members to SHRC at respective ZO in terms of the composition laid down above.

- 6.3.3. Regional Head will nominate members to SHRC at respective RO in terms of the composition laid down above.
- 6.3.4. While appointing the SHRC members, ER Clearance should be obtained in respect of proposed members. It has to be ensured that there is no disciplinary actions/criminal proceedings pending or contemplated against the nominated member. Further, it has also to be ensured that the selected member has not been penalized (other than censure) during the last 7 years of service in the Bank. In case of lateral recruitment in higher scale having less than 7 years of service in the Bank, clearance to be obtained from the previous employer.
- 6.3.5. There shall be no bar to the Presiding Officer of the SHRC (at RO/ZO/Central Office) being junior in scale to the respondent.
- 6.3.6. Zonal Head/Regional Head shall not be a member of SHRC of the concerned ZO/RO.
- 6.3.7. The Chairperson and members of the SHRC shall hold office for a period not exceeding 3 years from the date of their nomination (i.e. date of circular/ circular letter) or Reconstitution, whichever is earlier.
- 6.3.8. The sitting fees for outside member for each meeting will be Rs.5000/- apart from actual conveyance expenses incurred for attending such meeting.
- 6.4. **Powers and Functions of SHRC:**
- 6.4.1. **SHRC at Regional Office:**
SHRC of Regional Office will enquire/ investigate into all such complaints against all employees working under the administrative control of the Regional Office including all officers up to Scale IV. However, if the complainant or the employee against whom the complaint has been made (up to Senior Management Grade Scale IV) are not posted under the jurisdiction of same Regional Office, then the SHRC of the Regional Office/ZO/CO under whose jurisdiction the complainant is posted will enquire into the complaint.
- 6.4.2. **SHRC at Zonal Office :**
SHRC ZO may enquire/investigate into all such complaints against all employees working in ZO including all officers of Scale V working either as Branch Head or otherwise within the administrative control of ZO. However, if the complainant or the employee against whom the complaint has been made is not posted under the jurisdiction of same ZO, then the SHRC of the RO/ZO/CO under whose jurisdiction the complainant is posted will enquire into the complaint.
- 6.4.3. **SHRC at Central Office :**

Notwithstanding anything contained in para 6.4.1 & 6.4.2 above, any complaint of sexual harassment made by any employee working in Central Office/any complaint made against any employee working in Central Office will be investigated by the SHRC at Central Office. Further, SHRC at Central Office will enquire into the complaints of sexual harassment against any employee, including officers in Top Executive Grade Scale VI and above posted anywhere in India

in any capacity and all other employees, irrespective of scale and cadre posted at the various Verticals/ Departments of Central Office under the jurisdiction of Central Office.

- 6.4.4. Notwithstanding anything contained in 6.4.1 to 6.4.3, Chief General Manager(HR) may advise SHRC of another RO or ZO or CO to investigate into such complaints pertaining to other RO/ ZO, if the exigencies so require.

6.5. Removal of members from the SHRC Committee :

Where any Presiding Officer or any Member of the SHRC;

- 6.5.1. Fails to maintain confidentiality and publishes, communicates or makes known to the public, press and media or any other person in any manner
- contents of the complaint made under this policy,
 - the identity and addresses of the aggrieved person, respondent and witnesses
 - any information relating to conciliation
 - enquiry proceedings
 - recommendations of the Committee as the case may be; however, where it is necessary for the Bank to place the facts relating to the complaint or proceedings of the SHRC before any judicial or Constitutional Authority in any investigation so done by such authority, the members of the SHRC may make such disclosures or
- 6.5.2. Has been convicted for an offence or inquiry into an offence under any law for the time being in force is pending against him/her/them; or
- 6.5.3. Has been found guilty in any disciplinary proceeding or a disciplinary proceeding is pending against him/her/them; or
- 6.5.4. Has so abused his/her/their position, as to render their continuance as member prejudicial to the public interest
- 6.5.5. Is found guilty of interfering with the impartial conduct of inquiry or arrival of settlement in case of complaint relating to Sexual Harassment

Such Presiding Officer or Member, as the case may be, shall be removed from the Committee by the Appointing Authority and the vacancy so created or any casual vacancy shall be filled by fresh nomination by the appointing authority of the related SHRC.

6.6. Nodal Officer/POSH Cell

HR Vertical at Central Office, ZO, and Regional Office respectively shall be the nodal point for receiving the complaints and for convening the meeting of SHRC. Chief General Manager (HR) will nominate the member/s of POSH Cell at HR, Central Office. Zonal Head at ZO and Regional Head at RO will nominate an officer working in HR Vertical at ZO and Regional Office respectively, as Nodal Officer for the said purpose and the same will be intimated to POSH Cell, HR Vertical, CO. Names of members of POSH Cell/Nodal Officer for SHRC should be displayed on the Bank's website as well on the UBI intranet.

The functions of the POSH Cell of Central Office & POSH Nodal Officer at RO/ZO is enumerated as under:

6.6.1 Functions of POSH Cell at Central Office:

A separate POSH cell is established at HR Vertical, Central Office which reports to AGM (HR) at Central Office, and which will be the nodal point for all complaints under "Policy on Prevention, Prohibition and Redressal of Sexual Harassment at Workplace. This POSH cell will be coordinating with all SHRCs on pan India basis for constitution of SHRC committees as per policy guidelines, disposal of cases within specified timelines, providing guidance to all Zos/ROs for any queries, compilation and reporting of quarterly/annual data to Competent Authority. The functions of the POSH Cell include:

- i) Preparation of minutes of SHRC meetings conducted at Central Office.
- ii) Preparation of proceedings of the inquiry and statements of complainant, respondent and witnesses, if any, and forwarding the same to the respective complainant/ respondent/ witnesses for their signatures.
- iii) Preparation of Minutes/Statements of the meetings in case of re investigation by SHRC, CO, of a matter under Appeal.
- iv) POSH Cell at CO shall coordinate with other Zonal/Regional POSH Nodal Officers for submission of the information and compile reports as per the guidelines.
- v) Replying to RTI queries related to POSH matters.
- vi) Follow-up, record & coordinate/liaison for carrying out orientation programmes and seminars for capacity building and skill building of the members of SHRC.
- vii) Ensure that employee awareness programmes are done at regular intervals through ULAs/ZLCs during the various training programmes.
- viii) Re-constitute the committee as and when required (due to transfer/retirement/any other reasons) and declare the names and contact details of all members of SHRC & update the website/intranet.
- ix) Receive physical complaints as well as online complaints and keep records of the same
- x) Prepare & send the nomination letters to the committee members
- xi) Placing the Action Taken Reports to the relevant authority at CO.
- xii) Processing Appeal & placing before appropriate Appellate Authority and also intimating the Disciplinary Authority about the status of Appeal.
- xiii) Assist the complainant / person permitted as per policy to make the complaint on behalf of the Complainant, and explain the process of making the complaint
- xiv) Any other related tasks as assigned by the reporting authority.

6.6.2 Functions of POSH Nodal Officer at ZO/RO:

POSH Nodal Officers at RO/ZO will be responsible for constitution of SHRC committees as per policy guidelines, disposal of cases within specified timelines, providing guidance to all parties for any queries, as well as compilation, and reporting of quarterly/annual data to Competent Authority. Their functions include:

- i) Coordinate/liaison for carrying out orientation programmes and seminars for capacity building and skill building of the members of SHRC;
- ii) Ensuring employee awareness programmes are done at regular intervals through ULAs/ZLCs during the various training programmes;
- iii) Re-constitute committees as and when required (due to transfer/retirement/ any other reasons) and report the names and contact details of all members of SHRC to POSH Cell, CO, Mumbai;
- iv) Submit the following reports on regular basis to the POSH Cell at CO:
 - Complaints to be submitted as & when received, on real-time basis in the format enclosed as Table – A.
 - Status of Complaints on quarterly basis, within 10th of the succeeding month in the format enclosed as Table-B.
 - Details of complaints received & disposed on annual basis, within 10th of the succeeding month in the format enclosed as Table – C in the annexure of circular.
- v) Receive physical complaints as well as online complaints and keep records of the same.
- vi) Assist the Complainant/ person permitted as per policy to make the complaint on behalf of the complainant, and explain the process of making the complaint;
- vii) Prepare information note to be placed to the Competent Authority;
- viii) In the event the matter is to be referred to SHRC of a different RO/ZO/CO, coordinate with their counter – part POSH Nodal Officer of that RO/ZO/POSH Cell, CO;
- ix) Prepare & send the nomination letters to the committee members;
- x) Assist in the preparation of Minutes of SHRC meetings;
- xi) Assist in the preparation of proceedings of the inquiry and statements of complainant, respondent and witnesses, if any, and forwarding the same to the respective complainant/ respondent/ witnesses for their signatures.
- xii) Report the matter to POSH Cell, CO on conclusion of the Inquiry by the SHRC;
- xiii) In the event that disciplinary action is to be taken, Nodal Officer is to ensure that Show Cause Memorandum (SCM) is issued by Competent Authority and also follow-up for the reply to the same. Further, the Nodal Officer will ensure that the SCM along with the reply is reported to ERD, CO for further action, with the comments of the RH/ZH, as the case may be;
- xiv) Compile & send the Action Taken Report on submission of the report to the Competent Authority.
- xv) Any other related tasks as assigned by the reporting authority.

6.7. Meetings of the SHRC:

Periodicity: The Committee will meet at least half yearly or earlier if a complaint of serious nature warranting immediate action is received.

Presiding Officer and Member Secretary /Convener would decide on the seriousness of the complaint for such an emergency meeting.

Quorum: Minimum 3 Members of the Committee shall be the quorum including Presiding Officer.

6.8. Report on Cases Pertaining to Sexual Harassment of Employees:

- 6.8.1. The SHRC at ROs/Zonal Offices shall report to the POSH Cell, HR, CO on real-time basis about any complaint received at their end
- 6.8.2. The SHRC at ROs/Zonal Offices shall report the status of the complaints reported by them on a quarterly basis in the prescribed format to POSH Cell, HR Vertical, CO.
- 6.8.3. The Zonal Offices/Regional Offices shall prepare a report on annual basis (FY) with the following details, specifying complaints pertaining to women and others separately, as per the scope of the policy, and forward the same to POSH Cell, HR Vertical, Central Office by 10th April of succeeding financial year:
 - a. Number of complaints of sexual harassment received under the Policy in the year;
 - b. Number of complaints disposed off during the year;
 - c. Number of complaints pending at the end of the year;
 - d. Number of complaints pending for more than ninety working days;
 - e. Number of workshops or awareness programmes against sexual harassment carried out by RO/ZO on standalone basis or through the ULAs/ZLCs;
 - f. Nature of action taken by Bank against erring employee.
- 6.8.4. POSH Cell in coordination with SHRC at Central Office shall, in each calendar year, shall prepare a report on annual basis (FY) with the following details, segregating cases pertaining to women and separately reporting cases pertaining to others, as per the scope of the policy, namely:
 - a) Number of complaints of sexual harassment received in the year;
 - b) Number of complaints disposed off during the year;
 - c) Number of complaints pending at the end of the year;
 - d) Number of complaints pending for more than ninety working days;
 - e) Number of workshops or awareness programmes against sexual harassment carried out by the Bank;
 - f) Nature of action taken by Bank against the accused/ guilty employee.
- 6.8.5. The Report so prepared should be submitted to the Chief General Manager (HR). In turn, the Report will be placed before the Human Resources Sub Committee of the Board for perusal and suggestions, preferably within the first quarter of the next financial year.
- 6.8.6. Publication in Annual Report – The Annual Report of the Bank shall include the number of cases filed, if any, & their disposal under this Policy as per provisions of the Act.

7. Complaint against Sexual Harassment:

- 7.1. Any aggrieved person may make, in writing, a complaint of sexual harassment at workplace to the concerned SHRC empowered herein to deal with the complaint within a period of three (3) months from the date of incident and in case of a series of incidents, within a period of three months from the date of last incident;

Provided that where such complaint cannot be made in writing, the Presiding Officer or any Member of the SHRC as the case may be, should provide all reasonable assistance to the aggrieved person making a complaint within the said period.

Provided further that the SHRC for the reasons to be recorded in writing, extend the time limit not exceeding by three months, if it is satisfied that the circumstances were such, which prevented the aggrieved person from filing complaint within such period.

- 7.2. (i) Where the aggrieved person is unable to make a complaint on account of his/her/their physical incapacity, a complaint may be filed by –
- His/her/their relative or friend; or
 - His/her/their co-worker; or
 - any person who has knowledge of the incident, with the written consent of the aggrieved person.
- (ii) Where the aggrieved person is unable to make a complaint on account of his/her/their mental incapacity, a complaint may be filed by–
- His/her/their relative or friend; or
 - a special educator; or
 - a qualified psychiatrist or psychologist; or
 - the guardian or authority under whose care he/she/they is/are receiving treatment or care; or
 - Any person who has knowledge of the incident jointly with his/her/their relative or friend or a special educator or qualified psychiatrist or psychologist, or guardian or authority under whose care he/she/they is/are receiving treatment or care.
- (iii) Where the aggrieved person for any other reason is unable to make a complaint, a complaint may be filed by any person who has knowledge of the incident, with his/her/their written consent;
- (iv) Where the aggrieved person is dead, a complaint may be filed by any person who has knowledge of the incident, with the written consent of his/her/their legal heir.”
- 7.3. A complaint of sexual harassment can be made by aggrieved person against any employee of the Bank complaining sexual harassment including for acts of behaviour involving;
- Unwelcome physical contact or sexual advances, requests for sexual favours, display of sexual visuals, sexual audios, display of pornographic or obscene material and any other verbal or physical conduct of a sexual nature;
 - Transmitting any message by mail, telephone, e-mail, social media etc., which is obscene, lewd, suggestive or blatantly sexual in nature;
 - Any explicit or implicit communication wherein a sexual favour or demand, whether by words or actions, is made a condition for complainant's or his/her/their kith and kin's employment, career progress, promotion etc. thereby creating a hostile environment for the victim.
 - Sexually charged jokes or remarks and behaviour, which have sexually oriented innuendoes;
 - Consistent pattern of unnecessary physical contact, staring or targeting unreasonable attention at an individual in day to day dealing;
 - Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.
- 7.4. Complaints can be sent by email to the respective Nodal Officer /Presiding Officer of the respective SHRC and marked to POSH email id posh@unionbankofindia.bank with details of the place of posting of the complainant.
- 7.5. Dealing with physical complaints received at CO/ZO/RO:
- The complainant can also use the offline mode to file a complaint to the respective SHRC.
 - The complaint should be sent necessarily in a closed/sealed envelope, which shall be opened by only Nodal Officer in case of complaints received in RO/ZO and at Central Office by the POSH Cell formed at CO level.
 - The envelope should be addressed to the respective SHRC and necessarily be super scribed **‘Complaint under POSH’**.

8. **Time and Manner of inquiry into complaint:**

- 8.1. At the time of filing complaint, the complainant shall submit to the SHRC such number of copies along with supporting documents, names and addresses of the witness/es in support of his/her/their complaint. POSH Cell/Nodal Officer should guide the complainant in that regard.
- 8.2. On receipt of complaint, SHRC shall send one of the copies received from the aggrieved person to the employee against whom the complaint is made (Respondent) within a period of seven(7) working days.
- 8.3. The Respondent shall file reply to the complaint along with list of documents, names and addresses of witness/es in support of his/her/their views within period not exceeding ten(10) working days from the date of receipt of documents from the SHRC. If the reply of respondent is not received within the stipulated period, SHRC will proceed further in the matter.
- 8.4. SHRC, before initiating enquiry and at the request of aggrieved person shall take steps to settle the matter between his/her/them and the Respondent through ***conciliation*** *provided that no monetary settlement shall be made as the basis of conciliation.*
- 8.5. Where settlement is arrived at, SHRC shall record the settlement so arrived as well as its recommendations and forward the same to the Chief General Manager (HR)/Zonal Head/Regional Head (if the SHRC concerned is SHRC at CO, ZO or Regional Office as the case may be) to take action as specified in the recommendation. A copy of settlement arrived along with statements of complainants/respondent recorded in the matter shall be forwarded to POSH Cell, HR Vertical, Central Office.
- 8.6. At the same time, the SHRC concerned should provide copies of the settlement as recorded to the aggrieved person and the Respondent.
- 8.7. In all cases where settlement is arrived at, no further enquiry shall be conducted by the SHRC concerned.

Provided however that where the aggrieved person informs the SHRC concerned that any term or condition of the settlement arrived at, has not been complied with by the Respondent, SHRC shall proceed to make an inquiry into the complaint or as the case may be, shall forward the complaint to the Police.
- 8.8. Subject to the paragraphs 8.4 to 8.7 above, the SHRC concerned shall proceed to make enquiry into the complaint.
- 8.9. During the course of inquiry by the SHRC, certain interim measures may be provided to the Complainant which have been enumerated under point no 9 below.
- 8.10. SHRC should make enquiry into the complaint in accordance with the provisions of the Act and should give opportunity of being heard to both the parties.
- 8.11. SHRC shall have the right to terminate the inquiry proceedings or to give an ex parte decision on the complaint, if the complainant or Respondent fails, without sufficient cause, to present himself or herself or themselves for three consecutive hearings convened by the Presiding Officer of SHRC.

Provided that such termination or ex-parte order may not be passed without giving a notice in writing, fifteen days in advance to the party concerned.

- 8.12. The Complainant & Respondent shall not be allowed to bring in any legal practitioner to represent them in their case at any stage of proceedings before SHRC.
- 8.13. While conducting inquiry, minimum three members of the SHRC, including Presiding Officer as the case may be, should be present.

Points to be considered while Conducting inquiry:

- In the event of transfer of any of the members of the SHRC before initiation of the inquiry, the newly formed SHRC will deal with the case. If any of the members of the Committee are transferred during the currency of the inquiry, the same committee should continue the inquiry till conclusion of the inquiry and submission of final report to the Complainant, Respondent & Reporting Authority.
 - In case, the complaint is received at one RO but inquiry is to be done by SHRC of another RO/ZO/CO as per jurisdiction defined in the policy, then the Nodal Officers shall coordinate with their counter-parts in the relevant RO/ZO/CO and refer the case to them & also advise the complainant accordingly.
 - In the event that the Respondent/Complainant would like to cross-question each other or any of the witnesses, the committee members may note the same and capture the specific questions/clarifications in the minutes of the committee & their respective statements. Thereafter, they will call the respective Complainant/Respondent/witness to ask those questions and then convey the responses to the Respondent/Complainant, as the case may be, and incorporate that as a part of their statement for that date.
 - In case both the parties are employees, after completion of the inquiry proceedings, the findings of the committee are to be conveyed to the Complainant & Respondent to enable them to make representation against the findings before the Committee. This should be recorded in the minutes of the meeting of the Committee and corresponding statement of the Complainant/ Respondent. The Complainant & the Respondent, may, if they so desire, submit a written brief stating their case, within a reasonable period (say 5 days) from intimation of the findings of the Committee. On receipt of the same, the SHRC will finalize their report giving reasoned findings on the basis of each allegation/incident reported as also taking due cognizance of the written briefs of the Respondent & Complainant, statements of the witnesses and/or other evidence brought on record of the inquiry.
- 8.14. Upon inquiry in the matter, if SHRC finds that apart from offence of sexual harassment, there exists a prima facie case of commission of criminal offence in the complaint, it may recommend filing of criminal complaint against the Respondent.
- 8.15. SHRC should ordinarily complete inquiry and make its formal recommendations within 45 days of receipt of complaint or within such extended time if warranted by the issues involved in the complaint. In all cases inquiry has to be completed within a period of 90 days from the receipt of complaint.
- 8.16. SHRC should submit its recommendations within a period of 10 working days of completion of inquiry to Chief General Manager (HR) or Zonal Head or the Regional Manager as the case may be for taking action. In case the respondent is up to Scale III, the report and recommendations of the SHRC shall be placed by the Regional Heads before GM (HR) for information, with their Action Taken Report, & for respondent in Scale IV & V, the report and recommendations of the SHRC shall be placed by the RHs/ZHs before CGM (HR) for information, with their Action Taken Report. In case the respondent is in Scale VI or above, the report and recommendations of SHRC, CO shall be placed by CGM (HR) before ED (HR)/MD & CEO for taking action in case of such respondent.

- 8.17. SHRC should provide copies of the inquiry report along with its recommendations to both the parties, within 10 working days of completion of inquiry.
- 8.18. Chief General Manager (HR) or Zonal Head or Regional Manager as the case may be should take action on the report of the Committee within a period of 60 days from the date of its receipt. In case the complaint involves Executives of Scale VI or VII or VIII, Executive Director (HR) or MD & CEO should take action within 60 days.
- 8.19. Where the SHRC arrives at the conclusion that the allegations against the Respondent have not been proved, it shall recommend that no action is required to be taken in the matter against the respondent.
- 8.20. **Recommendations by SHRC:** Where the SHRC arrives at the conclusion that the allegation against the Respondent has been proved, it shall recommend any one or both of the following:
- i. Disciplinary action against the erring employee for the misconduct of sexual harassment as per the conduct and disciplinary rules prevailing in the Bank for various employees.
 - ii. Monetary compensation to the complainant by way of deduction from the salary and other emoluments of the Respondent. SHRC may decide the quantum of compensation taking into consideration:
 - a) Mental trauma, pain, suffering and emotional distress caused to aggrieved person.
 - b) The loss in career opportunity due to the incident of sexual harassment.
 - c) Medical expenses incurred by the victim for physical or psychiatric treatment.
 - d) The income and financial status of the Respondent.
 - e) Feasibility of such payment in lumpsum or in installments.
 - In case the Bank is unable to make such deductions from the salary of the respondent due to his/her/their being absent or cessation of employment, the SHRC may direct to the respondent to pay such sums to the aggrieved person.
 - In case the respondent fails to pay the sum, the SHRC may forward the order for recovery of the sum to the RO/ZO/CO who will act upon the recommendations of SHRC within 60 days.
 - iii. In case the SHRC recommends that Disciplinary Action be taken, against the Respondent, for sexual harassment as a misconduct in accordance with the provisions of the service rules applicable to the Respondent, Show Cause Memorandum is to be issued to the Respondent by the RO/ZO, to whom the inquiry report has been submitted, calling for their explanation.
- 8.21. **False & Malicious Complaint & False Evidence:** If the SHRC arrives at a conclusion that the allegation against the Respondent is malicious or the complainant has knowingly made a false complaint or the complainant or the witness has knowingly produced a forged or misleading document, SHRC may recommend:
- **Initiation of action in accordance with the provisions of Service Rules applicable to him/her/them.** The disciplinary action against such employee/ complainant may include a written apology, warning, reprimand or censure, withholding promotion, withholding of pay rise or increments or terminating from service.
 - Further, a counselling session may be arranged for them or any other such measure that the SHRC deems fit to enable the employee/ complainant to reform their ways, if necessary.

However, a mere inability to substantiate a complaint or provide adequate proof need not attract action against the complainant. Malicious intent on part of the complainant shall be established

after an inquiry in accordance with the prescribed procedure, before any action is recommended. Once established that the complaint was false or the false evidence was given by the employee/s, the Bank may also institute inquiry against the erring employee as per applicable Service Rules.

9. **Interim relief to complainant during the pendency of the inquiry:**

During the pendency of the inquiry, SHRC, at the written request of the aggrieved person may recommend to the Chief General Manager (HR) or Zonal Head or Regional Head, as the case may be:

- a. To transfer the aggrieved employee or the Respondent to any other workplace: or
- b. To grant leave to the aggrieved employee up to a period of three months; or
- c. To remove the Respondent as appraiser, reviewer or acceptor for the complainant forthwith, with respect to performance appraisal of the complainant and assign the same to some other officer;
- d. To remove the Respondent as reporting authority, if the Respondent has been reporting authority for work of complainant.
- e. Suspension of the Respondent: In order to ensure an unbiased and transparent inquiry, the Respondent may also be placed under suspension where his/her/their continuance in office will prejudice the investigation, for example if there is an apprehension that they may tamper with witnesses or documents. In such a case, the SHRC may write a letter recommending for the suspension of the Respondent to ERD, HR Vertical CO.
- f. Protection against Retaliation:

Situation of retaliation arise,

- i. Where the respondent, through or together with his/her/their associates terrorizes, threatens or intimidates aggrieved person/witnesses who are likely to give evidence against him/her/them with fear of reprisal in order to prevent them from doing so; or
- ii. Where the respondent himself/herself/themselves or with or through others threatens, intimidates and terrorizes the Members of the Committee, the Nodal Officers of RO/ZO or the POSH Cell member/s or members of their family.

The Bank will not accept, support or tolerate retaliation in any form against any employee who acting in good faith, reports suspected misconduct, asks questions or raises concerns. Any employee who engages in such retaliation directly or indirectly, or encourages others to do so, may be subject to appropriate disciplinary action. While dealing with any complaint of sexual harassment, the SHRC shall ensure that the complainant or the witness are not victimized or discriminated against by the Respondent and recommend to the relevant authority to take necessary action.

10. **Procedure to Appeal against the recommendations of SHRC and further legal remedies:**

- 10.1. Any person including the Respondent & the Complainant, who is aggrieved by the recommendations of SHRC may file an appeal before the Appellate Authority as given herein below:

Aggrieved Party	Appellate Authority
Award Staff and Officer up to Scale III	General Manager (HR)
Executive in Scale IV or Scale V	Chief General Manager (HR)
Executive in Scale VI & above	Executive Director

The appeal may be filed against the recommendations of the SHRC report within 90 days from the recommendations/date of the report. The appeal so made, should be disposed off by the respective Appellate Authority as mentioned above, as early as possible, but not later than 90 working days from receipt of the appeal.

- 10.2. The Appellate Authority may take an independent view and may either concur with the findings of the SHRC or may order reinvestigation into the matter by higher/separate committee.
- 10.3. In the event that the Appellate Authority orders a reinvestigation, such report of the SHRC is to be submitted to the Appellate Authority. On the basis of the reinvestigation report, if any disciplinary action is warranted, the matter shall be referred by the Appellate Authority to the respective Disciplinary Authority (as defined for Officers and Award Staff) within 30 working days for further action.
- 10.4. Any person aggrieved by the Appellate Authority's directions/orders or otherwise of the recommendations of SHRC report may pursue such further legal remedies as are available under applicable law including Anti Sexual Harassment Law.

11. **No Disclosures of Information:**

- 11.1. The contents of the complaint, identity and address of the aggrieved person, respondent and witness, information relating to conciliation and inquiry proceedings, recommendations of the SHRC and the action taken by the Bank shall not be published, communicated or made known to the public, press and media even including under Right to Information Act, 2005 or court of law until and unless there is a specific order from the court concerned. If any information is required to be provided to the court or to any judicial authority or any Commission established under provisions of Constitution of India or the Police/CBI authorities such information shall be given in SEALED Cover under proper acknowledgement.

12. **Miscellaneous:**

- 12.1. Bank shall take endeavor to –
- i. Carry out orientation programmes and seminars for capacity building and skill building of the members of SHRC;
 - ii. Carry out employee awareness programmes at regular intervals through its various ULA/ZLC during the various training programmes;
 - iii. Declare the names and contact details of all members of SHRC.

12.2. Record Keeping/Document Maintenance of Complaints received:

The Data, documents and records received under “Policy on Prevention, Prohibition and Redressal of Sexual Harassment of Employees at Workplace” are to be treated as *Highly Confidential* and same to be preserved *permanently as per Document Handling & Retention Policy*, by the HR Department at RO/ZO/CO (POSH Cell). The information pertaining to all such complaints received, are to be maintained on record at all levels by the Nodal Officer / POSH Cell in-charge.

12.3. Dealing of complaints in case of Retirement/VRS of complainant or Respondent:

The process of inquiry and proceedings with respect to complaints of sexual harassment or appeals must be expedited to ensure timely conclusion of the case.

12.4. In case of any ambiguity or clarification, the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 shall prevail.

12.5. This policy shall be valid up to 30.06.2025 and the validity of the policy may be extended further for a period of 3 months with the specific approval of the MD & CEO. If required, the policy may be reviewed/modified during the validity period, with the approval of the Board.

1. PREAMBLE:

To give effect to the **United Nations Convention on the Rights of Persons with Disabilities** that was adopted by the United Nations General Assembly on the 13th day of December 2006 and ratified by India as a signatory to the said Convention on the 1st day of October, 2007, "**THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016 (49 of 2016)**" was enacted by the Parliament in the Sixty Sixth Year of the Republic of India. The said Act which received the assent of the President on the 27th of December, 2016 was published in the Extraordinary Part II – Section I of the Gazette of India vide No. 59 dated 28th December, 2016. Further, as per the Notification [S.O No.1215(E)], published vide No. 1074 on the 19th April, 2017 in the Extraordinary Part II – Section 3 - Sub-section (ii) of the Gazette of India, the said Act came into effect from 19th April 2017. Section 21 of the said Act requires every establishment to notify an Equal Opportunity Policy detailing measures proposed to be taken by it in pursuance of the provisions contained in Chapter IV of the Act and to register a copy of the said Policy with the Chief Commissioner or the State Commissioner, as the case may be. Further, the Notification no. G.S.R. 591(E) notifying the **Rights of Persons with Disabilities Rules, 2017** was published vide No. 489 on 15th June, 2017 in the Extraordinary Part II – Section 3 – Sub-section (i) of the Gazette of India.

Accordingly, the Equal Opportunity Policy has been formulated for implementation in the Bank of the various provisions of 'The Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 in letter and spirit.

2. SHORT TITLE:

The Policy will be called "**The Union Bank of India Equal Opportunity Policy**".

3. APPLICABILITY:

The Equal Opportunity Policy covers all persons with disabilities in the Union Bank of India. They could be job applicants, full time/part time employees, interns/trainees, Contractual employees, including temporary employees. It also covers those employees who acquire disability during their work tenure. This policy also applies to all aspects of employment, be it recruitment, training, working conditions, salaries and allowances, facilities and perquisites, transfers, staff welfare, career development, disciplinary matters and terminal benefits, etc. Certain definitions as illustrated in the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are depicted in Annexure-I and Annexure-II to this Policy.

4. COMMITMENT:

The Union Bank of India commits to provide equal opportunities, without any discrimination on the grounds of age, colour, disability, marital status, nationality, race, religion, sex, sexual orientation, etc. The Union Bank of India endeavours to maintain a work environment that is free from any harassment based on above considerations. This Equal Opportunity Policy is subject to applicable Statutes, Acts, Guidelines, Rules & Regulations, etc., besides Qualifications and Merit of the individual. This Equal

Opportunity Policy is consistently applied throughout the period of employment of the individual right from the recruitment process till superannuation and thereafter till all the legitimate benefits and facilities are delivered to the employee / the nominee / the legal heirs.

Bank is committed in creating and maintaining a non-discriminatory and inclusive work environment which ensure a robust career growth path for people with disabilities. Bank is committed on improving physical and ICT accessibility for employees with disabilities.

5. EQUAL OPPORTUNITY FOR PERSONS WITH DISABILITIES

In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017, the Union Bank of India will strive to ensure:

- 5.1. That the provisions of the Rights of Persons with Disabilities Act, 2016 Act are not misused to deny any right or benefit to persons with disabilities covered therein.
- 5.2. That the work environment is free from any discrimination against persons with disabilities;
- 5.3. That a conducive environment, systems and processes are provided to persons with disabilities to perform their roles with excellence;
- 5.4. That no opportunity of employment or promotion, etc., is denied to persons with disabilities, merely on ground of disability;
- 5.5. That a list of Posts identified suitable for persons with disabilities in the Bank is made available with this Policy as depicted in Annexure – III.
- 5.6. That the provisions in respect of Reservation of vacancies, Interchange of vacancies and maintenance of Vacancy based Roster in recruitment as well as in promotions in respect of persons with benchmark disabilities as required under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are complied;
- 5.7. That appropriate relaxations and concessions for the purpose of recruitment, promotion and other matters relating to employment as applicable under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 are extended to persons with disabilities;
- 5.8. That appropriate amenities, benefits and facilities are provided to persons with disabilities to enable them to effectively discharge their duties in the establishment;
- 5.9. That provision is made, as far as possible, to exempt employees with disabilities from rotational transfer policy or to extend preferential posting to employees with disabilities at the time of transfer / promotion.
- 5.10. That provision is made, as far as possible, for reasonable accommodation, for assistive devices and for barrier free environment to persons with disabilities.
- 5.11. That a person with disability shall not be compelled to partly or fully pay the costs incurred for reasonable accommodation.
- 5.12. That a person with disability shall not be a subject of research except when the research involves physical impact on his body;

- 5.13. That persons with disabilities have adequate support and facilities to avail specific / relevant skill development training.
- 5.14. That the services of an employee shall not be dispensed with or the rank of an employee shall not be reduced in case of acquiring of a disability during service period and it will be endeavoured to accommodate such employee in some other suitable posts or on a supernumerary post with the same pay scale and service benefits till superannuation;
- 5.15. That the Bank shall continuously comply with the standards of accessibility relating to physical environment, transport and communication technology, etc., as specified and reviewed under the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017 from time to time.
- 5.16. That a Grievance Redressal mechanism for redressing the matters related to the employment of persons with disabilities is available;
- 5.17. That in case of any grievance, it will be dealt with in a fair and equitable manner free from any discrimination.
- 5.18. That Employees and applicants will be protected from coercion, compulsion, discrimination, oppression or retribution for filing a complaint or assisting in an investigation under the Rights of Persons with Disabilities Act, 2016;
- 5.19. That information of a person's disability, will be kept confidential, and will be used in accordance with applicable laws & rules;
- 5.20. That appropriate records of persons with disabilities in the Bank are maintained as per Proforma in relation to matters of employment, facilities provided, etc. which shall be kept open for inspection by authorised persons.
- 5.21. That the Returns as per Proforma shall be compiled and furnished at specified periodicity to the appropriate authorities.
- 5.22. That to work towards enhancing accessibility for employees with disabilities to effectively discharge their duties.
- 5.23. Special casual leave for 4 days in a calendar year will be admissible to differently abled employees for specific requirement relating to the disability of the employee viz, renewal of disability certificate, medical check up etc. Special casual leave of 10 days in a calendar year will be admissible to differently abled employees for participating in conference/ seminar / training / workshop related to disability and development, to be specified by Ministry of Social Justice and Empowerment, subject to exigencies of work.
- 5.24 Bank has nominated an official in the rank of General Manager, as the Chief Liaison Officer for SCs/STs/PWDs/EX-SMs in our Bank. The contact details are as follows:

General Manager,
Union Bank of India,
Union Bank Bhavan, 239, Vidhan Bhavan Marg,
Nariman Point, Mumbai 400021
Tel: 022-2289 6590.
Email: clo.scst@unionbankofindia.bank

6. RESPONSIBILITY

- 6.1.** Every member of the Union Bank of India shall be responsible for giving effect to this policy and for implementation of the various provisions of the Rights of Persons with Disabilities Act, 2016 and the Rights of Persons with Disabilities Rules, 2017.
- 6.2.** Each Branch / Office / Unit of the Union Bank of India, wherever situated shall be responsible for obtaining up - to - date information regarding applicable state and local laws and regulations on the matters connected under the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and for its implementation thereof.
- 6.3.** Every Policy, Rules and Regulations of the Union Bank of India shall henceforth conform to the provisions of the Rights of Persons with Disabilities Act, 2016; the Rights of Persons with Disabilities Rules, 2017 and to the Union Bank of India Equal Opportunity Policy.
- 6.4.** Any employee of the Union Bank of India who violates the Persons with Disabilities Act, 2016 or the Union Bank of India Equal Opportunity Policy, or in any manner discriminates against any person with disability, or renders any harassment to such person, shall be liable for disciplinary proceedings and action in accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and in accordance with the rules and regulations of the Bank.

7. INCLUSION CELL AT HR DEPARTMENT, CENTRAL OFFICE

- 7.1.** Being a committed organization on diversity, equality, accessibility and inclusion; bank has set up an "Inclusion Cell" in May 2022 at the HR Department in Central Office to cater the need of Persons with Disabilities (PwD) employees/officers in the Bank. The Inclusion Cell shall be managed on a day-to-day basis by one Scale I/II/III Officer who shall report to Chief Manager, Manpower Planning & Recruitment Division (MPRD). CM HR, MPRD shall oversee and ensure smooth functioning of the Inclusion Cell and report to AGM (MPRD).
- 7.2.** In addition to this, one Nodal Officer shall be appointed from the HR Department at each ZO to coordinate with the Inclusion Cell at Central Office for matters/issues pertaining to PwD staff members.
- 7.3.** The key responsibilities of the Inclusion Cell shall include:
 - i. Ensuring that all Acts, Rules & Regulations, Guidelines & Directives of the Government of India / State Governments / Reserve Bank of India / IBA on the subject, related to PwD employees/officers, are followed
 - ii. Addressing the grievances/queries of Persons with Disabilities employees/officers in coordination with Nodal Officers at Zonal Offices
 - a) Queries/grievances of PwD staff posted in the field which are not resolved at ZO level shall be escalated to the Inclusion Cell at Central Office
 - b) Queries/grievances of PwD staff posted at Central Office (including Co-Annex Hyderabad & Co-Annex Mangalore) to be shared directly with the Inclusion Cell at Central Office

- iii. Promoting awareness through employee engagement initiatives like monthly newsletters, online quizzes, etc. with content including global best practices, latest guidelines, etc.
- iv. Coordinating with Staff College to drive awareness initiatives including sharing of inputs to design exclusive training sessions to impart knowledge about accessibility features in Bank's digital products / internal platforms.
- v. Coordinating with relevant verticals to spread awareness and raise empathy by organizing activities to celebrate various annual disability days through employee engagement.
- vi. Collaborate with Union Access to enhance digital accessibility features and functionalities in employee facing portals, documents and system.

8. UNION ACCESS AT DIT, CENTRAL OFFICE

- i. Conducting regular assessments of the organization's digital platforms and communication materials to identify barriers to accessibility.
- ii. Developing and co-ordination for training programs to raise awareness and understanding of accessibility issues among staff members and other stakeholders.
- iii. Monitoring Compliance with accessibility policies and regulations taking corrective. action wherever necessary.
- iv. Continuously evaluating and improving accessibility initiatives based on feedback from employees, advances in technology and changes in legislation.

9. COMMUNICATION OF POLICY

- 9.1.** The Equal Opportunity Policy will be available to all employees via the Bank's Website, via the UBINET and via the e-Circular module in the Document Management System of the Bank.
- 9.2.** The Internal Circulars of the Bank containing operational instructions, guidelines, advisories, manuals, service conditions and facilities to employees, etc., are available via the Bank's UBINET and via the e-Circular module in the Document Management System of the Bank.
- 9.3.** Appropriate material will be included in the Bank's publications, recruitment notifications and training courses, etc.

10 MODIFICATION / REVIEW / REVISION:

- 10.1.** The Equal Opportunity Policy of the Bank shall be modified so as to incorporate changes, as may become necessary to meet organizational needs, on the basis of Acts, Rules & Regulations, Guidelines & Directives of the Government of India / State Governments / Reserve Bank of India / IBA, etc. subject, however, after obtaining approval from the Board.
- 10.2.** The Policy will be valid up to 30.06.2025 and its continuity may be extended for a further period not exceeding 3 months beyond 30.06.2025 with the specific approval of Managing Director & Chief Executive Officer.

Definitions as Contained in 'The Rights of Persons with Disabilities Act, 2016'
and the 'Rights of Persons with Disabilities Rules, 2017'

1. **Act** means the Rights of Persons with Disabilities Act, 2016 (49 of 2016);
2. **Appellate Authority** means an authority notified under sub-section (3) of section 14 or sub-section (1) of section 53 or designated under sub-section (1) of section 59, as the case may be.
3. **Appropriate Government** means, -
 - a. in relation to the Central Government or any establishment, wholly or substantially financed by that Government, or a Cantonment Board constituted under the Cantonments Act, 2006, the Central Government;
 - b. in relation to a State Government or any establishment, wholly or substantially financed by that Government, or any local authority, other than Cantonment Board, the State Government;
4. **Barrier** means any factor including communicational, cultural, economic, environmental, institutional, political, social, attitudinal or structural factors which hampers the full and effective participation of persons with disabilities in society;
5. **Care-giver** means any person including parents and other family members who with or without payment provides care, support or assistance to a person with disability;
6. **Certificate** means a certificate of disability issued under section 57 of the Act;
7. **Certifying Authority** means an authority designated under sub-section(1) of Section 57;
8. **Communication** includes means and formats of communication, languages, display of text, Braille, tactile communication, signs, large print, accessible multimedia, written, audio, video, visual displays, sign language, plain-language, human-reader, augmentative and alternative modes and accessible information and communication technology;
9. **Competent Authority** means an authority appointed under section 49;
10. **Discrimination** in relation to disability, means any distinction, exclusion, restriction on the basis of disability which is the purpose or effect of impairing or nullifying the recognition, enjoyment or exercise on an equal basis with others of all human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field and includes all forms of discrimination and denial of reasonable accommodation;
11. **Establishment** includes a Government establishment and private establishment;
12. **Form** means a form appended to the Rights of Persons with Disabilities Rules, 2017;
13. **Fund** means the National fund constituted under section 86;
14. **Government Establishment** means a corporation established by or under a Central Act or State Act or an authority or a body owned or controlled or aided by the Government or a local authority or a Government company as defined in section 2 of the Companies Act, 2013 and includes a Department of the Government;
15. **High Support** means an intensive support, physical, psychological and otherwise, which may be required by a person with benchmark disability for daily activities, to take independent and informed decision to access facilities and participating in all areas of life including education, employment, family and community life and treatment and therapy;

16. **Inclusive Education** means a system of education wherein students with and without disability learn together and the system of teaching and learning is suitably adapted to meet the learning needs of different types of students with disabilities;
17. **Information and Communication Technology** includes all services and innovations relating to information and communication, including telecom services, web based services, electronic and print services, digital and virtual services;
18. **Institution** means an institution for the reception, care, protection, education, training, rehabilitation and any other activities for persons with disabilities;
19. **Local Authority** means a Municipality or a Panchayat, as defined in clause (e) and clause (f) of article 243P of the Constitution, a Cantonment Board constituted under the Cantonments Act, 2006; and any other authority established under an Act of Parliament or a State Legislature to administer the civic affairs;
20. **Notification** means a notification published in the Official Gazette and the expression “notify” or “notified” shall be construed accordingly;
21. **Person with Benchmark Disability** means a person with not less than forty per cent of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.
22. **Person with Disability** means a person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others;
23. **Person with Disability having High Support Needs** means a person with benchmark disability certified under clause (a) of sub-section (2) of section 58 who needs high support;
24. **Prescribed** means prescribed by rules made under the Rights of Persons with Disabilities, Act 2016;
25. **Private Establishment** means a company, firm, cooperative or other society, associations, trust, agency, institution, organisation, union, factory or such other establishment as the appropriate Government may, by notification, specify;
26. **Public Building** means a Government or private building, used or accessed by the public at large, including a building used for educational or vocational purposes, workplace, commercial activities, public utilities, religious, cultural, leisure or recreational activities, medical or health services, law enforcement agencies, reformatories or judicial foras, railway stations or platforms, roadways, bus stands or terminus, airports or waterways;
27. **Public Facilities and Services** includes all forms of delivery of services to the public at large, including housing, educational and vocational trainings, employment and career advancement, shopping or marketing, religious, cultural, leisure or recreational, medical, health and rehabilitation, banking, finance and insurance, communication, postal and information, access to justice, public utilities, transportation;
28. **Reasonable Accommodation** means necessary and appropriate modification and adjustments, without imposing a disproportionate or undue burden in a particular case, to ensure to persons with disabilities the enjoyment or exercise of rights equally with others;

29. **Registered Organisation** means an association of persons with disabilities or a disabled person organization, association of parents of persons with disabilities, association of persons with disabilities and family members, or a voluntary or non-governmental or charitable organization or trust, society, or on-profit company working for the welfare of the persons with disabilities, duly registered under an act of parliament or a State Legislature;
30. **Rehabilitation** refers to a process aimed at enabling persons with disabilities to attain and maintain optimal, physical, sensory, intellectual, psychological environmental or social function levels;
31. **Special Employment Exchange** means any office or place established and maintained by the Government for the collection and furnishing of information, either by keeping of registers or otherwise, regarding –
- a. Persons who seek to engage employees from amongst the persons with disabilities
 - b. Persons with benchmark disability who seek employment
 - c. Vacancies to which persons with benchmark disabilities seeking employment may be appointed
32. **Specified Disability** means the disabilities as specified in the Schedule and depicted in Annexure-II of this Policy.
33. **Transportation Systems** includes road transport, rail transport, air transport, water transport, para transit systems for the last mile connectivity, road and street infrastructure, etc;
34. **Universal Design** means the design of products, environments, programmes and services to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design and shall apply to assistive devices including advanced technologies for particular group of persons with disabilities.

'Specified Disability' as per Rights of Persons with Disabilities Act, 2016

1. **Physical Disability —**

A. Locomotor Disability (a person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both), including—

(a) "**Leprosy Cured Person**" means a person who has been cured of leprosy but is suffering from—

- (i) loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
- (ii) manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;

c. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall construed accordingly;

(b) "**Cerebral Palsy**" means a Group of non-progressive neurological condition affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;

(c) "**Dwarfism**" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;

(d) "**Muscular Dystrophy**" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;

(e) "**Acid Attack Victims**" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

(f) "**Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological/limb dysfunction**".

(g) "**Spinal Deformity (SD) and Spinal Injury (SI) with associated limb dysfunction**".

A. Visual Impairment—

(a) "**Blindness**" means a condition where a person has any of the following conditions, after best correction—

- i. total absence of sight; or
- ii. visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; or
- iii. limitation of the field of vision subtending an angle of less than 10 degree.

(b) "**Low-Vision**" means a condition where a person has any of the following conditions, namely: —

1. visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; or
2. limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

(c) **Hearing Impairment**—

1. "**Deaf**" means persons having 70 DB hearing loss in speech frequencies in both ears;
2. "**Hard of Hearing**" means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears;

(d) "**Speech and Language Disability**" means a permanent disability arising out of conditions such as laryngectomy or aphasia affecting one or more components of speech and language due to organic or neurological causes.

2. **Intellectual Disability** —a condition characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behaviour which covers a range of every day, social and practical skills, including—

(A) "**Specific Learning Disabilities**" means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia;

(B) "**Autism Spectrum Disorder**" means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviors.

3. **Mental Behaviour** —"mental illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.

4. **Disability caused due to**—

A. Chronic Neurological Conditions, such as—

- (a) "**Multiple Sclerosis**" means an inflammatory, nervous system disease in which the myelin sheaths around the axons of nerve cells of the brain and spinal cord are damaged, leading to demyelination and affecting the ability of nerve cells in the brain and spinal cord to communicate with each other;
- (b) "**Parkinson's Disease**" means a progressive disease of the nervous system marked by tremor, muscular rigidity, and slow, imprecise movement, chiefly affecting middle-aged and elderly people associated with degeneration of the basal ganglia of the brain and a deficiency of the neurotransmitter dopamine.

B. Blood Disorder—

- (a) "**Haemophilia**" means an inheritable disease, usually affecting only male but transmitted by women to their male children, characterized by loss or impairment of the normal clotting ability of blood so that a minor wound may result in fatal bleeding;

- (b) "**Thalassemia**" means a group of inherited disorders characterized by reduced or absent amounts of hemoglobin.
 - (c) "**Sickle Cell Disease**" means a hemolytic disorder characterized by chronic anemia, painful events, and various complications due to associated tissue and organ damage; "hemolytic" refers to the destruction of the cell membrane of red blood cells resulting in the release of hemoglobin.
5. **Multiple Disabilities** (more than one of the above specified disabilities) including deaf blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication, developmental, and educational problems.
 6. Any other category as may be notified by the Central Government.

Annexure-III to Equal Opportunity Policy

List of Posts identified suitable for Persons with Disabilities in Union Bank of India along with Job Profile of each Post. Officer cadre equivalent to Group 'A' Posts in Government of India

<u>S.No.</u>	<u>Post(s)</u>	<u>Job Profile</u>
1	Officers (General Banking) Group A	i) Conduct of transaction both online in CBS environment as well as manual. ii) Takes care of various types of financial transactions of all types of customers. iii) Scrutinize & Processing loan application, Maintain payment records, Bill passing, Record keeping, Payment of Taxes, Fees, Licenses, etc. and Maintenance of records, Payments Documentation, Data feeding of financial transactions, Budget preparation, Supervisory. iv) Work delegation to juniors Supervise subordinates engaged in maintenance of accounts and records. v) Scrutinize ledger and other records. vi) Prepare final accounts such as trial balance, profit and loss statement or such balance sheet etc. as required. vii) See that prescribed accounting procedure is followed by offices, establishments and institutions as well as account books are properly maintained. viii) Examine account books and records for accuracy and completeness of financial statements. ix) Check items of entries in day book or journal for correct recording, scrutinize bills, vouchers and relevant entries in cash books. x) Verify ledger entries against receipts for cash payment. Check total for proper observance of accounts procedure and ensure that all revenue and expenditure and disbursements are properly authorized, vouched and correctly classified. xi) Perform Credit Analysis (Worthiness) and process Loan proposals. xii) Inspect Business Units as well as Bonafides of the prospective Barrowers as a part of the Credit dispensation process. xiii) Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. xiv) Process new / Renew Credit proposals in a timely manner and put forth comment / recommendations to appropriate authority as per Banks Loan policy guidelines. xv) Attend to various queries raised by vetting/ recommending authority on Credit. xvi) Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. xvii) Communicate Credit sanction status to the borrower. - xviii) Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal. xix) Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. xx) Providing developmental guidance and direction as and when required. xxi) Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc.

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		xxii) Report to appropriate authority irregularities in accounts, improper expenditure etc. xxiii) Participate in exhibitions and display posters, charts, models, etc. to public. xxiv) Supervise the branch administration, exercise control over Cash/ Cheque and receipt payments; settle/sanction claims, loans etc. xxv) Organize and control all clerical work in the office, mark the dak, allot duties of staff, co-ordinate and supervise work of the clerical staff and look after discipline, administrative matters including cases of Leave, Insubordination, arrangement of office accommodation, furniture, office equipment's etc. xxvi) To participate in selection process in respect of recruitment and promotions. xxvii) To visit local area and contact public to promote banking business. xxviii) To maintain liaison with various authorities for promoting banking business. xxix) The work is performed both inside and outside. xxx) Extensive touring for Marketing, Audit, etc. may be involved. xxxi) Inspection of accounts, documents, stocks, etc is involved. xxxii) Public dealing is involved. xxxiii) Should have functional communication skills.
2	Marketing Officers Group A	i) Performing the functions of undertaking sales and extending service to clients. ii) The main functions are in the making sales, calls and attending to customer's banking requirements. iii) Analysing and making strategies in respect of sales of various products, both in the country and abroad. iv) May visit intending buyers, negotiate terms and conditions of business with them and convince them of the superiority of the Bank's products over that of products of the other organizations v) T arrange exhibition of their products. vi) To get pamphlets etc. prepared for the publicity of their goods. vii) Keep themselves abreast of their latest national and international market trends and advise their dept. to make necessary changes, modification in the design and the quality of products to increase their selling potential. viii) Give suggestions on pricing of various products in view of competition and market realities. ix) The work is performed both inside and outside. x) Working in computerized environment as well as visits for promoting business xi) Extensive touring may be involved. xii) Public dealing is involved. xiii) Should have functional communication skills
3	Law Officers Group A	i) Study facts, available documents or papers pertaining to legal aspects of different issues raised by various Departments, give opinion and advice, if necessary. ii) Scrutinize and advise on legal aspects of Government rules and regulations etc. iii) Prepare and file legal proceeding, complaints, legal statement, affidavits etc. in civil and criminal courts of law, advise departments to procure evidence and documents etc., in support of the cases. iv) Arranging witnesses for appearing on behalf of the Bank. v) Appearing in the court of law to plead the Bank's case. vi) Preparing briefs for the senior lawyers.

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		vii) Drafting/ scrutinizing various legal documents & dealing with advocates, rendering legal opinions. viii) Litigation support by effective follow-up and monitoring of Recovery suit before DRT / Civil Court / High Court / BIFR. ix) Assisting the authorized officers in action under SARFAESIA for recovery of NPA dues. x) Verification and approval on legal perspectives of Original Applications / Plaints being filed in recovery cases. xi) Establishing effective liaison between the Advocate and the field functionaries. xii) Advise and assist the field functionaries in defending the claims against Bank. xiii) Approval / preparation of security documents / contract documents, etc. xiv) Assisting & advising field functionaries in compliance of Laws, Rules & Regulations. xv) Compliance of provisions of Rights to Information Act. xvi) Litigation support under Industrial Disputes Act. xvii) Identifies advocates for empanelment for representation in court hearing and reviews their performance - xviii) The work is performed both inside and outside. xix) Working in computerized environment as well as visits other xx) Extensive touring may be involved. xxi) Public dealing is involved. xxii) Should have functional communication skills
4	Rural Development Officers Group A	i) To enhance the Bank's business and market share through driving credit dispensation in a quality manner in the Bank's rural geography as defined; maximizing profits in the agricultural, micro, small, medium enterprises and other priority sectors, including financial inclusion ii) Surveys the command area, identifies potential areas of business growth, develops and increases the volume of business specifically with respect to advances in the focus sectors including customization of schemes basis local area imperatives, cross selling etc iii) Scrutinizes/ conducts pre & post inspection, due diligence, obtaining/renewal of security documents etc and appraises credit proposals and recommends to appropriate approving authority in a timely manner, as per loan policy guidelines iv) Increases customer base in the agriculture & other priority sectors and also ensures customer satisfaction through timely disposal of advances proposals, and other value added products and services like ATMs, SMS/Mobile banking, RTGS etc. v) Provides customers with quality servicing and takes initiatives to enhance customer retention and satisfaction through prompt and effective grievance redressal, handling of queries and meeting other customer requirements with empathy and understanding of the rural customer's context vi) Assists in mobilization of resources with specific focus on CASA to enhance market share vii) Drives NPA recovery to maintain quality of assets viii) Increases visibility and awareness of the Bank's image through rural publicity, field visits and also builds understanding of its financial services and products amongst focus groups by conducting road shows, campaigns and other marketing initiatives

		ix) Reaches the unreached through the business correspondent model to build awareness of the Bank's products, services and credibility to service as well as provides doorstep banking x) Implements various initiatives to enhance financial inclusion through no-frills deposits, advances, remittances, insurance, Kisan Credit Cards, and other cost effective financial instruments and supports the Village Knowledge Center's functioning. xi) The work is performed both inside and outside. xii) Working in computerized environment as well as visits for promoting business xiii) Extensive touring may be involved. xiv) Public dealing is involved. xv) Should have functional communication skills
5	Security Officers Group A	i) Planning, controlling and supervising security arrangement of establishment buildings, men, materials and other movable and immovable property against fire, thefts, pilferage, unauthorized entry and other Hazards. ii) Allot duties to security personnel at gates of branches / offices administrative buildings, etc. iii) Supervising Issue of gate passes to visitors desiring entry into premises and check security personnel on duty. iv) Enquire into complaints of unauthorized entry of men and passage of material and cases of theft etc. and report the matter to police for further action. v) To maintain discipline amongst security personnel. To assist fire-fighting personnel in case of fire. vi) To periodically inspect all the Bank's premises. As a result they have to travel extensively even to remote branches by available means of transportation. vii) To participate in selection process in respect of recruitment of Security Personnel including Officers & Armed Guards. viii) To conduct training of armed guards including handling and firing firearms. ix) To liaise with police and various local administrative offices for getting the work done effectively. x) Training armed guards and staff members on use of fire extinguishers by giving live demonstration/ training. xi) To investigate incidents of crime and interact with police. xii) To help in getting various security gadgets installed in branches/ offices and monitor all AMCs regularly. xiii) The work is performed both inside and outside. xiv) Working in computerized environment as well as visits. xv) The job can be hazardous at times xvi) Extensive touring may be involved. xvii) Public dealing is involved. - xviii) Should have functional communication skills
6	Official Language (Hindi) Implementation	i) Translation of Official documents, Circulars and correspondences. ii) Preparation of various types of Reports, both manual & online, for submission to higher offices in the Bank, RBI & GoI.

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	Officers Group A	iii) Organizing workshops on Official language for improving the working knowledge of employees, Implementation of Official Language & its publicity iv) Publication of quarterly house journal on implementation of Official Language v) Publication of literatures on Banking related topics vi) Inspection of Branches/ Offices in respect of Implementation of Official Language in the Bank vii) Organizing various programmes in respect of “Hindi Divas” celebration viii) Organizing meetings of the working committee on Official Language Implementation ix) Maintenance of Office records / files x) Computer operations & updation of records on Core Rajbhasha solutions xi) Organizing & participating in the Parliamentary Committees on Official Language Implementation xii) The work is performed both inside and outside. xiii) Working in computerized environment as well as visits xiv) Extensive touring may be involved. xv) Should have functional communication skills
7	Personnel Officers Group A	i) Formulation & Review of HR policies, like Recruitment, Promotion, Transfer, Service Conditions, Training, Terminal Benefits, Disciplinary matters, Staff Welfare, etc. ii) Implement Govt. guidelines on various subjects iii) Conducting Recruitment and Promotion processes, iv) Administering Transfer and Redeployment matters. v) Administration of Staff Compensation, Incentives, Terminal benefits, Staff Welfare measures, etc. vi) Advise, assist and administrate Human Resource development, Training & Skill building. vii) Administering redressal of Staff Grievances, Industrial Disputes, etc viii) Administration of sports, cultural and social activities. ix) Administration of Disciplinary matters, including charge-sheeting, conducting inquiries, imposing penalties, processing appeal and review cases, matters connected to vigilance proceedings, etc. x) Maintaining cordial Industrial Relations with various segments of employees, Trade Unions and Associations. xi) To represent Bank in labour conciliation proceedings in respect of Industrial disputes. xii) The work is performed both inside and outside. xiii) Working in computerized environment as well as visits xiv) Extensive touring may be involved. xv) Should have functional communication skills
8	Electrical Officers Group A	i) Supervision of supply and distribution of electrical load in the Bank's premises, rerouting cables for optimum usage and optimising the use of electricity, and preparing and updating the circuit diagram accordingly; ii) Supervise Installation & Maintenance of electrical sub-stations, circuit breakers, transformers, electrical switchgears and instrumentation, iii) Supervise installation and maintenance and repairs of HT / LT electrical installation in Bank's premises; iv) Supervise Maintenance & Repair of AC plants and window units, lifts, water pumps and DG sets, telecommunication networks, lifts & escalators, CCTV, Access Control, sewerage plants, neon-signages; v) Maintain close liaison with power Suppliers / distributors and arrange for additional load of power as per requirement from time to time; vi) Explore possibilities of shifting to renewable sources of energy

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		vii) Maintenance and upkeep of the entire system, documentation and control of expenditure; viii) Devise ways and means to cut down the consumption and wastage of electricity in the Bank's premises ix) Prepare single line diagram, electrical layouts, tender documents, bill of quantity, specification, certification of contractors' bills, measurement books, etc. x) Ensure Preventive Measures and Safety of Installations, Act as Electrical Adviser on projects. xi) The work is performed both inside and outside. xii) It involves hazards of high voltage xiii) Working in computerized environment as well as visits xiv) Public dealing is involved. xv) Should have functional communication skills
9	Fire Officers Group A	i) Maintain the fire Protection /fighting equipments in the Bank in good working condition at all times. ii) Prepare Fire Orders and Fire Operational plans and get them Implemented. iii) Impart regular Training to the Staff members in the use of Fire protection/ Fighting equipments provided in the premises and keep them informed about the Fire emergency evacuation plan. iv) Keep proper Liaison with city Fire Brigade, and v) Ensure that all Fire precautionary measures are observed at all times. vi) The work is performed both inside and outside. vii) It involves hazards of fire & smoke viii) Working in computerized environment as well as visits ix) Public dealing is involved. x) Should have functional communication skills
10	Architects / Civil Engineers Group A	i) Process of Designing, planning, identifying the works/ measures required, preparing tenders, estimation of cost, bill of quantity, site supervision, testing at site, quality control certification of bills, knowledge of structural design, estate management, repairs and maintenance to properties, preparing PERT chart, budgeting etc. ii) To guide, supervise and inspect construction work from time to time to ensure execution according to plan. iii) To consult engineer and specialist and get light and power fittings, sanitary fittings etc. done by them. iv) To approve payment on correct execution of work. v) Should have functional communication skill vi) The work is performed both inside and outside. vii) It involves hazards arising out of construction activities viii) Working in computerized environment as well as visits ix) Public dealing is involved. x) Should have functional communication skills
11	Technical Officers Group A	i) Preparing techno-economic feasibility reports for projects of medium to large size industries ii) Study performance of existing machinery and suggest level & types of credit facilities. iii) Inspect work in workshop at different stages of production. iv) Perform Credit Analysis (Worthiness) and process Loan proposals. v) Inspect the Business Unit as well as the Bonafides of the prospective Borrower as a part of the Credit dispensation process.

		vi) Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. vii) Process new / Renew Credit proposals in a timely manner and put forth comment / recommendations to appropriate authority as per Banks Loan policy guidelines. viii) Attend to various queries raised by vetting/ recommending authority on Credit. ix) Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. x) Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. xi) Providing developmental guidance and direction as and when required. xii) Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc. xiii) The work is performed both inside and outside. xiv) Working in computerized environment as well as visits xv) It may involve working in hazardous conditions xvi) Public dealing is involved. xvii) Should have functional communication skills
12	Information Technology Officers Group A	i) Work on Core Banking Solutions (CBS) & its implementation in Bank ii) Maintain & manage networking iii) Collects and dissemination of information iv) Resolve computer software problems in computer in the Bank. v) Designing and developing of software applications vi) Development & Maintenance of Web Sites & Portals; vii) IT security like security design and implementation for E-Business etc., viii) Setting up of LAN, WAN, MAN, VSATs, Switches etc.; ix) Maintaining all computer and equipments related to IT in proper working condition. x) Managing computer network, solving Hardware & Software problems, install Servers & systems. xi) Attend to technical equipment, plan local area network, internet and networking, xii) Write technical report and involve in business development activities. xiii) Programming of the software and tools for testing and other activities. xiv) Reviewing of IT Security Policy and its implementation, IT Security Architecture Review on the basis of environmental analysis, threats discovered and vulnerabilities found, assist in procurement and installation of Security Devices to create a secured environment, administer 24 x 7 Monitoring of Security Devices, issuing security guidelines, creating user awareness by conducting Workshops and releasing Newsletters, and ensuring compliances to RBI, Government of India, Cert-in Guidelines and IS Audit of IT Security. xv) The work is performed both inside and outside. xvi) Working in computerized environment as well as visits xvii) Should have functional communication skills
13	Economist Group A	i) Assisting in carrying out Economic Analysis, Research & MIS System and guiding his team of Economist. ii) Undertaking Studies relating to Market Trends, Market Share / General Economic conditions using Trend Analysis and Projections, iii) Planning, budgeting and monitoring of the performance of Branches / Regions / Zones / Bank, iv) Preparing Forecast for business indicators from analysis of various magazines / newspapers / publications, etc.,

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		v) Building up of data base and industry profiles, vi) Preparing Notes / Briefs on micro and macro economic indicators, international trends, etc. vii) The work is performed both inside and outside. viii) Working in computerized environment as well as visits ix) Should have functional communication skills
14	Officers (Asset – Liability / Risk Management) Group A	i) Promotion Risk and regulatory compliance by identifying, quantifying, reviewing, evaluating & measuring risk to ensure that all risk categories are identified and managed in accordance with regulatory compliance and audit requirements, approved risk tolerance, risk appetite and strategic plans approved by the Board of Directors. ii) To assist and formulate Bank's Risk Policies. iii) The work is performed inside. iv) Working in computerized environment as well as visits v) Public dealing is involved. vi) Should have functional communication skills
15	Chartered Accountant Group A	i. Perform Credit Analysis (Worthiness) and process Loan proposals. ii. Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process. iii. Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. iv. Process new / Renew Credit proposals in a timely manner and put forth comment / recommendations to appropriate authority as per Banks Loan policy guidelines. v. Attend to various queries raised by vetting/ recommending authority on Credit. vi. Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. vii. Communicate Credit sanction status to the borrower. viii. Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal. ix. Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. x. Providing developmental guidance and direction as and when required. xi. Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc. xii. Handle Taxation matters, Finalization of Accounts, Auditing, Compliance of Regulatory norms etc. xiii. The work is performed inside as well as outside. xiv. Should have functional communication skill The work is performed both inside and outside. xv. Working in computerized environment as well as visits xvi. Public dealing is involved. xvii. Should have functional communication skills
16	Credit Officers	i) Perform Credit Analysis (Worthiness) and process Loan proposals.

	Group A	ii) Inspect Business Units as well as Bonafides of the prospective Barrower as a part of the Credit dispensation process. iii) Conduct due diligence, compile and submit Credit worthiness reports to the competent authority. iv) Process new / Renew Credit proposals in a timely manner and put forth comment /recommendations to appropriate authority as per Banks Loan policy guidelines. v) Attend to various queries raised by vetting/ recommending authority on Credit. vi) Ensure compliance of data related to advance proposals and submission of reports to the Regional Office. vii) Communicate Credit sanction status to the borrower. viii) Obtain/renew security documents and ensure compliance to all stipulated terms and conditions prior to disbursal. ix) Perform the role of a people manager by setting performance goals of subordinates and monitoring their performance. x) Providing developmental guidance and direction as and when required. xi) Handle the Credit portfolio, Processing & Appraisal of loan applications, Monitoring of borrowal accounts, Project Finance, Infrastructure Financing, Mergers & Acquisitions, Lending Automation solutions, etc. xii) The work is performed inside as well as outside. xiii) Working in computerized environment as well as visits xiv) Public dealing is involved. xv) Should have functional communication skills
17	Company Secretary Group A	i) Attending to Secretarial duties / functions and will be nominated as "Compliance Officer" for various statutory requirements in terms of Clause 47(a) of the Listing Arrangement. ii) Act as the Secretary to the Audit Committee of the Board as required under Clause 49(11) of the Listing Agreement. iii) The work is performed inside. iv) Working in computerized environment as well as visits v) Public dealing is involved. vi) Should have functional communication skills
18	Dealers Group A	i) Conducting forex/money market operations including call money operations/security dealings/treasury/ structuring of financial products/dealing in derivatives and connected operations [forex as well as domestic]. ii) The work is performed inside. iii) Working in computerized environment. iv) Public dealing is involved. v) Should have functional communication skills.
19	Forex Officers	i) To understand clients risk exposure and market derivative and other risk management products, to design, develop and market new products to secure new connections of exporters / importers to the bank. ii) The work is performed both inside and outside. iii) Working in computerized environment as well as visits

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	Group A	iv) Public dealing is involved. v) Should have functional communication skills.
	Note:	Over & above the Job Profile against each of the 19 Posts in Group-A mentioned above, all Staff members in the Officer cadre are subject to the following: • Every Officer employee shall, at all times, take all possible steps to ensure and protect the interest of the Bank and discharge his duties with utmost integrity, honesty, devotion and diligence and do nothing which is unbecoming of an officer employee. • Every Officer employee shall maintain good conduct and discipline and show courtesy and attention to all persons in all transactions and negotiations. • Every Officer employee shall take all possible steps to ensure the integrity and devotion to duty of all persons for the time being under his control and authority.

Clerical cadre equivalent to Group 'C' Posts in Government of India

S.No.	Posts	Job Profile
1	Customer Service Associate (CSA) (Earlier Clerical staff / Single Window Operator 'A' and Single Window Operator 'B') Group C	- Attending to customers across the counters for all routine clerical work other than supervisory work except specifically provided herein. - Receipt of cheques, Drafts, Dividend Warrants, Pay Orders / Bankers Cheques and other similar instruments other than Bills and giving acknowledgements for the same in the counterfoil. - Receiving and acknowledging inward thapals / letters / courier / speed post etc. - Ensuring proper content in the covers and envelopes including thapals, Registered Post / Courier / Speed Post etc., before despatch of the same. - Data entry in system of details of Account opening forms including Aadhar based documents after the documents are approved and verified by a supervisory staff. - Updating and uploading in the system, KYC documents which are verified and approved by a supervisory staff. - Following up and guiding the customers for completing the KYC, e-KYC / Re-KYC / c-KYC. - Generation of CIBIL reports. - Generation of Statements of accounts in hard copy / soft copy and sending by post / mail / hand delivery as the case may be, at the request of the customers / a supervisory staff. - Printing of Passbook including of Barcode / Branch, Customer details page, Transactions at the request of the customers / a supervisory staff whenever required. - Preparation and/or generation of Certificate of Balance from the system at the request of the customer for authentication/approval by a supervisory staff. - Registering Standing Instructions of customers in the system for authentication by a supervisory staff. - Registering Stop Payment Instructions of the customers in the system for authentication by a supervisory staff. - Registering/entering (PPS) Positive Pay System letters in the system as are received from the account holders for further approval by a supervisory staff. - Delivery of cheque books to customers after entering the details in the prescribed register and obtaining the acknowledgement from the customer, subject to approval by a supervisory staff.

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	xvi. Delivery of Debit Card to customers after entering the details in the prescribed register and obtaining the acknowledgement for the customer, subject to approval by a supervisory staff. xvii. Recounting of cash department/currency chest. xviii. Scanning and capturing of specimen signatures of account holders for authentication by a supervisory staff. xix. Assisting an officer in Loan Recovery Department by writing letters to borrowers on overdue instalments, overdue notices, default advices, contacting borrowers for remainder, etc. either by sending mail or by contacting through phone. xx. Generating or preparing intimation letters to the customers about due date of maturity of Deposits and seeking renewal of Deposits. xxi. Entry of Locker operations either in the manual register or in the system and assisting a supervisory staff for operation of Locker by the customers. (Other than key holding) xxii. Generating or preparing intimation letter to customers for payment of Locker Renewal Fee. xxiii. Follow-up with customer for recovery of locker fee overdues, by mail or on phone and sending letter in the prescribed format, in this regard. xxiv. Feeding/uploading details of credit proposals, loan applications/documents after authentication by a supervisory staff. xxv. Working in "May I Help You" counters. xxvi. Working in Audit Departments to assist Internal Auditors in preparation of audit reports, related correspondence, etc. xxvii. In dedicated and exclusive cash counters, there shall be no limit for accepting / paying cash from / to the customers. xxviii. In other counters, receipt of cash and authorization of the cash received upto Rs 50,000. xxix. Cash receipts for issuance of pre-signed DDs, etc. independently upto and including Rs 50,000. xxx. Passing cash cheques and other like instruments independently upto and including Rs 50,000. xxxi. Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs 1,00,000. xxxii. Passing clearing and transfer vouchers and other similar instruments of Rs. 1,00,000 and above but upto Rs. 2,00,000 jointly with another Customer Service Associate / upto Rs. 2,50,000/- with Senior CSA (Cash) / upto Rs. 4,00,000/- with Special CSA. xxxiii. Customer Service Associate may be utilized in administrative offices / departments to work and assist officers in routine correspondence, follow up, generation of statistical data, returns and statements, working as Assistants to Executives, etc. xxxiv. To work in inward / outward clearing department/exclusive departments / specialized branches like Service Branch, Cheque Processing Centres etc., relating to this work and assigned duties like scanning of cheques, uploading, etc. Note: Those who are required to work in night shifts/odd hours in specialized branches like Service Branch, Cheque Processing Centres etc., may be compensated by arrangement of conveyance, inconvenience allowance. xxxv. Feeding Life Certificates of Pensioners in the system for authentication by a supervisory staff. xxxvi. Generating/preparing Clearing Return memos and forwarding the same to account holders.

	xxxvii. CSAs with required experience and certification, may be assigned to work as Telephone Operator. xxxviii. Assisting a supervisory staff in Loan department including dealing with Gold Loan/Jewel Loan including feeding of loan documents, etc. in the system (other than authenticating quality of gold/jewel pledged). xxxix. Customer Service Associate may be utilized to work in Rural Development Department/Agri Loan Department to assist an officer in handling routine correspondence, generation of statistical data, inspection reports, etc. Note: CSA may be utilized for assisting/to accompany an officer in recovery of loans outside the Branch/Office subject to reimbursement of conveyance expenses and out of pocket expenses, and overtime wages, if any payable. xl. Customer Service Associate may be utilized for acquisition of new business, marketing, guiding the customers about digital/other banking products/loan products within office hours and without any assigned targets. Note: Bank may utilise CSAs in exclusive marketing work/team/department outside the Branch / Office by providing guidelines. Facilities like reimbursement of conveyance expenses (other than provided in clause 16)/petrol charges, out of pocket expenses, mobile phone bills upto a prescribed ceiling per month, lunch expenses, entertainment expenses, vehicle parking charges, etc. wherever required may be decided at each Bank level. xli. Customer Service Associate may be sent on deputation to Bank's own training establishment/s or to any organization / institution outside of the Bank. xlvi. CSA may enter and feed the details of remittances under NEFT and RTGS but authorization and responsibility thereof shall be of a supervisory staff. xliii. Assisting the customers to activate net banking / mobile banking facility. xliv. Sensitising customers about digital products, loan products and available alternate delivery channels. xlvi. Working in Advances / Credit Department and generating CERSAI from Cersai portal. xlvi. Feeding data in Cersai portal for further verification & authorization by a supervisory staff. xlvi. In Forex Department, CSA may be asked to work as a maker in inward remittance, outward remittance, realisation of Export Bills, Letter of Credit lodgement for Import and Export Bills, View Swift credit entries and sending intimation of the same. xlvi. To work in I.T. department to undertake duties that are done by RCC or at Helpdesk like running a patch programme, Maintaining records of Hardware etc. (employees with qualification of BCA, B.Tech, MCA etc. may be entrusted with such duties). xlix. Shall attend to any other duties allotted. 1. Work is performed both inside as well as outside. Notes: 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 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 signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.
2	Senior Customer Service Associate (Cash) (Earlier Head Cashier) Group C	i. Passing cash cheques and other like instruments independently upto and including Rs. 50,000. ii. Cash receipt and authorisation independently upto and including Rs. 50,000. iii. Cash receipt for pre-signed DD, etc. independently upto and including Rs. 50,000. iv. Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 1,50,000. v. Passing clearing and transfer vouchers and other similar instruments of Rs. 1,50,000 and above but upto Rs. 2,50,000 jointly with another Customer Service Associate / upto Rs. 4,50,000 with Special CSA. vi. Loading / replenishing cash in on-site ATMs / Cash Recycler Machines or other similar machines during office hours jointly with a Special CSA / Officer. vii. To collect and deposit the cash from the Cash Deposit Machines / Cash Recycler Machines or other similar Machines available in the Branch after reconciling the entries jointly with a Special CSA / Officer. viii. Opinion compilation. ix. Verification of vernacular signatures/endorsements. x. Countersigning cheques and / or drafts (on selves or correspondents), payment orders, deposit receipt receipts, etc. xi. Attending to Government Treasury work, xii. Discharging/endorsing bill, cheques, etc. xiii. In dedicated and exclusive cash counters, there shall be no limit for accepting and paying Cash from / to customers. xiv. Shall attend to any other duties allotted. xv. Work is performed both inside as well as outside. Notes: 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 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 signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online.
3	Special Customer Service Associate	i. Passing cash cheques and other like instruments independently upto and including Rs. 1,00,000. ii. Passing clearing/transfer vouchers/other similar instruments independently upto and including Rs. 3,00,000.

	(Earlier Special Assistants) Group C	iii. Passing clearing and transfer vouchers and other similar instruments of Rs. 3,00,000 and above but upto Rs. 4,00,000 jointly with another Customer Service Associate/upto Rs. 4,50,000 with Senior CSA (Cash). iv. Authorisation of Cash receipt independently upto and including Rs. 2,00,000. v. Passing of cheques upto limits mentioned hereinabove and 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 printouts etc. vi. 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. vii. 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. viii. 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. ix. Checking, manually or online, current, savings and other accounts. x. Discharging, endorsing cheques, bills, etc. xi. Perform, when required in a computerised set-up, system control functions, either jointly with an officer or independently, upon specific authorisation in this regard. xii. 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. xiii. Loading / replenishing cash in on-site ATMs / Cash Recycler Machines or other similar machines during office hours jointly with a Senior CSA (Cash) / Officers. xiv. To collect and deposit the cash from the Cash Deposit Machines. Cash Recycler Machines or other similar machines available in the Branch after reconciling the entries jointly with a Senior CSA (Cash) / Officers. xv. For the purpose of efficient and effective functioning of the section or department, Special Customer Service Associate shall ensure that all acts, things and steps necessary therefor are taken by himself or by the Customer Service Associate placed under him and shall ensure that, whenever 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 diarized / 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 Customer Service Associate is in charge are secured and/or kept in proper custody and properly handed to the authorized person at the close of the day. j) Advices and/or duplicate advices/summaries are issued/responded promptly, whenever called for. k) Checking the proper recording of entries and all relevant particulars in regard to accounts opened under due authorisation. l) Assisting in the counting of cash balances, securities, etc. in the presence of the inspecting officials. m) Assisting the inspecting officers in checking the quantities and values of the securities charged to the Bank.

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		n) Checking items of stationery and marking off vouchers and acknowledgements and assisting in the examination of vouchers other than those of inter-branch/sub-office(s) item-in-transit, suspense charges, sundry deposits and stationery accounts. o) Assisting in preparing the audit returns/reports and typing and generally assisting the inspecting officer in his functions as may be required. p) Shall attend to any other duties allotted. q) Work is performed both inside as well as outside. Notes: i) In respect of special pay carrying posts:- Countersigning would mean signing in a manner whereby the primary responsibility for ensuring that all the formalities are complete, rests with the other signatory. Checking/ verifying would mean 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. Passing includes verification of signatures and scrutiny as to the correctness of endorsement on and other particulars of such instruments. It will also include checking and authenticating the relative entries in the respective books of accounts / ledgers / computer sheets and or online. (ii) Selection of staff for being entrusted with special pay carrying post of Special Customer Service Associate shall be on the basis of their suitability for the specialised function, norms for which shall be decided at the bank level. i) It may be noted that: - An employee assigned higher Special Pay duties shall, subject to availability of time, also perform routine duties of his/her cadre i.e. CSA. - Further to the provisions in clause 5.14 (ii) of settlement dated 19-10-1966, the duties and responsibilities now agreed to for Customer Service Associate / Senior Customer Service Associate (Cash) / Special Customer Service Associate shall not be regarded as supervisory duties and the employees required to perform these duties and discharge these responsibilities shall be regarded as 'workmen' under the provision of Industrial Disputes Act, 1947 for all purposes irrespective of their emoluments, designations or nomenclature. - Special Customer Service Associates: Their duties do not include the duties of Senior Customer Service Associate (Cash). - The duties provided herein under this Settlement are subject to performance within the respective stipulated working hours.

Subordinate Staff cadre equivalent to Group 'D' Posts in Government of India

S.No.	Posts	Job Profile
1	Driver Group D	Driving Bank's Vehicles, maintain and effect minor repairs (not requiring a technician's skill) to motor cars, motor vans, station wagons, scooters, motorcycles or other motor vehicles.

2	Special Office Assistant (Earlier Head Peon) Group D	Persons required to assist in supervision of various matters pertaining to subordinate staff like: 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.
3	Senior Office Assistant (Earlier Bill Collector / Daftary) Group D	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 orders, Bills, Hundies, etc., from Banks or Post office counters, Local parties, etc. iii. They may also be required to collect cash not exceeding Rs. 5,000/- at a time against various instruments. iv. Simple binding of books and registers, Press copying. v. Filing independently letters and other papers in respective files as per instructions marked thereon. vi. Assisting in issuing stationery. vii. Stacking under guidance old records in orderly manner and assisting in giving them out when required. viii. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers.
4	Office Assistant (Tech) / AC Plant Helper Group D	Semi-skilled persons who under the supervision of the technician to attend to routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.
5	Office Assistant (Tech) / Electrician Group D	Their work involves carrying out semi-skilled electrical work like routine maintenance of electrical equipments, effecting minor repairs to electrical fixtures and appliances.
6	Liftman Group D	i. Operate and maintain lift. ii. The work is performed mostly inside.
7	Office Assistant (Earlier Peon / substaff) Group D	i. Manual work collection of keys and open doors, ii. Serve water and any other manual work assigned. iii. Carrying files and registers from one section to another section. iv. Attending any other duties allotted. v. Work is performed mostly inside. Occasional field work is involved.
8	Cash Peon Group D	i. To take money orders to buy stamps, etc., which involves carrying of cash not exceeding Rs. 5000/- and to carry insured letters, etc. to post office. ii. To stitch currency note bundles, iii. To stitch and seal parcels and packets containing currency notes

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		iv. To transit cash from the Bank to an office outside or vice versa, if unaccompanied by a watchman / Armed Guard. v. Attending any other duties allotted. vi. Work is performed both inside as well as outside.
9	Watchman Group D	i. Perform watch and ward duties, i.e. to watch or look after the premises or department for the purposes of its safety, security and guard against infiltration and against removal of the bank's property by any unauthorized persons and / or to watch and guard as above the movement of cash from one place to another whether inside the bank's premises or outside where an armed guard is not employed. ii. Patrolling around buildings and premises frequently, examining doors, windows and gates and ensures that they are properly secured and have not been tampered with. iii. Watches for fire hazards, broken water pipes, Presence of unauthorized persons. iv. Reporting irregularities or anything found tampered to authorities. v. Informing police / fire brigade in emergency. vi. Shall attend to and switching off lights, fans, A/C's etc., when not in use. vii. The work is performed mostly outside. The job may require standing/roaming for long hours
10	Housekeeper-cum-Office Assistant (Earlier Housekeeper-cum-Peon) Group D	i. Opening and closing the office in the presence of supervisor. ii. Dusting of furniture & fixtures, tables, chairs, doors, windows, floors, ceiling, walls, computers, etc., iii. Cleaning, sweeping, swabbing, moving things and materials and removes garbage. iv. Cleaning and washing bathrooms, lavatories, drains. etc in phenyl and water. v. Cleaning of carpets & rugs with brush. vi. Washing and cleaning the plates, glass and cups, serving tea & snacks. vii. Spraying periodically DDT or other insecticides. viii. Serve water and any other manual work assigned. ix. Lifting, moving, transferring and carrying things, articles etc from one section to another inside or outside the Bank's premises. x. Carrying files and registers from one section to another section. xi. Simple binding of books and registers, Press copying. xii. Filing independently letters and other papers in respective files as per instructions marked thereon. xiii. Assisting in issuing stationery, xiv. Stacking under guidance old records in orderly manner and assisting in giving them out when required, xv. Undertaking the whole process of sorting, arranging, numbering, tallying the total number of stitching the vouchers. xvi. Weighs covers of outgoing dak, affixes correct stamps on them and fastens them for posting. xvii. Attending any other duties allotted. - xviii. Work is performed both inside as well as outside.
11	Armed Guard / Security Guard Group D	The Post is considered as not suitable for Persons with Benchmark Disabilities in view of the Job Profile mentioned below:- 1. Perform Armed Guard duties i.e. to watch or look after the premises or department for the purpose of its safety, security and guard against attack or assault or infiltration and against removal of the Bank's property by any unauthorized 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) Guns, 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" pro rata. 2. Operating gadgets like Electronic Alarm systems, CCTV systems, X-Ray machines, Door Frame Metal Detector (DFMD), Hand Held Metal Detector (HHMD), etc., for security of men and materials entering or exiting the Bank's premises. 3. Maintenance and Operation of Fire Alarm systems and Fire-fighting equipments. 4. Work in shifts including night shifts. To perform other routine duties of the Subordinate cadre as required by the Management from time to time.
	Note:	Subordinate Staff / Office Assistant may be assigned all the normal and routine duties of the cadre and for performance of which no special pay is payable. The following duties shall also be part of the duties of subordinate staff / office Assistant. i. To take money orders, to buy stamps etc. which involves carrying of cash not exceeding Rs 5,000/- and to carry insured letters., etc. to post office. ii. To pack currency note bundles. iii. To pack and seal parcels and packets containing currency notes. iv. To accompany transit cash from the Bank to an office and vice versa.

SECTION III - POLICY ON DIVERSITY, EQUITY AND INCLUSION – DEI

1. Objective:

- 1.1. Bank is committed to workforce diversity, creating equity across various regions and zones, cultivating and preserving a culture of diversity, equity and inclusion. The Bank cogitates that its human capital is the most valuable asset and respects the fact that individual differences, life experiences, knowledge, inventiveness, innovation, self-expression, unique capabilities and talent that the employees exhibit.
- 1.2. Bank embraces and encourages employees' differences in age, colour, ethnicity, family or marital status, gender identity or expression, language, national origin, physical and mental ability, political affiliation, race, religion, sexual orientation, socio-economic status, veteran status, and other characteristics that make each employee unique and the Bank does not tolerate discrimination against any employee based on non-work-related personal characteristics, such as race, color, religious beliefs, pregnancy (including childbirth or related medical conditions, as well as breastfeeding needs), gender, sexual orientation, gender identity or expression, transgender status, national origin, ethnic origin or background, social origin, family or marital status, age, disability (physical or mental), medical condition, genetic information, veteran's status or military service, or based on union membership or union activity.
- 1.3. At the same time, the also adheres to statutory/government guidelines issues in respect for SC/ST/OBC/PWD & differently abled employees/ex-servicemen etc.

2. Scope and Applicability of this Policy:

- 2.1. This policy applies to all employees of the Bank and is applicable but not limited to the Bank's practices and policies on recruitment and selection; compensation and benefits; professional development and training; promotions; transfers; social and recreational programs; resignations; terminations; and the ongoing development of a work environment built on the premise of gender and diversity equity.

3. DEI Vision:

- 3.1. The Bank strives to include diversity, equity and inclusion practices at the centre of its day to day work and to create an environment of inclusion and belonging for the employees. The Bank embraces diversity and endeavours to create conditions that provide everyone with an equal opportunity to thrive.

4. Employee Responsibilities:

The Bank expects its employees to treat each other with dignity and respect at all times and to exhibit a conduct that reflects inclusion during work, at banks premises and at all other participative events outside the bank like work functions on or off the work site, and at all other bank-sponsored and participative events. The Bank's culture guides how employees are supposed to engage with one another and are responsible for:

- a. Respectful communication and cooperation between all employees.
- b. Respecting the dignity and diversity of all employees.
- c. Creating an inclusive environment that is free from discrimination, harassment and bullying.
- d. Enhancing their awareness of potential unconscious bias and how that might hinder the banks' ability to be more inclusive and collaborative with one another.

- e. Focusing on conscious inclusion to be more intentional with their actions to drive diversity, equity and belonging.
- f. Fostering teamwork and employee participation, permitting the representation of all groups and employee perspectives.
- g. Ensuring that employment-related decisions are free from discrimination.
- h. Engaging in conscious inclusion and other behaviours that promote equity.
- i. Mitigating potential unconscious bias in day to day decisions and other practices (including performance and development, transfers and postings, trainings).
- j. Ensuring a work environment that is free from discrimination, harassment and bullying.
- k. Consistently displaying inclusive leadership behaviours, valuing all perspectives and listening to diverse points of view.
- l. Role modelling inclusive and respectful behaviour in the work environment and all work-related activities.
- m. Encouraging other employees to collaborate, make suggestions, and respect and listen to diverse opinions.
- n. Cultivating a culture that inspires respect for all employees, customers, vendors, contractors and others in the work environment.
- o. Appropriately addressing any other behaviour not consistent with this or other policies, or with applicable laws relating to equal opportunity, diversity, equity or inclusion.

Any employee found to have exhibited any inappropriate conduct or behaviour against others may be subject to disciplinary action as deemed fit under applicable service rules/regulations/conditions/conduct. Employees who believe they have been subjected to any kind of discrimination that conflicts with the bank's diversity policy and initiatives should seek assistance from HR Department.

5. **DEI Initiatives:**

- 5.1. Diversity, Equity and Inclusion (DEI) initiatives are critical to the future of the human capital investment in the bank in the rapidly evolving banking environment. An inclusive environment ensures equitable access to resources and opportunities for all in the bank and leverages diverse views as important for the determining the success of the bank. Employees have the right to work in an environment free from the demoralizing effects of biasness, harassment, bullying or any other conduct that leads to or contributes to harassment of employees by managers, supervisors and co-workers in the premises of the bank and including social media that could reasonably impact employees.
- 5.2. Bank has placed various escalation mechanisms/policies in regard to reporting matters by its employees such as HR Apke Dwar portal, Whistle blower policy, query corner, reporting mechanism laid down policy on prevention, prohibition and redressal of sexual harassment at workplace, equal opportunity policy etc to encourage employees to raise their concerns/grievances/raise alarm against any kind of discrimination or malpractices taking place within the bank.
- 5.3. Committee Structure for Career Counselling & Business Development opportunity which established the EmpowerHer and PowerHim Committees are aimed towards providing a platform for employees to express their concerns freely, create a forum wherein employees can approach for their career

counselling, skilling and grooming, having meaningful discussions on their productivity and grievance redressal (Annexure I).

- 5.4. Bank has in place a policy on prevention, prohibition and redressal of sexual harassment of employees at workplace which is applicable to all complaints on sexual harassment by any employee of the bank male/female or transgender, who are employed in permanent/ temporary/ on adhoc/daily wage basis, including a contract worker, whether employed by the Bank directly or through a contractor, probationer, trainee, apprentice or co-worker or any other employee male/female or transgender who has been sexually harassed by any employee of Bank at workplace of the Bank.
- 5.5. The Bank is committed to ensure that the persons with disabilities enjoy the right to quality, life with dignity and respect equally with others. 21 unique roles have been curated for differently abled employees with roles and KRAs that can be performed by them at par with other employees at the same time keeping in mind their special needs. The Bank has also provided not only physical accessibility to workplace and systems but also has worked on providing digital accessibility to the extent possible.
- 5.6. In order to bridge the gap in leadership roles, initiatives are being taken by the bank to promote women employees to take up higher leadership positions by not only providing training and development assistance but also by providing equal opportunity.
- 5.7. The bank may in future formulate more DEI initiatives and actionable steps aimed at creating and sustaining a diverse, equitable and inclusive environment that respects and accommodates every employee in the bank and MD & CEO shall be the Competent Authority to approve any such initiatives directed towards promoting diversity, equity and inclusion in the bank.

6. Reporting Inappropriate Conduct:

- 6.1. If an employee believes that they or another individual has been subjected to conduct prohibited by this Policy, the employee is urged and expected to report the relevant facts promptly. An employee may make a report either orally or in writing to HR Department.
- 6.2. The bank shall take allegations of discrimination, harassment and bullying seriously and ensure they are appropriately investigated. All reported incidents will be investigated with an effort to keep the source of the report confidential, with the disclosure of information as appropriate to facilitate the investigation or resolution of the matter.

POLICY ON STAFF ACCOUNTABILITY (NON-CREDIT AREAS)

(Staff circular 7793 dated 01.10.2022)

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1.	PREFACE
	The maiden Policy on Staff Accountability defining the aspect of Staff Accountability and the area where accountability can be carried out was approved in the Board Meeting held on 18.12.1997 and circulated vide Staff Circular No. 4433 dated 20.02.1998. The ambit of Staff Accountability was mainly classified into 3 areas viz. Credit Management, Non-Credit Areas & Frauds. The aspect of accountability in respect of Credit Management and Frauds in credit areas is being looked after by Credit Monitoring & Credit Compliance Department and various guidelines / policies have been issued by them from time to time in this regard. With the change in overall banking scenario, more particularly the increased use of technology and introduction of various compliances / regulatory / statutory guidelines and reforms in the banking sector, there has been a change in the roles and responsibilities of staff members. Hence, a need was felt to revise the Staff Accountability Policy relating to Non-Credit Areas.
2.	OBJECTIVE
	Banking business mainly revolves around financial transactions & financial decisions and risk forms an integral part of banking. Apart from fixing of accountability in matters relating to credit and fraud, staff accountability is equally required to cover lapses relating to non-credit areas including administrative matters involving negligence, ill motive, non-compliance / non-observance of norms and procedures laid down by both internal as well as external authorities such as RBI, GoI, SEBI, CVC and other Controlling Authorities. The objective of the Bank towards framing of the said Accountability Policy is not only to comply with the statutory and regulatory compliances but also to promote a healthy environment of compliance of laid down norms, systems & procedures which will go a long way in protecting the interest of the Bank and its stakeholders as well as to have comprehensive guidelines prescribing the processes for bringing in standardization in the Staff Accountability exercise. The aim of the Policy is to protect employees for their bonafide actions and at the same time to make the employees accountable for any wrongdoing or any inaction on their part. Therefore, if the exercise

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of accountability is not done objectively keeping in view the aforesaid, it may lead to highly distorted perceptions among the employees / stakeholders which would be more detrimental to the Bank than the loss which may be actually suffered by the Bank. Towards this, it is primarily important to identify areas of deficiencies and initiate corrective measures. Punitive action for the lapses on the part of Officers / Award Staff should be of secondary importance.

All the mechanisms under this Staff Accountability Policy would operate on the fundamental principle that decisions are presumed to be bonafide unless proved otherwise and that it will be established in its entirety through the systems & procedures already documented by the Bank. The documented laid down norms, systems & procedures are aimed at providing regulatory guidance, necessary to instil confidence in decision making functionaries while ensuring that the laid down norms and compliance are not compromised in the process of empowered decision making.

Thus, the objective of Staff Accountability Policy is to enhance managerial effectiveness. The focus of Staff Accountability is to identify only those Officers / Award Staff for administrative or disciplinary action who are prima facie found responsible for the lapse(s) of non-compliance with the laid down systems & procedures.

3. DEFINITION OF ACCOUNTABILITY

The expression 'Accountable' means being responsible for one's own decisions or actions/inactions and to explain when called upon. Accountability is inherent where there is delegation of power or duty/responsibility. In every organization, a number of people are employed to do specific tasks and vested with various levels of powers and duties. It is fundamental that they should be responsible for their actions. As long as the actions are within the framework of the laid down guidelines, rules, regulations and procedures and taken in the interest of the organization with proper justification, they do not attract accountability. Every Officer / Award Staff of whatever rank must be made to realize that he/she is prima facie accountable/responsible for every act of his/hers. However, that does not necessarily imply that each and every act will be subject to scrutiny for the sole purpose of punishing the acts that went wrong at the end of the day.

Every Officer / Award Staff is bound to discharge his / her duties with diligence and devotion in accordance with:

- a) Laid down systems and procedures
- b) Rules and Regulations in force
- c) Guidelines, whether general or specific
- d) Delegated Authority vested in him / her
- e) Laws of the Land

The general principle of accountability will be that the Officer / Award staff who does not perform his/her allocated duty or who violates any rules, procedures, directions, guidelines or policies of the Bank shall be held accountable.

4. SOURCES OF EXAMINING ACCOUNTABILITY

Accountability can be identified / examined from the following sources :

- a) Inspection Reports of Branches / Controlling Offices
- b) Reports of internal / external auditors including Concurrent Auditors, Statutory Auditors, Stock Auditors, Revenue Auditors, Outsourced Activities Report, RBI Inspectors etc.
- c) Charge taking report from the new incumbent
- d) Branch visits, periodical returns / statements, monitoring reports, review of NPAs, etc.
- e) Complaints and whistle blowing
- f) Vigilance investigation, CBI investigation, police investigation, investigation by statutory bodies like IT / Revenue authorities and other such investigations
- g) Off-site Monitoring Cell (OMC) Report
- h) Issues highlighted in Social Media / Print Media / Electronic Media
- i) Incidents of attempted / perpetrated frauds
- j) Irregularities observed by the Controlling authorities through warning signals

k) Any other source

5. COVERAGE

The Staff Accountability (Non-Credit Areas) will cover all Officers / Award Staff at all levels for irregularities on their part

- 5.1 The staff accountability will not only cover the operating functionaries at the branches / administrative offices, but will also cover other functionaries involved in overseeing / monitoring functions
- 5.2 It will cover inspecting officials who failed to detect and report serious irregularities in operational & other matters at branches / controlling offices
- 5.3 It will not only take into account the commissions but also omissions. It will also be examined for deliberate concealment of facts as also for remaining a silent spectator to the known misdeeds being perpetrated by colleagues / superiors where he / she is expected to blow the whistle

6. GUIDING PRINCIPLES FOR STAFF ACCOUNTABILITY

- 6.1 Staff Accountability should encompass all transactions whether financial or administrative in content
- 6.2 It should not only cover acts of commission but also acts of omission (i.e. not taking decisions) which put the Bank to monetary or reputational loss. In other words, non-performance may also attract staff accountability
- 6.3 As a matter of routine, various irregularities / deviations are observed during the course of various audits / inspections / visits. Most of them are procedural in nature and occur during the normal course of business. Hence, all such audit / inspection reports may call for examination of staff accountability but not for ascribing staff accountability unless the lapses / irregularities are of serious / persisting / fraudulent / malafide in nature and carry potential risk to systems & procedures and lead to monetary or reputational loss to the Bank. After the submission of report by the Investigating Officer to the respective Competent Authority (as mentioned under Clause 10.4 of the Policy), the final decision to ascribe accountability against any employee(s) will vest with the respective Competent Authority
- 6.4 In case of lapses without malafide intention, the nature of a lapse and quantum of loss to the Bank will be an important consideration while determining the staff accountability. However, the erring staff member's past contribution / track record and special, genuine & lawful circumstances under which the lapses occurred should also be given due consideration / weightage while contemplating staff accountability
- 6.5 There should be a distinction between lapses arising out of genuine business decisions, out of negligence whether casual or culpable, and those arising out of frauds / malafide intentions
- 6.6 Reporting / Assessment of the facts of the case in the prescribed format should preferably be carried out by a senior / experienced official
- 6.7 Bonafide mistakes are to be viewed in a positive and rational manner
- 6.8 No action is to be taken on anonymous and pseudonymous complaints irrespective of

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the nature of allegations and such complaints should be filed

- 6.9 Staff members in administrative offices are also accountable for lapses and non-compliance of laid down norms and procedures

7. SCOPE AND ACCOUNTABILITY IN NON-CREDIT AREAS

Scope of the Policy:

Irregularities or lapses may originate or be observed from any of the following areas:

- a) Liability Side
- b) Operations
- c) Alternate Banking Channels - Digital Banking
- d) Investments
- e) Premises Related Matters
- f) Procurement including engagement of third-party service providers/ entities
- g) Third Party Products
- h) Complaints
- i) Behavioural Issues of employees
- j) Employees being Silent Spectator

The following irregularities / deficiencies / persisting non-adherence of guidelines at Branch level or at Controlling Office level may invite accountability. However, the following list is only indicative & not exhaustive and shall cover non-compliance / violation of any guidelines / norms issued by the Bank from time to time or any acts of omission which jeopardize the interest of the Bank.

7.1

Irregularities at Branch Level:

- a) Non-compliance of KYC and AML guidelines of the Bank / RBI with regard to opening and operation of accounts.
- b) Lack of control over security and stationery items including ATM / Debit Cards / Credit Cards
- c) Non-submission / delayed submission of control / periodical returns
- d) Improper control over Impersonal Accounts like Income / Expenditure a/cs, Suspense a/c, Sundry Deposit a/cs, POB a/cs etc. and the entries outstanding therein
- e) Persistent delay in rendering customer service leading to complaints from the customers
- f) Lapses with regard to cheques / bills sent / received in clearing / collection
- g) Unauthorized transactions in accounts of customers / staff members and misappropriation of Bank's / customer's funds.
- h) Creation of dummy accounts for using the same as conduit to channelize the unauthorized transactions
- i) Lack of monitoring in conduct of transactions in dormant / inactive accounts and/or activation of dormant / inactive accounts (except for debit of charges)
- j) Improper control over functioning of Cash Department as well as ATMs
- k) Non-compliance of dual control of cash safe keys / ATM keys
- l) Improper control and violation of guidelines / norms with regard to routine operational matters
- m) Inaction / inordinate delay in reporting lapses / irregularities / frauds to RO/Controlling Offices
- n) **Non-adherence to guidelines pertaining to acceptance / closure of deposit accounts including nomination and death claims**
- o) **Non-attendance of Offsite Monitoring alerts received from CO/RO**
- p) Improper accounting & misappropriation of subsidy received from various agencies
- q) Non-compliance of guidelines issued for operations of Currency Chest, exchange of notes / soiled notes, remittances, etc.
- r) Disclosure of customer information without express consent of the customers

	s) False reporting of compliance of irregularities pointed out in audit / inspection / other statutory reports t) Selling of Bank's products with false promises
7.2	<u>Irregularities at Administrative / Controlling Office:</u> a) Inaction / inordinate delay in taking / conveying decisions without justifying reasons b) Awarding contracts / accepting tenders without complying with laid down norms, system & procedures c) Inaction / inordinate delay without any justified reasons on serious irregularities / matters though specifically brought to notice d) Not providing required guidance when sought by Branches / subordinate offices on specific issues leading to financial or other loss to the Bank e) Lack of regular follow-up / monitoring on issues requiring such follow-up f) Persistent tendency to give telephonic instructions without confirming the same subsequently in writing g) Lack of control / supervision over the affairs of branches / offices h) Improper inspection of the matter, concealment or suppression of facts, wrong reporting of facts etc. by the Inspecting Officers of controlling offices i) Non-compliance of guidelines issued from time to time by CVC j) Non-compliance of the Bank / CVC guidelines, systems & procedures related to procurement / hiring consultancy services etc.
7.3	<u>Common Irregularities at Branch / Administrative Office Level:</u> a) Non-compliance of guidelines issued by DIT / CISO as well as Digital Banking Department including guidelines on secrecy of passwords, conduct of transactions, back-ups, etc. b) Non-adherence to guidelines relating to capital and revenue expenditure and the budgetary allocation c) Rude / improper behavior with customers / staff members including sexual harassment complaints d) Observance of abnormal / irregular transactions in the accounts of staff members / their dependents which are beyond his / her known source of income e) Engaging services of outsiders / casual workers and providing them unauthorized access to systems f) Failure to comply with statutory obligations including payment of TDS/GST/other taxes, compliance of labour laws/local laws, etc. g) Not adhering to guidelines / norms issued by the Management about security of premises, cash, property, etc. h) Improper reporting / non-reporting / false confirmation of data / information to higher offices and other Agencies like RBI/NABARD/SEBI/SLBC leading to punitive action on the Bank i) Misutilization of various facilities provided to staff members like leased accommodation, furniture and reimbursement of expenses incurred on LFC, Conveyance, Petrol, Telephone/Mobile and other benefits provided to staff j) Submission of false / forged caste certificate, educational qualification certificate & false / non-declaration of other material information at the time of joining the Bank k) Non-compliance of IT security guidelines including operational aspects l) Irregularities in purchase/acquiring/renovation of premises on ownership / lease basis and various other items m) Permitting write-offs in accounts (other than credit related) without specific authority or in violation of guidelines n) Non-adherence to Bank's Human Resource Management policies & procedures and obligations under labour legislations o) Misuse of Social media / Print media / Electronic media for sharing without specific permission the Bank's guidelines / circulars which are meant for internal circulation only p) Commenting adversely on Bank's policies / guidelines in social media / other public forums and committing acts which bring disrepute to the Bank

	q) Using derogatory comments / allegations against Bank's employees in a way to tarnish their image in public through Social/Print/Electronic media r) Fake complaints or making allegations without substantial evidence against Bank's employees s) Using RTI Act 2005 as a tool with a sole motive to harass the management and disrupt normal functioning of the Bank t) Non-reporting or improper / false reporting of contents in Asset & Liability statement u) Doing acts in violation of various provisions of Bipartite settlements / Conduct Regulations / Pension Regulations and various other regulations / settlements applicable to Officers / Award staff v) Non-adherence to various regulatory / statutory / internal guidelines issued for conduct and supervision of banking business w) Non-reporting / delay in reporting of frauds to ZLFSC / Risk Management Department (Fraud Risk Cell) x) Delay in reporting requisite information to RBI or any other statutory authority leading to punitive action or reputational loss to the Bank y) Bringing outside influence for promotion, transfer / posting etc.
8.	CRITERIA FOR STAFF ACCOUNTABILITY
8.1	During Staff Accountability exercise, the following criteria should be followed and highlighted in the report: a) Whether any of the Officials / Award Staff can be said to have committed irregularity / deviation vis-a-vis his / her specific role? If so, what damage has been caused due to irregularity / deviation attributable separately to each employee b) Whether the Official / Award Staff acted exceeding his/her delegated powers / jurisdiction and failed to report the same to the Competent Authority immediately / within reasonable time c) Whether any Official / Award Staff showed neglect / negligence in performance of his / her official duties d) Whether there is any material to indicate existence of reckless action e) Whether such a decision caused any loss, including monetary or reputational, to the Bank f) Whether any person / party or a set of persons / parties either within or outside the Bank derived any undue benefit on account of action / inaction of the Officer / Award staff concerned g) Whether the norms or systems and procedures of the Bank have been violated h) Whether overall track record of the Official / Award staff is satisfactory and the lapse is only an aberration i) Whether integrity of the staff is/was in doubt
9.	HOW TO EXAMINE STAFF ACCOUNTABILITY
9.1	The lapses essentially fall into following 3 broad categories: a) Procedural lapse or casual negligence in ordinary discharge of one's duties b) Gross or culpable negligence c) Lapses with malafide intention The first lapse calls for an appropriate view being taken, the second a serious view and a third a definite view. In any case, justice should not only be done but should manifestly and undoubtedly be seen to be done. In arriving at the view to be taken, the cardinal principles of fair play, transparency and judicially balanced views have to be taken. The Bank reserves the right to initiate disciplinary proceedings at any stage based on the gravity of lapses / negligence established against the erring staff member.
9.2	The broad parameters on examination and fixing of Staff Accountability in certain areas are enumerated hereunder:

9.2.1. Forged/ Fraudulent Cheques:

Where the signatures appearing on the forged / fraudulent cheque apparently and with the naked eye tally with the specimen signatures lodged with the Bank and the cheque is otherwise in order and payable in the normal course of business, the Staff Accountability shall be examined taking into consideration the circumstances of the case, negligence, involvement of the official concerned etc.

9.2.2. Fake Documents:

Generally, if ordinary precautions expected from a prudent banker have been exercised by the officials concerned and no malafide / involvement of staff is observed, the same may be given due weightage while ascribing Staff Accountability in the event a fraud is perpetrated based on fake / fabricated / forged documents.

9.2.3 Leakage of Income:

In case of instances of leakage of income on account of Technology / System related matters, generally no Staff Accountability will lie on the part of the branch officials.

In respect of other instances of income leakage, if the entire amount is recovered then generally no staff accountability will lie on the officials concerned provided there is no clear-cut evidence of any staff involvement.

However, the cases of the technology malfunction / system failure on account of any omission / commission on the part of the officials responsible for monitoring and overseeing of maintenance of system functioning, will attract Staff Accountability, and staff lapses will be looked into on the roles of the officials in the matter.

9.2.4 Procurement / Hiring / Sale / Purchase / Transfer of Services / Assets:

Staff Accountability may also be examined in cases where the procurement / hiring of assets / services and sale / purchase of Bank's assets are not as per extant instructions and statutory guidelines. The delegation of financial as well as administrative power as issued from time to time should be followed.

9.2.5 Non-escalation of Cases:

Staff Accountability may also be examined in cases where employees, by their acts of omission / commission, fail to escalate irregularities / deviations / unethical practices etc. to the Controlling Authorities and for being a silent spectator to an issue / matter which has ultimately resulted in causing damage to the Bank's interest / property.

9.2.6 Technology / IT Related Matters:

Technology also involves frequent resetting of parameters due to changes in interest rates, service charges and other business needs etc. In such cases, the persons are expected to carry out such work with utmost care and ensure that there are no mistakes in the changes and such changes are properly validated by the supervisors. This is one of the key areas as the parameter changes are made at global level and will affect the entire Bank. The income leakages in such cases will be huge. Since it affects the income of the Bank and also its reputation and may lead to customer complaints, the officials both at the Branch / User level as well as at IT Department handling such matters have to carry out such work with due diligence and utmost care and have to be made responsible for such parameter changes.

However, sometimes inspite of effecting the changes as required, the system behaves erratically and may not give the expected output resulting in loss / gain of income to the Bank and no apparent negligence on the part of the concerned official is visible. For such systemic failures, the concerned officials generally shall not be made accountable provided in such cases the official ensures reporting of the same as per procedure / guidelines of the Bank.

9.2.7 Digital Transactions:

Banking has fast changed from manual to digital with various Fintech companies offering financial products and services online. While penetration of digital methods in the financial sector is a welcome development, the benefits and certain downside risks are often interwoven in such endeavours. A balanced approach needs to be followed so that the regulatory framework supports innovation while ensuring data security, privacy, confidentiality and consumer protection at branch level and administrative office level.

9.2.8 Data Sharing / Data Leakage:

- i. Any act resulting in leakage or sharing of Bank's data especially sensitive & confidential information to unauthorized persons
- ii. Sharing of any sensitive / confidential information to those outside the Bank without approval of appropriate authority

9.2.9 Violation of Conduct/Service Regulations / Service Conditions / other guidelines

- i. Officer employees are governed by Union Bank of India Officer Employees' (Conduct) Regulations, Officers' Service Regulations and Officer Employees (Disciplinary and Appeal) Regulations.
- ii. Award Staff Employees are governed by Service conditions as per various Bipartite Settlements and Settlements entered with majority Award Staff Union at Bank level.
- iii. Various other guidelines are issued by the Bank from time to time based on internal rules/ regulations/ statutory compliances etc.

Any violation of the Conduct/ Service Regulations / Pension Regulations and other guidelines causing financial / reputational loss to the Bank, or any misconduct disturbing the office decorum / causing disharmony in smooth functioning of various processes/ transactions or the branch/office at large, may invite examination of staff accountability.

9.2.10 Non-Performance

Avoidance of decision taking/ delay in decision making under notion that "no work no accountability". Non fulfilment/non-achievement of expected business parameters and also avoiding of taking bonafide business decision(s) without justifiable reasons, shall fall under the ambit of accountability.

The above list is only indicative and not exhaustive. Detailed guidelines on how to proceed with examination of Staff Accountability are explained herein below.

10. GUIDELINES AND COMPETENT AUTHORITY TO FIX THE STAFF ACCOUNTABILITY

10.1 After receipt of preliminary information of the lapses / irregularities at the branch / controlling office, Regional Head / FGM / Vertical Head at CO may appoint any senior official as Investigating Officer (IO) to investigate the matter depending on the case and staff members involved in the matter

10.2 Role of Investigating Officer:

- a) The Investigating Officer (IO) should have sufficient knowledge of the instructions, procedures, and guidelines of the Bank. In any case, he / she will acquaint himself / herself fully with all these procedures before proceeding with the task assigned to him / her.

- b) IOs should act as fact finders and not as fault finders. While compiling their report they should avoid making value judgments and words like should be, ought to be, need to be etc. are to be avoided.
- c) The IO should look into the period of stay of official(s) identified in his/her report with the help of concerned Regional Office / FGMO and should ensure that the concerned officials were actually posted at the branch / office as on the date of occurrence of deviations / irregularities and were responsible for the same. The IO should also make a special mention, if the concerned official(s) is retiring within a period of one year.
- d) The IO should also look into the aspect and report whether there was any instance of failure on the part of auditors in timely reporting of any serious irregularity.
- e) IO should ensure that the role-based lapses are observed and attributed only to those officials who are assigned the duty in this regard or who have executed the task and not generally to all officials working in the branch / section / department. Role-based Staff Accountability to be seen and specific lapses to be mentioned.

10.3 Investigating Officer shall submit his report to the Competent Authority within a reasonable time period. The Competent Authority may or may not ascribe Staff Accountability against staff(s) mentioned in the report based on the facts reported in the investigation report as well as other material / information available on record.

10.4 Competent Authority for Ascribing Staff Accountability:

Sr. No.	Posting of Officer/Award staff	Competent Authority to fix accountability
i.	If the matter/lapses relate to the role of the following and if the amount involved in the transaction is up to Rs. 25.00 Lacs: - Staff of Branches in the region including RLP, Mid-Corporate Branch, ARB, Service Branch, Currency Chest etc. - Staff of Regional Offices including MLP / R-SETI / FLCC. - Staff of Centre of Excellence/Staff Training College / STCs in the Region (excluding In-charge of STC/Staff College/CoE) who are below the rank of Regional Head.	Regional Head
ii.	If the matter/lapses relate to the role of the following and if amount involved in the transaction is up to Rs.1.00 crore: - Staff of FGMO/IFB/LCB/SAMB, Audit Office (excluding Audit Head) - Regional Heads - IFB Head - Branch Head equivalent to the rank of Regional Head - In-charge of Centre of Excellence or Staff College or STC (operating under territorial jurisdiction of FGMO) If the matter/lapses relate to the role of Officer/Award staff mentioned under Sr. No. i & the amount involved in the transaction is more than Rs. 25.00 Lacs but up to Rs. 1.00 crore.	Field Manager
iii.	If the matter/lapses relate to the role of - CGM/FGM/GM posted in field or in any other office, - Executive / Officer / Award Staff posted at CO - In-charge of Audit Offices irrespective of amount involved in the transactions.	Central Staff Accountability Committee (COSAC) constituted as per Staff Accountability

	If the matter/lapses relate to the role of Officer/Award Staff mentioned under Sr. No. i & ii and the amount involved in the transaction is more than Rs. 1.00 crore*.	Policy (Credit Related) of the Bank
	* <u>Where the amount involved is more than Rs.1.00 crore, the views of the Department / Vertical Head or second in command (Department to which the matter pertains) shall be sought before finalization of Staff Accountability in non-credit areas.</u>	
	10.5 Competent Authority for ascribing staff accountability will be the one under whose jurisdiction the branch / office falls & where the event has occurred and not the authority under whose jurisdiction the Officer / Award Staff is presently posted	
	10.6 In a composite case involving staff of more than one branch/office under the same RO, the matter shall be referred to Regional Head subject to clause no. 10.4 (i); If the case involves staff of more than one branch/office under different ROs but under same FGMO, the matter will be referred to FGM subject to clause no. 10.4 (ii)	
	10.7 In a composite case involving staff(s) of more than one FGMO, the matter will be referred to respective vertical of CO in terms of clause no. 10.4 (iii). In such cases, the Investigating Officer shall be appointed by the respective Vertical Head at Central Office. On receipt of the report of the Investigating Officer, the Vertical Head will scrutinize the matter in detail. If lapses are observed on the part of any staff in such cases, the case shall be presented by the DGM / AGM of the respective vertical before the Central Office Staff Accountability Committee (COSAC) at Central Office for ascribing Staff Accountability against such delinquent staff	
	10.8 If any employee gets promoted in the intervening period of happening of event and the assessment of staff accountability, the report for determining accountability has to be placed before the Competent Authority as per his / her present designation	
	10.9 If the specific indicative lapses / irregularities of the staff are reported in any Audit report (Internal/Statutory/Concurrent/Revenue/RBI/Stock Audit) or in CBI/Lokayukta/Police/Vigilance investigation report or any other report, separate accountability exercise need not be carried out. Disciplinary action may be initiated against the erring staff based on such report.	
	10.10 It is to be ensured that the accountability study is conducted in an objective, fair, just & transparent manner. There should not be conflict of interest and the staff accused of the lapses should not be an authority or part of the authority for examining staff accountability of his / her own actions / commissions / omissions. Such staff should not be connected to the matter being examined	
	10.11 Further the amount involved in each fraud case reported to RBI (as per Fraud Monitoring Report) shall be taken into account in case of multiple accounts / instances / entries / incidents and not the amount in individual account / instance / entry / incident in order to decide the Competent Authority to ascertain Staff Accountability	
	10.12 In case of examination of accountability of staff of Audit Office (other than Audit In-charge), comments of Central Audit & Inspection Department must be obtained and be given due weightage while examining the Staff Accountability by the Competent Authority	
11.	TIMEFRAME FOR CONDUCTING STAFF ACCOUNTABILITY	
	11.1 The staff accountability exercise should be completed within a reasonable time	

	11.2	The process to examine and determine the staff accountability in non-credit areas should be initiated immediately as soon as the violation of laid down rules / regulations is noticed / reported
	11.3	The exercise of accountability study in non-credit areas, including decision by the Competent Authority, should as far as possible be completed within a period of three months from the date the irregularity is noticed / reported
	11.4	In case of Frauds in non-credit areas, the exercise of accountability study, including decision by the Competent Authority, should be looked into preferably within a maximum period of one month from the date of reporting / detection of fraud
12	FORMAT OF STAFF ACCOUNTABILITY IN NON-CREDIT AREAS	
	12.1	The format for determining staff accountability in respect of non-credit areas is enclosed as Annexure I
	12.2	While care has been taken to incorporate necessary details, additional details, if required, may be incorporated in the format.
	12.3	Observations / comments on the parameters in staff accountability report should be given in detail, in an objective, clear / unambiguous & precise manner which shall help the authority examining staff accountability in taking well informed decision besides avoiding further correspondences and time taken for re-examination
13	ACTION ON THE ACCOUNTABILITY REPORT	
	13.1	Once the staff accountability aspect has been finalized by the Competent Authority and accountability is ascribed against any staff, the staff accountability report along with all the relevant papers shall be submitted to the HR department of FGMO (for Award Staff & Officers up to Scale II) and to ER Division, CO (for Officers in scale III and above)
	13.2	In case of staff posted in CO, the accountability report shall be submitted to ER Division, CO
	13.3	In composite cases, where one of the officers is in the rank of Scale III or above, the accountability report of all employees shall be submitted to ER Division, CO
	13.4	However, where the Competent Authority to ascribe staff accountability is of the view that no staff is accountable and no disciplinary action is warranted, the accountability report need not be submitted to FGMO/ER Division, CO as the case may be.
		However, a proper record of all cases involving examination of the staff accountability for non-credit areas (irrespective of the fact whether accountability has been ascribed or not) reported at RO/FGMO/CO shall be maintained by Credit Monitoring and Credit Compliance Department at respective RO/FGMO/CO and the same should be commented upon during Management Audit. CMCC Department, Central Office shall collate and maintain record of the data in respect of all cases, including those pertaining to RO/FGMO.
	13.5	If the concerned Official / Award Staff is found accountable as per the report warranting initiation of disciplinary action, appropriate disciplinary action should be initiated against the erring staff member as per the provisions of Union Bank of India Officer Employees' (Discipline & Appeal) / (Conduct) Regulations, 1976 (for Officers) and as per provisions of Bipartite Settlement (for Award Staff) and Union Bank of India (Employees') Pension Regulations, 1995 (for retired Officers / Award Staff)

14	MONITORING/FOLLOW UP OF CASES WHERE STAFF ACCOUNTABILITY IS ASCRIBED
14.1	Respective Regional Office / FGMO is to monitor the cases where the staff accountability has been ascribed on regular basis and to take corrective steps and initiate disciplinary action, if needed, against the erring Official / Award Staff
14.2	After initiation of action by way of issuing show cause memorandum to erring Officer / Award Staff, HR Department at RO/FGMO to report the same to Employee Relations Division, HR Department, Central Office through online ER Clearance package on regular basis
14.3	Respective RO/FGMO and ERD (CO) to follow-up the matter till its logical conclusion
15	STAFF ACCOUNTABILITY OF RETIRING STAFF
	Where the concerned staff is going to retire within a year, all care must be taken at every stage to complete the process of investigation / examination / fixing Staff Accountability at least 6 months before the date of retirement of such employees, so that the disciplinary action, if any, to be initiated against him / her is completed well before his / her retirement. To allow the staff to retire hassle free on the date of his / her superannuation, it is to be ensured as under: - A list of staff who are retiring in the ensuing 1 year should be prepared by the Employee Relations Division (ERD) under HR Department at Central Office on quarterly basis and be submitted to the HR Department of respective ROs/FGMOs - RO/FGMO to obtain clearance from Central Audit & Inspection Department, Vigilance Department and Employee Relations Division, HR Department at Central Office regarding disciplinary action (if any) pending or contemplated against the concerned staff - Respective RO/FGMO to obtain clearance of retiring staff well in advance and keep the same on records - In the eventuality of any matter being revealed after the issuance of the respective clearance as mentioned above, the authority concerned should give top priority to such cases - All necessary steps like conducting investigation, calling for explanation etc. should be done on fast-track basis to ensure that the matter is brought to a logical conclusion well before the date of retirement of the concerned staff - Any delay by the authorities concerned in respect of cases of retiring staff will be viewed seriously - Deliberate delay / non-reporting on the part of any staff at Branch / Controlling Office will lead to strict disciplinary action against him / her
16	AUTHORITY TO ISSUE CLARIFICATIONS & RESIDUARY PROVISIONS
16.1	Chief General Manager (HR) may give clarification, if any, sought by field functionaries on any aspect related to the Policy

- 16.2 This Policy shall be read in conjunction with the Manual of Instructions, Circulars and updated instructions from time to time
- 16.3 This Policy will be valid upto 30.09.2023 and its continuity may be extended for a further period not exceeding 3 months with the specific approval of the MD & CEO.
- 16.4 The Bank reserves its right to amend, vary or rescind all or any of the clauses of this Policy at any point of time without assigning any reason

ANNEXURE 1

From:	To: Regional Head / FGM / Vertical Head at CO

Ref. No.**Date:**
STAFF ACCOUNTABILITY FORMAT
(FOR NON-CREDIT AREAS)

As directed, I have visited _____ branch/office on _____ to examine the facts of the case/matter assigned to me and my observations/findings in the matter are as under.

1.	Name of the Branch/Office where lapses occurred	:	
2.	Region / Zone	:	
3.	Brief history of the case / incident	:	
4.	Nature of lapses / irregularities / violations observed (in brief)	:	

Guidelines issued by the Bank, applicable for the matter under examination	Nature of irregularities / lapses / violations	Names of the Officers /Award Staff responsible for lapses

5.	Period during which the above lapses/incident occurred	:	
6.	Name of the Branch Head at the time of lapses/ incident & his tenure in the branch	:	
7.	Date of 1 st reporting of lapses	:	
8.	How are the lapses/ irregularities reported / noticed / came to light?	:	
9.	Actual/Notional or likely monetary / reputational / other loss caused/likely to be caused to the Bank	:	

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10.	Whether any investigation was carried out earlier? If yes, please give details	:	
11.	Whether the matter is classified / reported as 'Fraud'? If yes, please give details	:	
12.	Whether the lapses / irregularities are rectified? If no, reasons thereof	:	
13.	Details of the Officer/Award staff against whom lapses are observed Name, Designation & PF No. His profile & tenure in the branch/office	:	1. 2.
14.	Role of the concerned Official / Award Staff and reasons for making him/her accountable	:	1. 2.
15.	Specific deviations / lapses observed on the part of erring employee which were in violation of bank guidelines	:	1. Name : Lapses: 2. Name : Lapses:
16.	Mitigating factors, if any	:	
17.	Details of the extra-ordinary circumstances, if any, at the workplace, which led to the occurrence of lapse / irregularity / violation under examination.	:	
18.	List of the documents/evidence enclosed with report	:	
19.	Any other information/observations	:	

Specific comments regarding lapses on the part of Officer/Award staff:

1.

2

(Signature of Investigating Official)

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Specific comments of Competent Authority for fixing / not fixing Staff accountability:

- 1.
- 2.
- 3.

Ongoing through the above report and related documents, I/we am/are of the opinion that

- No staff accountability is ascribed in the above case

OR

- Staff accountability is ascribed in the above case on the following staff members for the lapses mentioned below.

S. N.	Name of Staff member	Lapses

(Strike whichever is not applicable)

Regional Head / FGM / Members of SAC at CO

MAIDEN SPORTS POLICY

Staff Circular:7885 dated 02 January 2023

Staff Circular:8016 dated 22 June 2023

Staff Circular:8513 dated 03 Jan 2025 valid till 31.12.2025

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1. INTRODUCTION:

In order to contribute to the national objective of promoting Sports and Games, to encourage the culture of competitiveness and to exemplify excellence in performance Maiden Policy for Sports has been introduced.

1.2 AIMS AND OBJECTIVES:

- 1.2.1 **To encourage, promote, develop & govern Sports Persons and Sports activities in the Bank.**
- 1.2.2 To foster spirit of sportsmanship and camaraderie amongst the employees of Bank and to provide them opportunities to participate in the field of sports.
- 1.2.3 To organize Union Bank of India Championships, Tournaments & Employees competitions.
- 1.2.4 To affiliate and be affiliated with the National Sports Federations/State Associations and other approved institutions for the promotion of games and sports sponsored by the Bank.
- 1.2.5 To facilitate entry of Bank sponsor teams and Sports Persons in various tournaments and competitions.
- 1.2.6 To discover and encourage new talents in the field of sports and games.

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- 1.2.7 To facilitate the management of all the activities related to sports of the Bank.
- 1.2.8 To facilitate a career path for sports persons working in the Bank.
- 1.2.9 This policy is applicable to all cadre and gender of employees of the Bank. There will not be any discrimination while applying the provisions of the policy.

2. **DEFINITIONS**

Sports Policy:

- 2.1 **Governing guidelines duly approved by the Board of the Bank for promotion and regulation of sports and allied activities in the Bank.**

- 2.2 **Bank:** Bank means Union Bank of India

Active Sportsperson:

- 2.3 Those employees of the Bank who are recruited under Sports Quota and are presently fit to be active in their field of sports as player. The fitness of a sportsperson to actively participate on field will be defining factor irrespective of his/her age and the same can be approved by Central Sports Committee (as defined below) on case-to-case basis.

Employee:

- 2.4 For the purpose of this policy all the active employees of the Bank other than those recruited under Sports Quota.

Veteran Sportsperson:

- 2.5 Those employees of the Bank who were recruited under Sports Quota but are no more active in their field of sports. They can also contribute to branding of the organisation.

Committee: For the purpose of this Policy ---

Central Sports Committee (CSC): stationed at Central Office will be the apex committee for overall regulation of sports in Bank.

- 2.6 **Zonal Sports Committee (ZSC):** stationed at FGMOs for regulation of sports and allied activities at Zonal Level.

Selection Committee (SC): Adhoc Committee constituted by CSC on recommendation of concerned Zonal Head for selection of player to the Bank's Sports team.

Bank's Sports Team:

- 2.7 A group of players/employees/stipendiary sportsperson/Technical Officials (approved by CSC) to represent the Bank as a team in a sporting activity of Corporate/State/National/International level.

Stipendiary Sportsperson:

- 2.8 Promising/talented sportsperson upto age of 25 who are perusing sports from any academy or sports club and higher studies simultaneously and are hired by the bank on retainership/Contractual basis to play in Bank's sports team.

Technical Official:

- 2.9 Those active/ veteran sportsperson who tend to take up the role of support staff for various games recognised by the Bank and National Sports Federation. The following roles are identified as Technical Officials:-
Coach, Mentor, Trainer/Physiotherapist, Doctor, Manager, Selector, Umpire, Referees, Linesmen, Masseur, Judge, Time-Keepers, Starters, Scorers and any technical committee directly or indirectly related to the functioning of the game.
Any addition/deletion to the above list is delegated to CSC.

Recognised National Sports Federation:

- 2.10 Apex sports body in the country for any sport as recognised by Department of Sports, Ministry of Youth Affairs and Sports, Govt. of India from time to time.

3. LIST OF SPORTS:

The Bank shall promote the following disciplines of the individual /team games/sports for all the genders under both indoor and outdoor categories and thereby may also constitute Bank's Sports Team with employees/ Active sportsperson/veteran sportsperson/Technical Officials/stipendiary sportsperson in each of these disciplines:

- a) Athletics;
- b) Basketball;
- c) Carom;
- d) Chess;
- e) Cricket;
- f) Football;
- g) Hockey;
- h) Kabaddi;
- i) Shuttle Badminton;
- j) Shooting;
- k) Table Tennis;
- l) Tennis;
- m) Volleyball;
- n) Weightlifting / Body Building &
- o) Any other game played in ASIAD/Olympics/National game.

Addition or Deletion to the above list will be made from time to time depending upon the Bank's requirement and availability of sportsperson/staff in that game discipline. The competent authority for any addition/deletion from the aforesaid list shall be CSC.

The Bank will be organising Inter-Zonal/Inter-Region Tournaments in any of the recognised games/sports as listed above, to generate a level of competition among the employees for fostering a spirit of participation, friendship and fraternity.

4. **SPORTS COMMITTEES:**

There shall be three Committees in the Bank to cater the needs/requirements of sport activities in the Bank.

- (i) Central Sports Committee (CSC)
- (ii) Zonal Sports Committee (ZSC)
- (iii) Selection Committee (SC)

4.1 **Central Sports Committee:**

The bank shall have a 'Central Sports Committee' (CSC) at Central Office level, the composition of which will be approved by the MD&CEO and in his/her absence by ED (HR), as per requirement. The CSC of the Bank shall comprise of the following members:

General Manager (HR)	Chairman
GM/DGM (SSD/CCD)	Member
Dy General Manager/ AGM(HR)	Secretary (convenor)
1 active Sportsperson*	Member (preferably from 2 different sports)
1 veteran Sportsperson/Technical Official*	

*on rotation basis annually.

CM/SM/Manager (HRAD) looking after sports activities shall be the coordinator with a responsibility for arranging the committee meeting as and when required.

Quorum for holding Meeting:-

- Presence of Chairman is mandatory. If GM (HR) is not available to attend the meeting, GM/DGM (SSD/CCD) will chair the meeting.
- For dealing with the matters of routine affairs, convening of meeting may not be mandatory.
- Minimum 3 attendance is required for convening the meeting.

CSC shall have an adhoc committee named Selection Advisory Committee (SAC) dedicated specifically for scrutinising and shortlisting the nominations received from ZSC for All India level Bank's Sports Team, in the manner as deemed fit, before placing its recommendations to CSC for final approval. SAC shall take all necessary steps as deemed fit to ensure that the best players only are recommended before CSC for final selection in All India Bank's Sports Team.

SAC shall comprise of the following members as deemed fit by CSC:-

Dy. General Manager (HR)	Committee Head

Asst. General Manager (other than HR Department)	Member
Chief Manager	Member
2 members from the concerned sporting discipline (democratically nominated)	Member

Roles and responsibilities of CSC:-

- To recommend and implement the objectives of the Sports Policy as described.
- To recommend annual sports budget i.e. expenditure budget for making sports related purchases and organising various sports activities, to the Competent Authority as provided in Expenditure Policy of the Bank.
- Addition/deletion in list of sports promoted by the Bank.
- Addition/deletion in the list of roles identified as Technical Official.
- To approve constitution of Zonal Sports Committee (ZSC).
- To review the Annual sports performance report of Bank's Team/representatives submitted by the Zonal Sports Committee.
- To felicitate the best performer in sports/culture.
- To act as an apex body in the Bank for control of sports activities.
- To bring out change if any, in the Sports Policy of the Bank from time to time with due approval of the Board.
- To approve Bank's team/representations in sports as recommended by the Selection Committee or on direct request of sports person /employee representing Bank in sports at individual capacity.
- To approve changes in Bank's team/representations in sports as recommended by the Selection Committee.
- To approve Teams' Captain and Coach as recommended by Selection Committee
- To look after any necessary requirements of Bank's Sports Team.
- To create All India level Bank's Sports Team in sporting discipline where Bank has two or more teams.
- To prepare Annual Sports Calendar for the Bank as prescribed.

4.2 Zonal Sports Committee:

The Bank, wherever needed, shall have a 'Zonal Sports Committee' (ZSC) at Zonal level and the composition of which will be approved by the Central Sports Committee from time to time at recommendation of Zonal Head. ZSC shall function under the guidance of Zonal Head. The ZSC of the Bank shall comprise of the following members:

Zonal Head	Chairperson
CM	Member (as recommended by ZH)
1 Sportsperson/Technical official*	Member (as recommended by ZH)
HR Head at FGMO	Member

* On rotation basis annually

Roles and responsibility of ZSC:

- Shall look after the participation of Bank's Team/individuals in the tournaments / competitions conducted locally with permission of C.O.

- Shall conduct Zonal Level competitions with participations from all Regions within the jurisdiction for sportsmanship and branding.
- Annual performance report should be placed to the CSC, for review along with the details of expenses incurred and estimates requested for the next financial year.
- Shall annually nominate best performer in sports/cultural activities both individual/team within Zone to CSC.
- To look after necessary requirements of Bank's Sports Team
- To ensure recording of Bank's Sports team & its members' performance and time to time updation of the same.
- Shall send players' nomination for All India Level Bank's Sports Team as and when required by the CSC.
- To prepare Annual Zonal Sports Calendar in consultation with Central Sports Committee of the Bank.
- To conduct Inter Zonal Sports & Cultural Tournaments in consultation with Central Sports Committee of the Bank.

4.3 **Selection Committee (SC):**

The Bank will form a Selection Committee at zonal level as and when need arises. It shall comprise of the following as approved by CSC on recommendation of ZSC:

Dy. ZH	Chairperson
HR Head at FGMO	Member
CM	Member
1 veteran Sportsperson/Technical official of the concerned field	Member
1 Outside expert of concerned sports field having played at national or international level	Guest member

Note: 1 active sportsperson from the Zone shall also be nominated to look after the selection process, making necessary arrangements for selection trials and any other requirements as sought by the Chairperson.

Roles and responsibility of Selection Committee:-

- To recommend Bank's team/representations in sports to CSC
- To recommend changes in Bank's team/representations in sports to CSC
- To recommend Teams' Captain and Coach to CSC for approval. However while nominating Teams Captain & Coach, SC may take consent of all the members of concerned Bank's Team for ascertaining the most favourable candidate for the post.
- To conduct selection trials
- In most of the cases Selection trials will be conducted for general employees of the Bank and stipendiary sportsperson.

Criteria for applying for selection trials

- Any employee/stipendiary sportsperson willing to become part of Bank's sports team shall invariably clear selection trials conducted by respective Selection Committee.
- An employee recruited under non-sports quota, willing to appear for selection trials, shall submit certificate/s proving his/her past affiliation to the sports along with his/her request. Only on production of such certificate as may be prescribed by the concerned Selection Committee, employee can appear for selection trials. The mode and form of communication shall be as prescribed.

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5. **BANK'S SPORTS TEAM**

Bank shall maintain sports team in fields wherever sufficient eligible active sportspersons/employees/technical official are available and as approved by CSC from time to time.

The updated list of approved team and its players shall be maintained centrally by sports officer for ready reference.

Sportsperson/employees/technical official representing Bank (as approved by CSC) in sports at individual capacity shall also form part of Bank's Sports team.

If Bank has multiple teams in one sport at different Zones/locations, then selection of All India level Bank's Sports Team shall be done by CSC based on the nominations received from ZSC. The mode & criteria of nomination shall be as prescribed by CSC from time to time. However, if there exists only one team representing Bank in a sport then that team by default will also become Bank's Sport Team for All India level.

Players of the Bank's sports team (Zonal level or All India Level) shall be provided with Facilities like Special leave, out of pocket expense, time off, sports kit, etc. as per the terms of the policy.

The Captain and Coach of any team shall be decided as per recommendation of Selection Committee and approval of CSC. The same shall be reviewed annually.

6. **STIPENDIARY SPORTSPERSON**

The Bank's Sports Team may use the services of stipendiary sportsperson, if absolutely necessary, so as to form a team to participate in different tournaments of high importance, like state level, National level, etc.

Stipendiary sportsperson shall be hired after due selection trials as stipulated in the policy. The stipendiary sportsperson are to be taken from any clubs/sports academy on contractual basis for a specific sports season and at an agreed monthly allowance as approved by the CSC. Other terms and condition shall be as stipulated in the contract.

The Stipendiary sportsperson shall also be eligible for out of pocket expenses and TA &DA as applicable to Bank's Sports Team. Reimbursement for sports injury shall be on actual basis.

Code of conduct and other relevant statutory sporting guidelines shall be applicable on Stipendiary sportsperson as applicable to the members of Bank's Sports Team.

Under no circumstances Stipendiary sportsperson can claim permanent position in the Bank's team or employment in the Bank.

7. TOURNAMENTS

Bank shall of its own or at request of Bank's Sports team, participate in Corporate/State/National/International level tournaments organised by recognised sports body/federation like Indian Olympics Association, National Sports Federation, Board of Cricket Control in India, Indian Hockey Federation or any other Federation of which Bank is a member like All India Public Sector Sports Control Board (AIPSSCB), etc.

Sportsperson/Employees'/Team who wish to participate in any external sporting event either in personal capacity or in Bank's name, shall invariably take prior permission of the Bank.

Participation in tournament/sports event organised by unrecognised bodies will not be allowed. The decision of the Competent Authority shall be final and binding.

AGM (HR), CO shall be the competent Authority for according permission to participate.

8. BENEFITS/FACILITIES TO BANK'S SPORT TEAM:

The Bank shall extend the following facilities to the eligible employees or members of the Bank's Sports Team:

8.1 Leave Rules

Condition	Leave Type	TA/DA & lodging
Bank Sports Team /individual players representing bank, participating in tournaments at corporate/district/state/national/international/ level, conducted by approved Board/Association/Federation. Important Note: in case of individual participation, invitation should	On Duty Leave to the actual days of participation including journey period. Further on duty leave may also be given for pre participation coaching camps subject to the condition that the State/National Association/Federation should certify that the final team has been short listed and they are conducting	As applicable to Scale of employee/JMGS I cadre whichever is higher* (stipendiary)

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Condition	Leave Type	TA/DA & lodging
invariably be in Bank's name failing which it will be construed as participation in individual capacity and not representation of Bank.	pre-participation coaching camps for the selected team in advance.	
*In case the organiser of the tournament/event is providing TA/DA & lodging at the rate higher than that of the Bank. No such facility shall be extended from Bank's Side. However in case no such facility or a lesser amount/facility is being provided by the organiser, full eligibility (as mentioned above) or the difference of the amount as the case may be shall be sanctioned to the eligible member of the Bank's Team.		
Any Sportsperson participating in any tournament /event organised by a recognised sports body, as a player or in any sporting activity as a technical official either in his/her individual capacity or as a team member and with the prior permission of the Bank	Special Leave up to 30 days/calendar year. Any duration beyond 30 days shall be sanctioned as special leave by GM (HR) on case to case basis.	Will not be eligible
Any sportsperson/employee representing India in any capacity	On Duty Leave to the actual days of participation including journey period. Further on duty leave may also be given for pre participation coaching camps subject to the condition that the State/National Association/Federation should certify that the final team has been short listed and they are conducting pre-participation coaching camps for the selected team in advance.	As applicable to Scale of employee/JMGS I cadre whichever is higher*
Employees who are not recruited under Sports quota but are participating in sports activities in his/her individual capacity, at the State/National/International level and with the prior permission of the Bank	No provision of special leave /on duty leave. Employee's personal Leave balance to be debited. In case of zero leave balance it should be treated as on authorised leave on Loss of pay & Allowances.	Will not be eligible

Condition	Leave Type	TA/DA & lodging
Sportspersons/veteran participating in sports related activities in his/her individual capacity to further his/her prospects / ranks / standings in State /National circuit, etc. With permission of the Bank.	No provision of special leave /on duty leave. Employee's personal Leave balance to be debited. In case of zero leave balance it should be treated as on authorised leave on Loss of Pay & Allowance.	Will not be eligible

- Any participation in tournament/sport event organised by unrecognised bodies will not be allowed.
- Prior invitation of participation from the concerned Sports Body is mandatory.
- Any claim of TA/DA & lodging is subject to submission of satisfactory documents by sports team or its manager.
- Under all the above circumstances branding of the Bank shall be pivotal and sportsperson/employees should ensure that Bank's name is clearly visible at all the time of his/her participation in the said events. After completion of the event necessary documental proof of the same has to be submitted to Sports officer/desk.

8.2 Out of Pocket Expenses/ Diet Allowance

Members of Bank's Sports Team shall be permitted out of pocket expenses towards refreshments while representing Bank's team in tournaments within municipal limit of posting and Diet Allowance as per requirement of the Sportsperson.

The amount of Out of Pocket expenses/ Diet Allowance will be as fixed by CSC from time to time.

Bank's Sports Team in-charge/captain/Coach should submit a confirmation of dates for having participated in matches along with the attendance of the team members/individual player before claiming out of pocket expenses from the Zonal Sports Committee.

8.3 Time - off Facility

Members of Bank's Sport Team shall be permitted a 3 hours' Time-off facility on each working day. The time-off facility is provided to members of Bank's Sport Team for maintaining the requisite fitness level and practising & improving their game skills.

Time-off facility will be provided to the sports which require round the year physical fitness like football, cricket, kabbaddi, etc. However the same needs to be applied by the concerned player/captain/coach at the beginning of every calendar year before the competent authority. Further this facility may also be extended to Bank's Sports Team of other discipline given condition a request by player/captain/coach informing the need of Time off before any major tournament is submitted.

Sportspersons representing India shall be permitted 4 hours' time-off facility irrespective of the discipline, being a team/individual game.

Option to split the timing to morning or evening practise sessions may be permitted, subject to approval by placing the request of the individual/team to the Competent Authority.

The Competent Authority to approve time-off facility shall be AGM (HR), CO. The time off facility shall be reviewed every year.

Coach/Captain of the team shall maintain an attendance register of Time-off. The register is to be signed by all the players attending time-off session at the beginning itself. No player/employee shall be permitted to mis-utilise time-off facility.

Zonal /Central Sports in-charge officer shall make surprise inspection/verification of time-off facility either physically or virtually. If any discrepancy observed the same shall be reported to the concerned Committee.

8.4 Sports Kit

Active members of Bank's Sports Team will be provided with sports equipment's/apparels to facilitate their games with the approval of CSC.

In case Bank has 2 or more team in a particular sport discipline, all the teams approved by CSC will be eligible for the sports equipment's/apparels.

Annual requirement of equipment's/apparels to be provided shall be as approved by CSC in consultation with the respective Bank's Sports Team. This shall only include list of items to be purchased and its maximum applicable amount in Rupees.

At the time of actual purchase of the pre-approved equipment's/apparels necessary quotations as prescribed are to be placed before the Competent Authority at Zonal Level as per Expenditure policy of the Bank for approval in consultation with ZSC. In any case the approved amount for the items purchased shall be within the maximum limit stipulated by CSC.

8.5 Sports Body Membership

Bank shall from time to time and case to case basis obtain membership/affiliation of various renowned sports body/federation of the country to further the scope of sporting activities in the Bank.

CSC shall be the competent authority to approve the said affiliation/membership.

8.6 Prize Money Secured and Sports Fund

Sportsperson/employee participates in any sporting event with the permission of the Bank are supposed to participate without any of monetary benefits.

However, if any sportsperson/employee while representing Bank (availing On Duty Leave) receives any Monetary Award he/she shall reimburse 1/4th of the amount received to Sports Fund, if the amount received is more than Rs.1,00,000/- in a year. Remaining prize money secured by the sportsperson/employee of the Bank will be shared equally by all members of the team, who actually participated in the tournament, including support staff/technical official/stipend player.

Any amount received as Honorarium/ Prize money (remaining amount after contribution to sports fund, if any) by the Sportsperson/employee shall be declared as their income by the employee for IT purpose.

No monetary award in cash should be accepted, under any circumstances. All monetary award should be either through cheque/online transfer.

The Honorarium/ Prize money reimbursed in sports fund shall be under the custody of CSC and will be used only for the welfare of Bank's sports team or its member with approval of CSC. The utilization of fund shall be as prescribed by CSC from time to time.

- 8.7** Outstanding Sportsperson may be eligible for out of turn promotion as per promotion policy of the Bank. Further, additional increments/ incentives may be provided to the Outstanding Sportspersons after obtaining approval of ED (HR).

9. SPORTS OFFICER/DESK

There shall be a Sports officer/desk at HR Department Central Office. Further ZSC shall also nominate one executive/officer to look after sports activity at Zonal level (Preferably an officer from HR Department).

The roles and responsibility of Sports Officer/Desk shall be but not limited to the following:

- To act as a single point of contact for all sports related matter.
- Organising/coordinating meeting of CSC, if applicable.
- Organising/coordinating meeting of ZSC, if applicable.
- Organising/coordinating meeting of Selection Committee, if applicable
- Processing of all participation permission and On Duty & Special leave applications of Sportsperson/employee as per the terms of the Policy.
- Processing sports body membership application/leads.
- Surprise verification/check of time-off facility extended.

- Monitor Bank's team / representative's performance and report to higher authorities for issuance of suggestion/advice to Team's Coach/Captain/player.
- To maintain list of approved team and its players for ready reference.
- To maintain all sports related records, within its jurisdiction.

10. COMPETENT AUTHORITY

Description	Authority
Renewal of the Policy	Board of the Bank
Review of Policy	CSC
Sports Kit permission of items	CSC
Sports Kit purchase expenditure	Competent Authority at Zonal level as per Expenditure Policy of the Bank
Sports Body Membership	CSC
Out of pocket expense	AGM (HR), HR Department, Central Office & above*
Time off facility	AGM (HR), HR Department, Central Office & above*
For permission to Participate and Sanctioning of On Duty Leave with TA/HA	AGM (HR), HR Department, Central Office & above*
For permission to Participate and Sanctioning of Special Leave	AGM (HR), HR Department, Central Office & above*
Any sports related permission	AGM (HR), HR Department, Central Office & above*
For permission to Participate and Sanctioning of Eligible Leave	AGM (HR), HR Department, Central Office & above*
Permission to represent Bank in any sporting event / formation of Bank's Team	AGM (HR), HR Department, Central Office & above*

*If the applicant is in scale V & above, the Competent Authority will be the Executive of HR Department, one scale above than the applicant.

11. SPORTS INJURY

- Basic medical kit required to attend an injured person should be always readily available with the team while practising /playing matches under the custody of the team or a person duly authorized by the team Coach/Captain.
- Any sportsperson sustaining injury while practising/representing Bank shall be taken to the nearest available Doctor for immediate medical attention on getting injured. Then he /she may visit the specialist Doctor who will be treating the concerned injury.
- First information medical report to be sent as soon as possible to the Central Office Sports Desk for doing the needful or obtaining necessary permission from the Competent Authority.

- A covering letter along with the confirmation given by the team Coach/Captain for having injured during practising/playing matches, prescription of the Doctor including medication/rehabilitation may be submitted for necessary reimbursements.
- After completion of the post recovery period, fitness certificate to be obtained from the Doctor who has treated the sportsperson informing that he/she is fit to resume normal duties and is fit to resume competitive training.
- Special leave as advised by the doctor and team Coach/Captain shall be placed to the AGM (HR), CO for consideration during the injury and recuperation period.
- If injury is caused while representing Bank in any sporting activity, the members of Bank's Sport Team shall be extended with all the benefits as are available to employees who sustain injuries in course of duty.

12. DOPE TEST

- All Sportspersons/employees whether in individual/team events are covered by the rule of "Violation of Sports Code" i.e. Dope test conducted by their respective State/National Sports Federation.
- Any sportsperson/employee male/female individual/team game, test positive for any banned substance by the State/ National Federations will be immediately placed under suspension, till the testing of "B' Sample is announced.
- Disciplinary action will be taken, including withdrawal of all benefits for sportspersons/employees permitted under the Policy.
- In extreme cases, where the name of the Bank is bought to disrepute, even Termination from the services of the Bank will be resorted, based on the report from the Federation/Association or Appropriate Authority. The concerned sportsman/employee shall not be extended or entitled to any further opportunity or notice in this regard and the bank shall have the right to take a suitable decision purely based on the report from the Competent Sports Body. It's not only the sportspersons/employee but also, the Coach/Captain/Manager if any, of the individual/team will be held equally responsible for the action done by the sportspersons.

13. GENERAL GUIDELINES

- Representing the Bank's team at local/corporate/State/National level is mandatory for all sportspersons recruited under sports quota. No sportsperson, individual/team shall refuse to participate in any tournament /championship where our Bank team has got an entry/invitation except as permitted by the Central Sports Committee for reasons of medical or sufficient cause. Sportspersons individual/team who refuse to represent the Bank team shall not be granted Leave and any other facility permitted under the Policy and disciplinary action may be initiated and may entail even termination from service as he has not performed the duties for which he was recruited for.
- Sportspersons may participate in tournaments/championships in his/her individual capacity to further his/her prospects/ranks/standings in State /National circuit. Any such participation requires prior permission of the Competent Authority as stated in the Policy. It is also to be noted that representing /playing for Bank shall always be the priority.
- It is also the responsibility of employees recruited under sports quota to assist and guide Zonal Sports Committee/Central Sports committee in organising sports and cultural events in the Bank whenever called upon to do so.
- Any employee of the Bank placed under suspension as a result of any domestic enquiry shall by default be excluded from the Bank's Sports Team.
- Recruitment and Promotion of the Sports Person of the Bank shall be as per Recruitment Policy of the Bank and Promotion Policy of the Bank respectively and as amended from time to time.
- As far as possible members of Bank's Sports Team shall be posted at administrative offices and at nearby locations to each other (if belonging to same sports). This is for causing least inconvenience to the Bank's Sports Team.
- All sportsperson of the Bank will give a clear consent in writing that Bank may use their Name, Photo & other credentials for Bank's publicity in various channels.

- Any statutory guidelines w.r.t. dope test, code of conduct or sports related activities shall by default form part of this policy and will be applicable from the date of issuance of such statutory guidelines or date of circulation of this policy, whichever is later.
- If any sports person is playing in more than 2 sports/events, the same sports person will be eligible to participate in maximum 2 sports/events.

14. DUTIES/ OBLIGATION ON PART OF COACH/CAPTAIN/PLAYERS:

- Sportsperson/employees whether team or individual should mandatorily take approval (every year) of the CSC for being part of Bank's Sports team.
- To keep the concerned sports officer/desk updated w.r.t any leave, permission or any sports related matter requiring approval or concurrence of the Competent Authority.
- To report the result of games including individual performance of the players to sports officer/desk.
- To maintain proper record of time off facility (if applicable) and ensure that the same is not being mis-utilised.
- To ensure branding of the Bank while participating in any sporting event and also to ensure that Bank's name is clearly visible at all the time of participation. After completion of any event necessary documental proof has to be submitted to Sports officer/desk within seven days.
- To report receipt of prize money/Award/ any monetary benefit to the sports officer/desk at Central Office (also applicable for general employees participating in any sporting event with the permission of the Bank) within seven days.
- To keep the concerned Sports officer/desk informed of any information which the Coach/Captain/individual player think is important and should be brought to the notice of the Competent Authority/Bank.

15. SPORTS CODE OF CONDUCT

- The sportspersons shall maintain discipline on the field and off the field and shall do no act that shall bring disrepute or otherwise tarnish the image of the Bank.
- Sportspersons of the Bank should strive to achieve excellence in his/her field of sport and shall not indulge in any illegal or nefarious activities like betting, use of banned substances or performance enhancing drugs.
- Sportspersons should be self-disciplined and practice regularly during the period allotted for practice.
- Sportspersons must at all times be aware that he/she is an employee of the Bank and is subject to the service rules relating to his/her category of employment. Sportspersons shall abide by the Rules and Regulations of the Bank and obey the orders of their superiors.
- Leave rules have been drafted very clearly & except while playing for the Bank, sportspersons would have to apply for leave in advance and proceed on leave only after it is sanctioned.
- Whenever, the sportsperson not playing for the Bank/State/National team should attend office during normal office hours and carry out the duties assigned to him/her.
- Sportsperson must associate himself/herself with the Bank marketing and promotional activities.
- Permission shall not be given to sportsperson to play for the State team or any other team, when our Bank team is also participating in the same tournament. However, CSC shall examine on a case to case basis.
- Sportsperson recruited under sports quota would make himself/herself available to play for the Bank team whenever necessary. Prior permission is required to participate at the State/National/International level but the Bank reserves the right to withhold such permission at its own discretion without assigning any reason.
- Refusal to participate/play for the Bank team in entries received for the tournaments would be considered as misconduct & shall attract disciplinary action against the individual/team including termination.
- Sportsperson will be liable for disciplinary action including termination from the services of the Bank either if they contravene the above Code of Conduct or contravene the service rules applicable to them in terms of their appointment.
- The above codes shall also be applicable to the employees who are not recruited under sports quota but are part of Bank's Sports Team as well as to the employees who have been permitted by the Bank to participate in any sporting events.

16. REVIEW OF POLICY

Any modification / amendment necessitated on account of revision of guidelines by the regulatory authority / RBI shall automatically be part of this Policy. However, the guidelines shall be

reviewed/renewed after an interval of one year, or even earlier as and when need arises or as decided by the Competent Authority/Board.

HRAD, Human Resources Department, Central Office, shall undertake the implementation of this policy and in case of any doubt CSC in consultation with CGM (HR) will be the Competent Authority to issue any clarification.

POLICY ON STAFF DEPOSITS & PAYMENT OF ADDITIONAL INTEREST

(IC No:2380:2021 Dated: 15-01-2021)

Maiden Policy on Staff Deposits & Payment of Additional Interest

Key Highlights

- Earlier, Instruction Circular No.3197 dated 17.02.1986 and IC 4957 Dt.16.04.1994 covering operational guidelines on Term Deposits and payment of interest based on Reserve Bank of India (RBI) Master Circular on Interest Rate on Deposit was circulated.
- The policy is now having common standard guidelines post amalgamation for all branches situated domestically.
- The pillars of this Policy are:
 - ❖ Harmonized Policy for e-AB, e-CB and UBI (stand-alone).
 - ❖ Common Standard Guidelines to administer the benefits equitably in a transparent manner.
 - ❖ Modalities to be adopted by the Amalgamated Entity in case of certain parameters has now been clarified.
 - ❖ Clarity on application of additional Interest benefits to staff.
 - ❖ The points/clauses updated in e-AB circular updated till Feb-2019 has been clarified for staff members/other constituents.
- The policy provides clarity on extending staff deposit rate benefit to eligible accounts retrospectively from 01.04.2020.
- Policy is valid up to 31.03.2022.

1. Aim & Objectives of the Policy:

1.1 Aim: The aim/objective of the Policy is to have common standard guidelines post amalgamation for all branches situated domestically. With standard guidelines, the branches / offices shall be in a position to administer the benefits with transparency and equitably.

1.2 Objectives: The broad objectives of this Policy are:

- a. To formalize a standardized policy document for extending the additional interest benefits to staff and to bring in clarity on all related parameters.
- b. Implementation of common modalities that need to be adopted by the Amalgamated Entity in case of certain types of Executives/Staff Depositors, Chief Vigilance Officer, Internal Ombudsman, employees on deputation to overseas subsidiaries/ domestic subsidiaries/CBI /ED /Govt. Offices etc. that was previously not captured in detail in the guidelines/Instruction Circulars issued by the Bank as well as in the Policy on Bank Deposit 2020-21.

2. **Board Approval & Validity:** The “Policy on Staff Deposits & Payment of Additional Interest” which was placed and approved as Agenda Item No:P-16 in the Board Meeting held on 23.12.2020 is valid up to 31.03.2022. The approved policy is enclosed with this circular as Annexure-I.

3. **Highlights of the Policy:** At the outset the Policy on Staff Deposits & Payment of Additional Interest sets out the Need, Scope, Applicability, Aim, Objectives and Ownership of the Policy. Further it goes on to describe in detail the various aspects of Staff deposits, eligibility for additional interest and applicable interest rate thereof as per the guidelines in vogue.

4. Coverage in the Policy: The coverage in the policy is summarized as follows:

- 4.1 Point No: 8 deals with “**Payment of additional interest**” wherein applicability for payment of additional interest under various parameters are discussed in detail.

Classification: Confidential

- 4.2 Point No: 9 deals with “**Joint Deposits of Staff**” which are further explained as under:
 - a. Staff Deposits jointly with family members of e-AB, e-CB & UBI.
 - b. Deposit of Retired Staff (Senior Citizen) jointly with family members.
 - c. Staff Deposit jointly with Senior Citizens.
 - d. Deposits in the name of spouse of a deceased staff (jointly or singly).
- 4.3 Point No: 10 deals with ‘Premature closure of staff account’.
- 4.4 Point No: 11 deals with ‘Ceiling on Staff Deposits’ defines the maximum ceiling for deposit per staff member.
- 4.5 Point No: 12 deals with ‘Accounts which are ineligible for benefits of staff accounts’ and explains the conditions for such accounts detailed as under:
 - a. Ex-Staff member who have resigned from the service of the Bank.
 - b. Bank’s staff who is the Karta of the HUF.
 - c. Bank Employees Federations where the Bank employees are not direct members.
 - d. Staff Deposits under Capital Gains Account.
 - e. NRE/NRO Deposit of Staff Members.
- 4.6 Point No: 13 deals with ‘Applicability/continuation of Additional interest on Existing Deposits’.
- 4.7 Point No: 14 deals with ‘Extension of Staff Deposit Benefit retrospectively’.
 The deposit/s eligible under the enclosed policy which, in case, are deprived of eligible benefit due to amalgamation process/technical issues, will be eligible from retrospective effect (i.e.1.4.2020) till the maturity of deposit. However, it should be ensured that such deposits should also have been eligible during the intervening period but were not extended the same due to technical issue (IT integration post amalgamation) and/or adoption of existing guidelines of erstwhile Bank i.e. e-AB or e-CB. Such proposals need to be forwarded to the Operation Department, Central Office for providing backdated interest benefit as per the existing practice. On maturity of deposit, existing rate with applicable benefit will continue as per the terms of revised policy.
5. Conclusion: The rationale of having a ‘Policy on Staff Deposits & Payment of Additional Interest’ is:
 - 5.1. To provide clarity on application of additional interest on Staff deposits.
 - 5.2. For prompt identification of the eligible or ineligible accounts and providing additional interest as per regulatory guidelines.
 - 5.3. Laying down the modalities to be adopted by the Amalgamated Entity.
 - 5.4. To capture in brief and give overall picture/clarity to Branches/Offices. Policy is furnished as per Annexure I.

Policy on Staff Deposits & Payment of Additional Interest

1. Background:

1.1 **Guidelines on Additional Interest:** In order to encourage savings and thrift among Staff Members and also as an incentive to employees/staff of the Bank, RBI had permitted Banks to pay additional interest of 1.00% on staff deposits. Further, retired staff members who are “Senior Citizens” shall be eligible for benefit of additional 0.50% interest in addition to the above mentioned 1.00%.

1.2 **Guidelines of Bank (Stand-alone):** Based on the guidelines issued by RBI vide Master Circular on Interest Rate on Deposit, IC No.3197 dated 17.02.1986 and Instruction Circular 4957 Dt.16.04.1994 covering operational guidelines on Term Deposits and payment of interest thereon. These guidelines were last updated as on 31.03.2020 in Union e-Manual Portal of the Bank. As per IC No.01914-2020 (point no.11.5), dated 16th March,

2020, there is a maximum ceiling of Rs.500.00 lacs fixed for the amount invested in term deposits at all branches of the Bank put together under staff category.

1.3 **Guidelines of e-AB:** Guidelines on Staff Deposits were circulated in line with the RBI Directives vide its circular letter No.-666/27/182 dated 18.11.2019.

1.4 **Guidelines of eCB:** Guidelines on Staff Deposits were circulated in line with the RBI directives by using discretion vide its circular No. 282/2014 dated 12th April, 2014. As per circular there is a maximum ceiling of Rs.75.00 lacs fixed for the amount invested in term deposits at all branches of the Bank put together under staff category.

1.5 Guidelines laid down by the Reserve Bank of India: Master Direction of RBI vide DBR. Dir. No.84/13.03.00/2015-16 last amended on 22.02.2019 while specifying the overall framework for interest rate on various types of Deposits also dwells upon payment of additional interest on staff deposit as well as deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, persons taken on deputation for a fixed tenure or on a contract of a fixed tenure etc.

2. **Need for Revised Policy:** The separate independent policies followed by the erstwhile banks on staff deposits, prior to amalgamation, though were by and large similar, however, the modalities that need to be adopted by the Amalgamated Entity in case of certain types of Executives/Staff Depositors, Chief Vigilance Officer, Internal Ombudsman, employees on deputation to overseas subsidiaries/, domestic subsidiaries/, CBI / ED / Govt. Offices etc. has remained to be captured in detail in the guidelines/Instruction Circulars issued by the Bank as well as in the Policy on Bank Deposit 2020-21.

2.1 Post amalgamation of e-Andhra Bank/e-Corporation Bank with Union Bank of India, there is a need to formalize a policy document for extending the additional interest benefits to staff to bring in clarity on some of the parameters.

2.2 In view of these, this revised policy in respect of deposits of Staff, Retired Staff, Staff on deputation into the Bank/outside the Bank in India as well as Overseas, Directors, Chairman, Managing Director & Chief Executive Officer, Executive Directors, Chief Vigilance Officer, Internal Ombudsman, persons taken on deputation for a fixed tenure or on a contract of a fixed tenure, etc. is placed before the Board in line with the extant RBI guidelines.

3. **Scope of the Policy:** The Deposits of the Staff / Officials as described in this Policy, held in India and in the branches of Amalgamated Entity (AE), shall be under the scope of the Policy. Hence, the benefits under the policy are applicable to such deposits which are held domestically as per the terms of this policy.

4. **Aim / Objective of the Policy:** The aim / objective of the Policy is to have common standard guidelines post amalgamation for all branches situated domestically. With standard guidelines, the branches / offices shall be in a position to administer the benefits with transparency and equitably.

5. **Policy Ownership:** The Policy Ownership shall be with the Operations Department and policy will be placed in consultation with the Human Resource Department, jointly before the Committee/Board of the Bank from time to time as per validity.

6. **Compliance:** The Policy is in compliance of the regulatory guidelines issued from time to time, Master Direction of RBI vide DBR. Dir. No.84/13.03.00/2015-16 last amended on 22.02.2019 is the base for this policy.

7. **Definitions:**

7.1 **Staff Member:** "A member of the Bank's staff" means a person employed on a regular basis, whether full-time or part-time and includes a person recruited on probation or employed on a contract of a specified duration or on deputation and an employee taken over in pursuance of any scheme of amalgamation, but does not include a person employed on casual basis.

7.2 **Retired Staff Member:** "A retired member of the bank's staff" means an employee retiring whether on superannuation or otherwise as provided in the bank's Service/Staff Regulations, but does not include an employee retired compulsorily or dismissed in consequence of disciplinary action or resigned employees. Such retired staff may also be senior citizen by virtue of their age.

7.3 **Family:** "Family" means and includes the spouse of the member/retired member of the bank's staff and the child/children, parents, brothers and sisters of the member/retired member of the bank's staff who are Dependent on such member/retired member, but does not include legally separated spouse.

8. **Payment of additional interest:**

As per RBI directives, Master Direction DBR.Dir.No.84/13.03.00/2015-16 updated as on February 22, 2019, schedule commercial banks shall at their discretion, allow additional interest of one percent per annum, over and above the rate of interest mentioned in the schedule of interest rates on saving or term deposits of bank's

staff and their exclusive associations as well as on deposits of Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, subject to the following conditions.

(i) The additional interest is payable till the person continues to be eligible for the same and in case of his ceasing to be so eligible, till the maturity of term deposit account.

It is clarified that, deposits made with our Bank, if any, by such Officials prior to their appointment will not be eligible for Staff benefit and shall continue till maturity at the contracted rate. However, deposits made by such Officials on or after their date of joining our Bank will be eligible for the additional interest benefit (as available for staff deposits).

Further, it is clarified that, on deposits made by the Chairman, Chairman & Managing Director, Executive Director or such other Executives appointed for a fixed tenure, after their tenure, shall be eligible for additional Rate of interest, as mentioned in this policy, if they are superannuating from the Bank and are eligible to draw pension/ retirement benefits from our Bank. The Deposits created by such officials (as per terms of this policy) after their tenure shall also be entitled for the benefit of additional interest along with the interest benefit available for Senior Citizen.

(ii) In case of employees taken over pursuant to the scheme of amalgamation, the additional interest is allowed only if the interest at the contractual rate together with the additional interest does not exceed the rate, which could have been allowed if such employees were originally employed by the bank.

For the above, it is clarified that the deposits made by the staff of erstwhile Andhra Bank and Corporation Bank, shall continue to be eligible for the additional Rate of Interest on all such deposits (as defined in this policy) post amalgamation as well. Deposits renewed/created after amalgamation will earn interest inclusive of the additional 1% as applicable to regular employees of the Bank, depending on tenor of deposits as per card rate prevailing on the date of deposit.

(iii) In the case of employees taken on deputation from another bank, the bank from which they are deputed may allow additional interest in respect of saving or term deposit account opened with it during the period of deputation.

It is clarified that, persons on boarded on deputation as per the above Regulatory guidelines will be eligible for the additional interest benefit on deposits created during his/her tenure till its maturity and in case of his/her ceasing to be so eligible, till the maturity of the Term Deposit account. In case these Official/Executive/person is a Senior Citizen, the benefit as available for Senior Citizens will also be available on deposits created during his/her tenure with the Bank.

In the above context, for e.g. Chief Vigilance Officer appointed for a fixed tenure being in the nature of deputation from another Bank shall be governed by the terms as applicable for employees/executives on deputation

Employees deputed from our Bank to DFS, IBA, CBI/Enforcement Directorate, other Govt. offices, Other Agencies, Joint Venture entities of the Bank, Foreign Branches of the Bank/Foreign Subsidiaries of the Bank, Domestic Subsidiaries of the Bank etc. will be eligible for the benefit of additional interest on staff deposit till such time they remain on the rolls of the Bank

For the above, it is clarified that post-amalgamation of eCB & eAB, interest on deposit created prior to amalgamation for bank officials if any, will continue to earn interest at the contracted rate till maturity.

(iv) In case of persons taken on deputation for a fixed tenure or on a contract of a fixed tenure, the benefit will cease to accrue on the expiry of the term of deputation or contract, as the case may be.

It is clarified that such persons will be eligible for the additional interest benefit on deposits created during his/her tenure till its maturity and in case of his ceasing to be so eligible, till the maturity of a Term Deposit account. In case these Official/Executive/person is a Senior Citizen, the benefit as available for Senior Citizens will also be available on deposits created during his/her tenure with the Bank.

In the above context, Internal Ombudsman appointed on a contract for a fixed tenure, this extra interest benefit shall be available for those deposits created during his/her tenor in the Bank. However, deposits created during the tenure will continue to receive the interest rate benefit at the contracted rate till its maturity. The benefit will cease to accrue on fresh deposits created after the expiry of the term of contract, as the case may be.

For the above, it is clarified that post-amalgamation of eCB & eAB, interest on deposit of such persons created prior to amalgamation for bank officials if any will continue to earn interest at the contracted rate till maturity.

(v) Bank Employee Federations, in which bank employee are not direct members, shall not be eligible for additional interest.

For the above, it is clarified that post-amalgamation exclusive federations of eCB & eAB employees, will continue to earn interest benefit on deposit created prior to amalgamation at the contracted rate till maturity.

(vi) The additional interest may be paid on the following deposits after obtaining a declaration from the depositor concerned, that the monies deposited or which may be deposited from time to time into such account belong to the depositor.

- a. Member or a retired member of the bank's staff, either singly or jointly with any member or members of his/her family; or
- b. The spouse of a deceased member or a deceased retired member of the bank's staff; and
- c. An Association or a fund, members of which are members of the bank's staff;

On the above, further it is clarified that:

As per eCB policy point No. (a) And (b) herein above shall exclude legally separated spouse of a staff member/retired staff member. Further a declaration shall be obtained from the depositor concerned that the monies deposited or which may from time to time or be deposited into such account from time to time belong to the depositor (format furnished as Appendix-1). The same shall continue to be obtained in the Amalgamated Entity, by the

Staff deposits wherever stated will invariably include deposits in the name of staff members/Retired Staff who are senior citizens / Spouse of deceased staff members.

9. Joint Deposits of Staff:

9.1 Staff Deposits jointly with family members of eAB, eCB & eUBI: Where a joint holder of a deposit is a staff member, in order to be entitled for 1.0% p.a. additional interest, the name of the staff member should be first and not subsequent. However, a declaration from the staff member shall be obtained to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member (furnished as Appendix-I). The implication of this is that as per extant norms, applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only, irrespective of the fact the account is in joint name.

9.2 Deposit of Retired Staff (Senior Citizen) jointly with family members: If a deposit is held by a retired staff member who is also a Senior Citizen jointly with his parents / spouse / child /children, brother or sister, then the branch can offer both Staff benefit and Senior Citizen benefit subject to obtaining a declaration from the staff member to the effect that the monies deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member. In order to be entitled for Senior Citizen benefit, name of the retired staff member should be first and not subsequent in a joint deposit.

In other words, deposits maintained by retired staff members (who incidentally are senior citizens) jointly with eligible family members would be entitled for the staff benefit by way of additional 1.0% interest along with senior citizen benefit, only when the retired staff member is named first and not subsequent to the deposit.

9.3 Staff Deposit jointly with Senior Citizens: Where a joint holder of a deposit made by the Senior citizen is a staff member, to be entitled for 1% p.a. additional interest, only when the name of the staff member is first and not subsequent. A declaration from the staff member shall be obtained to the effect that the monies

deposited or which may be deposited from time to time into such account/s, belong to the concerned staff member.

The benefit of additional interest of 0.5% p.a. as extended to senior Citizen scheme shall not be extended to such deposits (since the serving staff member is not a senior citizen). Applicable TDS will be deducted from the total interest paid and relevant TDS certificate will be issued in the name of the staff member only.

9.4 Deposits in the name of spouse of a deceased staff (jointly or singly): If a deposit is held jointly by the spouse of the deceased member of the staff who is senior citizen, then the branch can offer both staff interest and senior citizen interest subject to obtaining of the declaration that deposits belong to him/her. Here again, in order to be entitled for Senior Citizen benefit, name of the spouse of the deceased staff member, who is also a Senior Citizen, should be first in a joint deposit.

10. Premature closure of staff account:

On premature closure of a staff member's Term Deposit, penalty as applicable shall be levied (1% less than the card rate applicable for staff deposits as prevailing on the date of deposit for the tenure up to which the deposit remained with the Bank).

11. Ceiling on Staff Deposits:

The maximum ceiling of Rs.75.00 lacs was fixed in eCB on term deposits as per circular No.282/2014 dated 12.04.2014. For amalgamated entity, the maximum ceiling of Rs.5.00 crore would continue as per Standalone Union Bank of India's Instruction Circular No.01914-2020 dated 16.03.2020. The amount invested in Term Deposits (Principal amount) at all branches of the Bank put together under staff category on which the benefit of additional rate of 1.0% p.a. is admissible on deposits of staff category for individuals opened either singly or jointly with family members viz. as staff, ex-staff or spouse of a deceased member of staff or deceased retired member of the Bank's staff.

12. Accounts which are ineligible for benefits of staff accounts:

12.1 Ex-staff members who have resigned from the service of the Bank (irrespective of the number of years of service put in) will not be eligible for the benefit of the staff accounts in respect of the deposits placed/renewed by them after their resignation from the service of the Bank.

12.2 Even if the Karta of the family is a member of Bank's staff, the accounts of HUF shall not be eligible for staff rate of interest.

12.3 Bank Employees Federations, in which bank employees are not direct members, shall not be eligible for additional interest.

12.4 Deposits in the name of staff under Capital Gains account: If a deposit is held by the staff under Capital Gains Account, no additional interest benefit is available on that deposit. Likewise, additional interest for Senior citizen is also not available for staff deposits under Capital Gains.

12.5 NRE/NRO Deposits of Staff Members: Deposits held by the staff under NRE / NRO Deposit Account shall not be eligible for the additional interest benefit

13. Application of Additional Interest on Existing Deposits:

For deposits which are outstanding on the date of this policy will continue to earn interest as contracted without any change.

With respect to outstanding deposit of eAB & eCB staff members, in joint names, where name of the depositor is not first, the account shall continue to fetch benefit of additional interest till maturity of such deposit as per originally contracted terms of deposit. However, on maturity of such deposit, the benefit of additional interest to staff will cease to continue. Upon renewal of such deposits, the additional interest benefit will be available only if the name of the staff member is first

14. Validity of the Policy: The Policy shall be valid till 31.03.2022. Nevertheless, changes / extension / modifications in guidelines, if any, brought out in this regard by the RBI during the currency of the Policy, may be brought into effect with prior approval of Managing Director & Chief Executive Officer (MD & CEO) of the Bank. However, the same shall be placed before the Board for Information.

15. Conclusion: The rationale of having a 'Policy on Staff Deposits and Payment of Additional Interest' is to have prompt identification of the eligible or ineligible accounts and providing the additional interest as allowed per regulatory guidelines.

E.R. MATTERS

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ABBREVIATIONS

DA	Disciplinary Authority
CVO	Chief Vigilance Officer
CVC	Central Vigilance Commission
IA	Inquiring Authority
PO	Presenting Officer
EO	Enquiry Officer
MR	Management Representative
AO	Assisting Officer
CSO	Charge Sheeted Officer
SCM	Show Cause Memorandum
AOC	Articles of Charge
CS	Charge Sheet
IAC	Internal Advisory Committee
FO	Final Order
FSA	First Stage Advice
SSA	Second Stage advice
AA	Appellate Authority
RA	Reviewing Authority
IBA	Indian Bank Association

1. INTRODUCTION

Banks are custodians of Public money and valuables where trust and honesty are of utmost importance. It is expected of every Bank employee to be just and fair in all his official dealings and take every step to ensure and safeguard the interest of the Bank besides ensuring compliance with Bank's norms and guidelines.

In order to ensure that the guidelines are thoroughly adhered to and employees do not deviate from the set Banking procedures and norms, it is essential to have certain checks and control mechanisms. Many such robust mechanisms are in place like Audits, CMRD visits, Inspections, etc. Inputs and Feedback received from these form the basis for rectification of anomalies and/or further investigation into the irregularities such as examination of staff accountability, conducting vigilance and other investigations etc.

This furthers the initiation of Disciplinary action against the employees/ officers against whom staff accountability is ascribed.

Examination of Staff Accountability

Below mentioned are the two Policies for examination of Staff accountability:

- 1. Examination of Staff Accountability in Credit Areas circulated vide Instruction Circular No 2522-2021 dated 26.03.2021 issued by Credit Recovery Department.**
- 2. Examination of Staff Accountability in Non-Credit Areas Circulated vide Staff Circular No 7274 dated 23.10.2020 issued by HR Department, ER Division.**

Detailed procedure for examination of Staff accountability is mentioned in the aforesaid circulars.

Other Sources for initiation of Disciplinary action

- Audit Irregularities
- Reporting of Operational lapses
- Internal Inspection and Investigation Reports including Vigilance Investigation
- Investigation Reports received from CBI/Police Authorities/other Statutory bodies and RBI instructions/directions
- Investigations into complaints etc.

It is at this stage where function of Disciplinary action starts which involves taking action against those delinquent/ erring officers/employees who are found accountable for lapses on their part.

Challenges involved

It is a matter of great concern that the number of disciplinary cases is increasing day by day. On evaluation of existing pending disciplinary cases, it is observed that the following are main causes of delay in completing/concluding disciplinary action in the Bank. The following instances of delay are merely illustrative and not exhaustive.

- Proper care is not taken while issuing charge sheet/show cause memorandum, which necessitates issuance of corrigendum.
- Sometimes explanation is sought for very minor irregularities which are even rectified at Branch / office, by the time the explanation is called for.

- At many ROs/FGMOs, memoranda are issued by various departments like Credit/CRLD/P&D and no intimation in this regard is available with HR Department which affects effective follow up.
- After issuance of showcase no proper follow-up is made to get explanation of delinquent employee within stipulated time. In many cases extension of time is given without any cogent reasons.
- Proper/timely delivery of show cause memorandum/charge sheet to delinquent employee is not ensured.
- Undue long time is taken for scrutinizing the explanation submitted by delinquent employee.
- While making reference to Internal Advisory Committee, requisite papers and information are not submitted to Central Office as a result unnecessary correspondence is required to be exchanged to collect the information.
- After reference of the matter to Internal Advisory Committee no proper follow-up is made with concerned authority for an early decision of the Committee.
- Unduly long time is taken for making request for 1st stage advice and all requisite information/ papers are not provided to Vigilance Department.
- After instituting inquiry no follow-up is made with the Enquiry Officer to ensure completion of the inquiry proceedings within the time frame.
- On receipt of findings of the Enquiry Officer they are not sent to delinquent employees for their written submissions and no proper follow-up is made for getting the submissions in requisite time.
- In case of Award Staff, personal hearings against proposed punishments are not given in time and on many occasions unwarranted adjournments are given.
- Unduly long time is taken for seeking 2nd stage advice (wherever applicable as detailed in subsequent chapters) from Vigilance Department and relevant data is not furnished to Vigilance Department to enable them to give their advice.
- On receipt of 2nd stage advice or otherwise, final orders are not passed in time and they are unnecessarily kept pending.

The disciplinary actions initiated against various officials/employees are delayed for one reason or the other and hence it is advised that every endeavour be made to ensure that disciplinary actions initiated against delinquent officials be completed as early as possible. No tailor-made solution can be given to overcome this delay and each HR Official has to evolve his own strategy to avoid the unnecessary delay. For instance, for avoiding delay in serving memorandum, some official be deputed at the branch or at his residence, if the person is posted /residing locally. Similarly, in order to avoid the delay in getting explanation, the delinquent officials may be permitted to inspect relevant records of the branch/office where misconduct has occurred in the show cause memorandum itself, so that time taken for subsequent request from the employee concerned can be avoided.

In this way depending upon the circumstances, steps should be taken to avoid delay at local level and it should be ensured that delay in completing disciplinary action is reduced to bare minimum.

Our Top Management has shown great concern about large number of pending disciplinary cases and time generally taken for completing the same.

All concerned are, therefore, advised to take careful note of this and concerted efforts be made to reduce the number of pending inquiries/ disciplinary cases giving special attention to the cases, where the employee concerned is placed under suspension and the matters, which are pending for more than 3 months.

To facilitate timely and expeditious completion of disciplinary cases, we enclose general guidelines /rules governing the various facets of disciplinary action in subsequent chapters/topics.

2. DISCIPLINARY AUTHORITY

Disciplinary Authority as per Union Bank of India Officer Employees' (Discipline & Appeal) Regulations 1976, is the Authority specified in the Schedule which is competent to impose on an Officer any of the penalties specified in Regulation 4.

Role of Disciplinary Authority:

- Issuance of Charge sheet / Articles of Charge
- Institution of Inquiry if statement of defence of Charge Sheeted Officer / Employee (CSO/CSE) is not found satisfactory
- Forwarding Inquiry report to the concerned CSO/CSE
- Issuance of Final Order / Speaking order

The general principles that need to be kept in the mind of the Disciplinary Authority may be summed up as:

1. To weigh the entire set of evidence put in the course of the enquiry for the inference drawn by the EO/IA in his findings is reasonable and just.
2. To examine the nature and the gravity of the misconduct proved against the charged person
3. To consider the aggravating / extenuating circumstances that may exist.
4. To establish the previous record to see if a sympathetic view can be taken in the event of an unblemished record
5. To see if the employee is genuinely repentant.
6. To ensure that the findings are based on the records of the enquiry proceedings.
7. To verify the nature of punishment usually inflicted for an identical misconduct so that consistency and uniformity in action can be ensured and whimsical decisions can be avoided.
8. To ensure that the punishment is generally commensurate to the gravity of the misconduct.
9. To ascertain whether the punishment is demoralizing on the staff and the morale and general level of discipline in the bank is considerably affected.

In terms of letter no. CO: ERD: 2359:2020 dated 20.07.2020, the following officials are designated as Disciplinary Authority to deal with the disciplinary cases of Award Staff:

Disciplinary Authority for Award Staff	Chief Manager or Authority above him / her at FGMO

For composite cases involving Award Staff and Officers in MMGS-III and above its Chief Manager or Authority above him / her at ER Division, Central Office.

Schedule for Disciplinary Authority, Appellate and Reviewing Authorities as per Union Bank of India Officer Employees' (Discipline & Appeal) Regulations 1976 is annexed herewith **(Staff Circular 7167 dated 01.04.2020)**.

3. Principles of Natural Justice

The Principles of Natural Justice are nothing but certain universally accepted rules, which are to be followed / observed in all quasi-judicial matters / actions. They are not codified in any statute but they are accepted universally over a period of time. They are considered as safeguards for the minimum protection of the rights of the individual against any arbitrary procedures / proceedings. These principles mean that a person whose civil rights are affected must have reasonable notice of the case and he should be given reasonable opportunity of being heard in his defence. Although the precise extant of the rules of natural justice is not clearly defined, their acceptance of various rules has given them a character of positive law in our country. It is, therefore, necessary for all, who take part in disciplinary proceedings in any manner to have a general idea of concept of Natural Justice.

There are two fundamental maxims of natural justice. First principle is the right of hearing, which in Latin term is known as "*audi alteram partem*". The second principle is "*Nemo debet esse judex propria causa*", which means no man shall be a Judge in his own cause. On these two broad principles, the principle of Natural Justice can be understood as under:

- The delinquent official should have been informed clearly of the charges / allegations leveled against him.
- He should be given an opportunity to submit his explanation or defence. For this purpose, he should be given all relevant documents.
- He should be given all reasonable opportunities to cross-examine the management witnesses and any other evidence brought on record by the prosecution.
- He may be permitted to be defended by Defence Representative as per the rules of the Bank.
- Inquiry should be conducted by the impartial Authority, who is in no way connected with the cause of action.
- Evidences should be recorded in presence of the delinquent official / employee.
- Copies of all evidences (oral / documentary) be made available to the charge sheeted employee.
- There should not be excessive / unjustified delay in initiating and completing the departmental action.
- The Punishment imposed on him should not be disproportionate to the nature / gravity of charges / allegations proved.

As mentioned above, the principles of Natural Justice are still not in written / codified / enacted form but they still remain in the domain of natural law. These principles operate where the law itself is silent and they are not inconsistent with what is provided in the statute. However, it should not be construed that where any provision of these principles is expressly or impliedly negated by the law it cannot be said that enactment giving that law is ultra vires and unconstitutional. If a statutory provision is either specifically or by necessary implication excludes the application of any or all the rules of natural justice then the Court cannot ignore mandate of legislation or statutory authority. Thus rules of natural justice apply only in area not covered by any law validly made. These principles are not equivalent to the fundamental right nor they substitute to constitutional or statutory law of the country. In short, they do not supplant the law but supplement it. As such, these principles are to be followed in all departmental actions or any violation of the same may vitiate the action initiated against the delinquent official and punishment imposed thereof.

4. VIGILANCE ANGLE AND IAC

4.1 Vigilance Angle:

Although formulation of a precise definition of 'Vigilance Angle' is not possible, the Commission has stated that the same would be perceptible/ obvious in following acts:

- Demanding and / or accepting gratification other than legal remuneration in respect of an official act or for using his influence with any other official.
- Obtaining valuable thing, without consideration or with inadequate consideration from a person with whom he has or likely to have official dealings or his subordinates have official dealings or where he can exert influence.
- Obtaining for himself or for any other person any valuable thing or pecuniary advantage by corrupt or illegal means or by abusing his position as a public servant/ Banker (Sanctioning/Recommending/ Other Authority) for the benefit of third party/vendor/borrower.
- Possession of assets disproportionate to his known sources of income.
- Cases of misappropriation, forgery or cheating or other similar criminal offences.
- Gross or wilful negligence.
- Recklessness in decision making
- Blatant violations of systems and procedures.
- Exercise of discretion in excess where no ostensible / public interest is evident.
- Failure to keep the controlling authority / superiors informed in time.
- Any undue/unjustified delay in the disposal of a case, perceived after considering all relevant factors, would reinforce a conclusion as to the presence of Vigilance angle in the case.

4.2 Vigilance angle in Public Sector Banks:

The following actions would be perceived to have vigilance angle:

- a) Irregularities in opening of accounts leading to the creation of fictitious accounts;
- b) Recurrent instances of sanction of Overdrafts (ODs) in excess of discretionary powers / sanctioned limits without reporting;
- c) Frequent instances of accommodation granted to a party against norms e.g. discounting bills against bogus MTRs; purchase of bills when bills had earlier been returned unpaid; affording credits against un-cleared effects in the absence of limits and opening Letter of Credits (LCs) when previously opened LCs had devolved;
- d) Cases in which there is a reasonable ground to believe that a penal offence has been committed by the alleged official, but the evidence forthcoming is not sufficient for prosecution in a court of law e.g. possession of disproportionate assets;
- e) Misappropriation of Banks property, money or stores;
- f) Falsification of Bank's records;
- g) Disclosure of secret or confidential information even though it does not fall strictly within the scope of Bank's Secrecy issues;
- h) False claims on the Bank viz. TA claims, reimbursement claims, etc.;
- i) Failure to take necessary action to protect the interest of the Bank;
- j) Sacrificing/ignoring the interest of the Bank and causing loss to the Bank.

The following actions involving an employee would also come under the purview of vigilance angle, if he —

- a) has not acted in accordance with rules and his recommendations are not in the interest of the Bank;
- b) has failed to conduct himself in such a manner that his decisions or recommendations do not appear to be objective and transparent and seem to be calculated to promote improper gains for himself or for anyone else;
- c) has acted in a manner to frustrate or undermine the policies of the Bank or decisions taken in the Bank's interest by the management;
- d) seems to have complied with unauthorized and unlawful oral instructions of his seniors without bringing them to the notice of the Competent Authority as per extant guidelines;
- e) has exceeded his discretionary powers and his actions do not appear justifiable or to serve Bank's interest;
- f) has abused or misused his official position to obtain benefit for himself or for another.

4.3 Distinguishing between Bonafides & Malafides:

Every loss caused to the organization, either in pecuniary or non-pecuniary terms, need not necessarily become subject matter of a vigilance inquiry since commercial risk taking forms part of the business.

Whether a person of common prudence, working within ambit of the prescribed rules, regulations and instructions, would have taken the decision in the prevailing circumstances in the commercial/ operational interests of the organization is one possible criterion for determining the bonafides of the case.

A positive response to this question may indicate the existence of bonafides.

A negative reply, on the other hand, might indicate its absence.

4.4 Internal Advisory Committee (IAC):

1. The Commission, in view of paradigm shift in the role and functions of commercial banks, has perceived that appropriate attention is required to be paid in deciding the existence of a vigilance angle in the complaint / disciplinary cases relating to banking sector. It, therefore, desired that each bank may set up an Internal Advisory Committee of three members, preferably of the level of General Managers but not below the level of Deputy General Managers, to scrutinize the complaints received in the bank and also the cases arising out of inspections and audit etc. and determine involvement of vigilance angle or otherwise, in those transactions. The Committee sends its recommendations to the CVO. The CVO while taking a decision on each case will consider the advice of the Committee.
2. All decisions of the committee on the involvement of vigilance angle, or otherwise, will be taken unanimously. In case of difference of opinion between the members, the majority view be stated. The CVO would refer its recommendations to the DA. In case of difference of opinion between the DA and the CVO, the matter may be referred to the MD & CEO for resolving the difference in respect of officers not coming

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under the jurisdiction of the Commission. If the difference persists, the same may be referred to the Commission for taking a final view. However, in case of officials coming under the jurisdiction of the Commission (Scale V and above), the difference of opinion between Disciplinary Authority and CVO would be referred by the Commission.

3. The investigation / inquiry reports on the complaints / cases arising out of audit and inspection, etc. involving a vigilance angle would be referred to the Commission for advice even if the competent authority in the bank decides to close the case, if any of the officer involved is of the level (i.e. Scale V and above) for whom the Commission's advice is required.

5. TIMELINE FOR DISCIPLINARY MATTERS

Delays in the disposal of disciplinary cases are a matter of serious concern. Such delays affect the morale of the delinquent employee and others in the organization. Therefore, in order to ensure that disciplinary cases are disposed of quickly, the DA / HR officers should ensure that the following time limits are strictly adhered to:

5.1 In respect of Vigilance cases (other than Fraud cases):

	State of Investigation of inquiry	Time Limit
1	Issue of charge sheet / AOC	One month from the date of CVC/CVO first stage advice
2	Time for submission of defence statement	Ordinarily ten days
3	Consideration of defence statement	15 days
4	Issue of final orders in minor penalty cases	Two months from the date of receipt of defence statement
5	Appointment of IA/PO in major penalty cases	Two months from the date of CVC/CVO first stage advice
6	Conducting departmental inquiry and submission of IA report	Six months from the date of appointment of IA/PO
7	Sending a copy of the IA's report to the CSO for his representation	Within 15 days of receipt of IA's report if all or any of the Articles of Charge has been held as proved. Reasons for disagreement with IA's findings, if any, be recorded and revised findings be communicated to the CSO for submissions.
8	Consideration of CSO's representation and forwarding IA's report to the Commission for second stage advice	One month from the date of receipt of representation.
9	Issuance of speaking orders/ FO on the inquiry report	One month from the date of CVC/CVO second stage advice. Two months from the date of receipt of IA's report if Commission's advice was not required.

5.2 In respect of Vigilance cases (Fraud Cases):

	State of Investigation of inquiry	Time Limit
1	Issue of Charge Sheet	15 days from the date of CVC/CVO first stage advice
2	Submission of Defence statement	10 days
3	Appointment of IA/PO in major penalty cases	Immediately after receipt of defence statement
4	Conduct of departmental inquiry and submission of report	Two months from the date of appointment of IA/PO

5	Sending a copy of the IA's report to the CSO for his representation	Within one week of receipt of IA's report if any charge has been held as Proved.
6	Consideration of CSO's representation and forwarding IA's report to the Commission/CVO for seeking second stage advice	15 days from the date of receipt of representation
7	Issuance of orders on inquiry report	Within one month from the date of receipt of IA's report

5.3 Guidelines to avoid delay in Disciplinary matters:

- Inquiry Officer and the Presenting Officer should be appointed, wherever necessary immediately after the receipt of the delinquent employees' written statement of defence denying the charges.
- Departmental inquiry including submission of the inquiring officers' report (i.e. findings of IA) should be completed within a period of 6 months from the date of appointment of the inquiring officer.
- DA should examine initiating disciplinary action against officials concerned for unwarranted delay beyond time schedule in conduct of inquiry proceedings.
- The documents asked for by the CSO would be produced by its custodian through the PO within the time fixed by the IA. It should also be ensured that in a case involving more than one officer; only one PO should be appointed by all the DAs.

6. PROCEDURE FOR HANDLING DISCIPLINARY ACTION

1.	Receipt of Report of Staff accountability / Vigilance / CBI or any other report calling for initiation of disciplinary action.
2.	Issuance of Show Cause - Show-Cause Memorandum to be issued by concerned Regional Office for employees of all scales/ cadres. - In case lapses are observed against the Regional Head, Show Cause Memorandum to all employees involved to be issued by FGMO. - For any show cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office/ local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.
3.	Acknowledgement of the Memorandum and Reply for memorandum to be obtained from the official/ employee by the concerned Regional Office/ FGMO.
4.	Preparation of Comments of Regional Head or FGM (if Regional Head is involved in the matter) in tabular format. The tabular format shall have 3 Columns: (1) Allegations levelled against the employee (2) Explanation submitted by the employee (3) Comments of Regional Head (point wise comments are required for every allegation & explanation thereon)

5.	Respective FGMO to place the matter before Internal Advisory Committee (IAC) at Central Office, Mumbai, through Vigilance Department, Central Office, Mumbai with the following documents: ❖ Copy of Show Cause Memorandum ❖ Copy of explanation of the employee/ official ❖ Tabular format as stated above ❖ Biodata of officer/employee concerned ❖ Present Status of the account/s ❖ IAC format (Format enclosed as Annexure-III & IV)
6.	Upon Receipt Of IAC/CVO Advice treating the matter as Vigilance/ Non-Vigilance (Employee-wise), Disciplinary Authority decides whether to go for : ❖ Major Penalty Proceedings or ❖ Minor Penalty Proceedings or ❖ Allow the matter to rest (issue Administrative Warning or Advisory Memorandum if needed)
	Major Penalty Proceedings:-A departmental enquiry is held Minor Penalty Proceedings:-No enquiry is conducted.

ACTION AGAINST OFFICERS:

Disciplinary cases against Officer Staff of the Bank are governed by Union Bank of India Officer Employees' (Conduct) Regulations and Union Bank of India Officer Employees' (Discipline & Appeal) Regulations.

7. Vigilance Cases :

7.1 Major penalty proceedings

In case the Disciplinary Authority decides to initiate major penalty proceedings in a Vigilance case, a reference is once again made to CVO for 1st stage advice in the matter.

For composite cases, if case of even one Officer/ employee is treated as Vigilance, the entire case of all officers/ employees will be sent to the CVO for 1st stage advice.

7.1.1	After receiving the 1 st stage Advice, Articles of Charge as well as Statement of Allegations is issued with proposed list of documents and witnesses.
7.1.2	On receipt of Statement of defence and if explanation is not found satisfactory or after waiting for reasonable time if the officer has not submitted his statement of defence, inquiry is instituted against Charge Sheeted Officer (CSO) .
7.1.3	After the inquiry is concluded, upon receipt of the report of the Inquiring Authority (IA) and if the DA concurs with the findings of the IA, a copy of the same is sent to the Charge Sheeted Officer (CSO) for his/her submissions on the findings of the Inquiring Authority.
7.1.4	If the DA does not concur with the findings of the IA, then, based on the evidences brought on the enquiry record, DA can arrive at his/her own findings and copy of the same is sent to the CSO for his/her submissions (only in case of Officers). DA must record and send his/her observations/justification for differing with the findings of the IA.
7.1.5	After receiving the submissions of the CSO (or, if he fails to submit the same within reasonable time), the DA may decide further course of action as under:

	A. For Officers up to Scale IV, if the penalty proposed by DA is in parity with the first stage advice of the CVO, second stage advice need not be obtained and DA may pass suitable Final Order B. For Officers up to Scale IV, if the DA wishes to impose a penalty, which is not in parity with the first stage advice of the CVO, then 2nd stage advice is required to be obtained from CVO on the penalty proposed. C. For all Officers of Scale V and above cadre, second stage advice of CVO is to be obtained mandatorily. D. In composite cases, only the case of the employee in respect of whom there is a variance from the first stage advice of the CVO, is to be referred for 2nd stage and not the entire case
7.1.6	All such cases that are referred to CVO for 2nd Stage advice, after receipt of the advice of the CVO, an order imposing the penalty is passed by the Disciplinary Authority. A copy of the aforesaid order imposing the penalty shall be sent to the Vigilance Department for information and record.
7.1.7	In Vigilance cases, where 2nd stage advice has not been obtained, as and when the speaking order is passed, the DA is required to arrange to send case-wise Action Taken Report (format enclosed as ANNEXURE-XX), in respect of all Vigilance cases to the Vigilance Department and ER Division, Central Office for data recording and monitoring purposes, which would comprise the following: - Copy of Final Order, - Copy of findings of the Inquiring Authority, - Submissions of employee on the inquiry findings, - Tabular format containing inquiry findings vis-a-vis details of charges levelled, submissions of the delinquent employee and comments/views/decision of DA.
7.2	<u>Minor penalty proceedings</u> In case the Disciplinary Authority decides to initiate minor penalty proceedings <u>in a Vigilance case</u>, a reference is to be made to CVO for 1st stage advice in the matter.
7.2.1	After receiving the 1st stage Advice, Articles of Charge is issued proposing the penalty to be imposed.
7.2.2	In case no statement of defence is received from the CSO or the same is not found satisfactory, Disciplinary Authority may pass final order accordingly.

8. Non-Vigilance Cases

8.1	<u>Major penalty proceedings</u> In certain Non-Vigilance cases, the DA is unable to crystallize the facts from the information available or the irregularities are serious enough to warrant major penalty, DA may decide to go for departmental inquiry in a Non-Vigilance case to crystallize the facts of the case and take an informed decision.
8.1.1	In such cases, on receipt of IAC/CVO advice, an Articles of Charge containing the statement of allegations & list of documents/witnesses is to be issued. Since the case has been treated as Non-Vigilance, the same is not required to be referred to Vigilance Department for 1st stage advice. Thereafter procedure as mentioned from 7.1.2 to 7.1.4 is to be followed.
8.1.2	After receiving submission of the CSO, or in case of non-receipt of submissions for reasonable time, the DA shall pass Final Order. Since the case has been treated as 'Non-Vigilance' the matter need not be referred for 2nd stage advice and no ATR has to be submitted.
8.2	<u>Minor penalty proceedings</u>

	If the DA decides to go for minor penalty proceedings, Articles of Charge is issued as per relevant regulations proposing penalty to be imposed. In case no statement of defence is received from CO or the same is not found satisfactory, DA may pass the Final Order accordingly.

For Award Staff Employees

For Award Staff, action to be taken in accordance with Bipartite Settlement. The procedure mentioned under point No. 1 to 5 is to be followed and thereafter action shall be taken in accordance with the provisions of Memorandum of Settlement dated 10.04.02 & 27.05.02, along with amendments as mentioned in XIth Bipartite Settlement dated 11.11.2020, common for all PSBs, circulated vide Staff Circular No. 7326 dated 24.12.2020. The following points must be adhered to while dealing with Award Staff cases:

➤ Vigilance Cases

- If the matter against an Award Staff employee has been treated as Vigilance, then 1st stage advice must be obtained from CVO before proceeding with action under Clause 12 of the Memorandum of Settlement dated 10.04.02 & 27.05.02.
- If a departmental inquiry has been instituted in a Vigilance case, then on receipt of findings of the Enquiry officer, the Disciplinary Authority **must** obtain 2nd stage advice from the CVO proposing the penalty he /she wishes to impose on the Award staff employee.
- On receipt of second stage advice, the DA must give the employee an opportunity for Personal Hearing in accordance with the provisions of the Bipartite Settlement / Memorandum of Settlement and thereafter pass Final Order.

➤ Non-Vigilance cases

If matter against an Award Staff employee has been treated as Non- Vigilance, then reference for 1st stage and 2nd stage shall not be made to CVO and the procedure as mentioned in the Bipartite Settlement/ Memorandum of Settlement dated 10.04.02 & 27.05.02 be followed in letter and spirit.

It is to be noted that cases pertaining to purely administrative matters such as late attendance, absenteeism, misbehaviour, disobedience, insubordination, lack of supervision etc. pertaining to Officers & Award Staff employees need not be referred to IAC or to CVO for first/ second stage advice and procedure as mentioned above to be followed without making such references.

Differences between Disciplinary action against Officers and Award Staff:

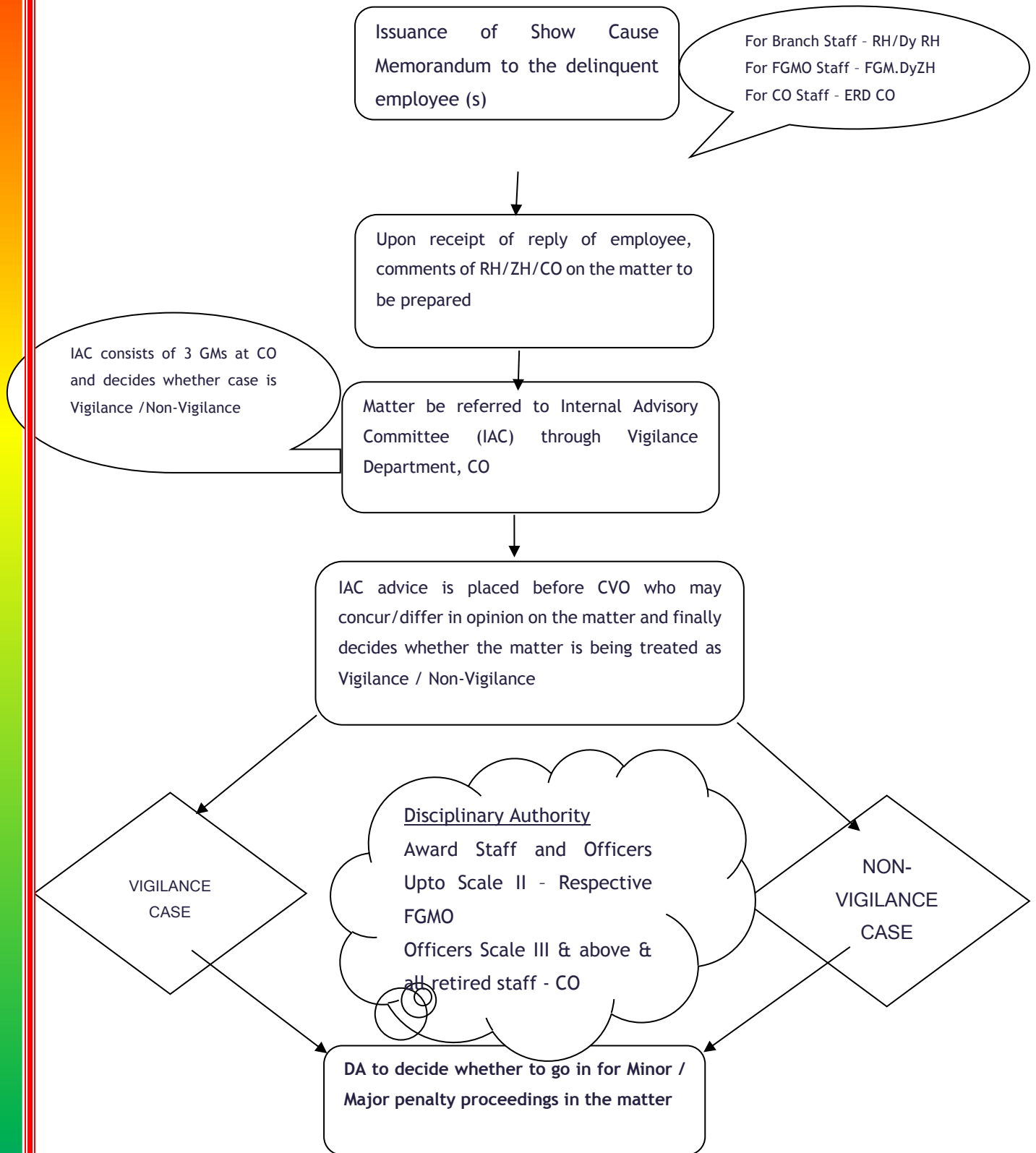
S. N.	Award Staff	Officer Staff
1.	Governed by Clause-19 of Bipartite Settlement.	Governed by Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976.
2.	Misconducts are defined clearly as 'Minor' and 'Gross' misconducts.	There is no specific definition of 'Minor' or 'Gross'. Regulation-24 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 provides that breach of any provisions of the said regulations shall be deemed to constitute a misconduct.
3.	Punishments provided for minor misconduct can be imposed under Clause-12(f) of Bipartite Settlement without holding inquiry. The punishments provided for Gross misconduct, other than dismissal/ discharge can be imposed under clause	Minor penalty can be imposed without holding enquiry under provision of Regulations 8 of (Discipline and Appeal) Regulations. However no major penalties can be imposed without holding enquiry.

	12 (e) without holding enquiry subject to the condition that employee voluntarily admits his misconduct	
4.	Major penalty involving capital punishment such as dismissal/discharge etc. can be imposed only after holding enquiry.	Any Major penalty can be imposed only after holding enquiry.
5.	No set procedure is laid down for conducting Department Enquiry for Award Staff.	The procedure laid down as per UBIOE (Discipline and Appeal) Regulations, 1976 has to be followed.
6.	The CEO in India of the Bank or an alternate officer at the Head Office or Principle Office nominated by CEO shall decide as to who will be the Disciplinary Authority empowered to take action in case of staff in each office/ establishment.	Disciplinary Authority is defined in the schedule to the Regulations who are competent to impose penalties specified in Regulations-4
7.	In case of Award Staff, Charge sheet is issued, which shall contain the allegations and shall also inform the misconducts such allegations constitute.	Article of Charge mentioning the charges is issued and a separate statement containing each allegation in specific called "Statement of allegations" is issued.
8.	The charge sheet need not be accompanied by list of documents/witnesses.	The DA, issuing the Articles of Charge should invariably furnish list of documents/list of witnesses including statement of witnesses on basis of which the charges/allegations are proposed to be proved along with the Articles of Charge
9.	An enquiry officer is appointed by the Disciplinary Authority to conduct of the enquiry.	The DA himself may conduct the enquiry or appoint any other officer as Inquiring Authority to conduct the enquiry.
10.	The Enquiry Officer is required to submit his findings on conclusion of enquiry to DA.	The Inquiring Authority is required to submit his findings on conclusion of enquiry to IA.
11.	The Award Staff employee can be assisted by a representative of the Union to which he belongs from the Bank/his Federation/All India Organizations. Such representative could be an outsider also.	The Officer employee can be assisted by an officer of our bank only.
12.	The employee assisting the Award Staff can act as defense representative in any number of cases.	The AO cannot have more than 2 enquiries at one point of time
13.	Before imposing any punishment on the basis of the Departmental Enquiry held, the proposed punishment is to be communicated to the employee and personal hearing is to be given advising him to show cause as to why the said punishment should not be imposed.	No such Personal Hearing need to be given. However, the officer employee is given an opportunity to furnish his submissions on the findings of the IA which is considered before deciding on penalty.
14.	Personal hearing, if employee desires, should be given in case of dismissal/	No such hearing need be given.

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	discharge etc. before disposing off appeal.	
15.	The punishment imposed cannot be enhanced in Appeal.	The Appellate Authority can even enhance the penalty but after following due procedure prescribed in Discipline and Appeal Regulations.
16.	Provision of review for Award Staff has been recently introduced as per XIth Bipartite Settlement (In case of capital punishment only)	There is provision of Suo-moto review by Reviewing Authority.

7. FLOW CHART OF DISCIPLINARY MATTERS:



Major Penalty Proceedings in Vigilance cases for Officers*

DA may institute inquiry against the employee in case he is dissatisfied with the Statement of Defence / in case the employee doesn't submit any statement of defence within 15 days' time

Inquiry to be conducted by the Inquiring Authority within 6 months of institution of the same

After completion of Inquiry, Inquiring Authority's (IA) findings are submitted to DA who may concur with Inquiry Findings and call for written submissions from Chargesheeted Officer (CSO) on the findings.
If DA disagrees with IA findings, he may write his own findings and send the same to CSO

Upon receipt of written submissions from CSO, DA may pass Final Order (FO)

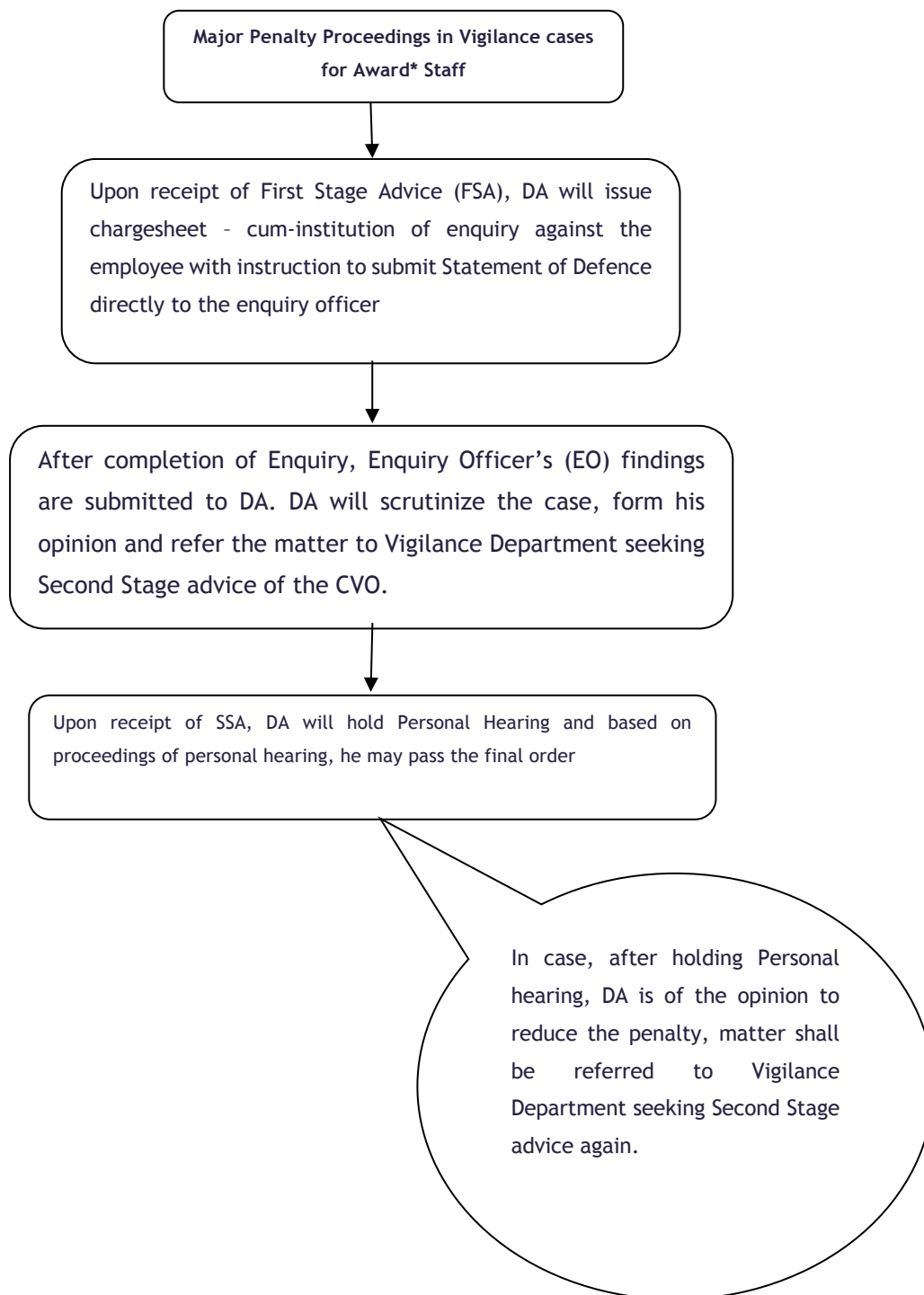
In case of Scale I to IV, if Final order being passed is in tandem with the First Stage advice of the CVO, the DA may pass the order and submit ATR to Vigilance department.

If FO being passed is not in tandem with the FSA, then matter be referred to Vigilance Department seeking Second Stage Advice (SSA) of the CVO

In case of Scale V & above, if Final order being passed is in tandem with the First Stage advice of the CVC, the matter has to be referred for Second Stage Advice to CVO. After receipt of SSA, DA may pass the final order.

If FO being passed is not in tandem with the FSA, then matter be referred to Vigilance Department seeking Second Stage Advice of the CVC. Upon receipt of the advice, FO to be passed if CVC concurs with DA's opinion, if not, then matter be referred for SSA

** The major penalty proceedings in case of Non-Vigilance cases to remain same except seeking Second stage advice / submission of ATR*



** The major penalty proceedings in case of Non-Vigilance cases to remain same except seeking second stage advice / submission of ATR*

8. ISSUANCE OF SHOW CAUSE MEMORANDUM

- The disciplinary action starts by issuing show cause memorandum to the Officer employee.
- Show Cause Memorandum (SCM) is generally prepared on the basis of information/report received from various sources like Central Vigilance Department / Central Audit & Inspection Department / Audit Department / report emerging at RO itself / report from BH/complaints from customers, etc.

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- Show Cause Memorandum shall be issued by concerned Regional Office / Regional Head for employees working under the Region. In case lapses are observed against the Regional Head/ Staff of FGMO, Show Cause Memorandum to all employees involved shall be issued by FGM / Dy. Zonal Head. Show cause issuing authority should preferably be an authority higher than the erring official. It is to be further noted that in case the employee/officer has been transferred out of the Region/Zone, the show cause memorandum shall be issued by the Regional Office/FGMO under whose jurisdiction the branch/office falls to which the lapses pertain and the same office shall forward the matter to Vigilance Department for reference to IAC, with a copy of all papers marked to the present FGMO where/under whose jurisdiction, the erring official/employee now works.
- **For any show cause memorandum to be issued on the basis of Vigilance Investigation report (at Central Office/ local level), it is mandatory to get the draft Show Cause Memorandum vetted from Vigilance Department, CO, Mumbai before issuance.** It must also be borne in mind that Vigilance Investigation Report is a privilege document; it must be kept confidential and should not be parted with/shared with outside investigating agencies without permission of the Vigilance Department.
- Officer employee shall be permitted 7 to 15 days' time to submit his explanation depending upon allegations contained in show cause memorandum. As far as possible, no extension of time for submitting explanation be allowed except for valid and genuine reasons.
- Since Officer employees, in most of the cases will be working within the jurisdiction of the same Regional Office, it should be ensured to deliver the show cause memorandum immediately and that explanation of the Officer is received within the stipulated time.
- In case Officer is transferred out of the branch, at which the cause of action arose or is placed under suspension, he may be permitted to visit such branch specifying the period of one or two days, depending upon the matter, to inspect relevant records / documents to enable him to submit his explanation. Such permission should be given in the show cause memorandum itself. This will avoid delay, which is likely to be caused on account of request from Officer later to visit the branch and inspect documents.
- While issuing show cause, care should be taken that allegations levelled are specific and the allegations which can be substantiated only be levelled against the Officer. Also the Staff accountability / investigation reports should be carefully studied and analysed with documentary records before seeking explanation from erring officer. **There should be no reference of any audit or investigation report in the show cause.**
- **Sample formats for Show cause memorandum is annexed herewith as Annexure I to II).**

9. REFERENCE TO INTERNAL ADVISORY COMMITTEE (IAC)

- Internal Advisory Committee (IAC) is a committee of three members, preferably of the level of General Managers, to scrutinize the complaints received in the bank and also the cases arising out of inspections and audit etc. and determine involvement of vigilance angle or otherwise, in those transactions. The Committee sends its recommendations to the CVO. The CVO while taking a decision on each case will consider the advice of the Committee.
- Explanation received from Officer employee should be critically examined/evaluated with reference to allegations levelled in the memorandum. The explanation is to be scrutinised by Regional Head/FGM in relation to the allegations levelled and comments of the Regional Head/FGM should be prepared in a tabular format.

➤ Respective FGMO will then place the matter before Internal Advisory Committee (IAC) at Central Office through Vigilance Department, Central Office, Mumbai with following documents:

- Requisite IAC Process Note/Format duly filled in with desired information / details (Annexure - III)
- Copy of Show Cause Memorandum
- Copy of Explanation of the employee/official
- Tabular format culling out allegations, explanation and views of Regional Head/Zonal Head (Annexure - IV)
- Biodata of erring employee
- Present status of account/s (Annexure – V)

➤ Upon Receipt Of IAC/CVO Advice treating the matter as Vigilance/ Non-Vigilance (Employee-wise), Disciplinary Authority decides whether to go for :

- ❖ **Major Penalty Proceedings or**
- ❖ **Minor Penalty Proceedings or**
- ❖ **Allow the matter to rest (issue Administrative Warning or Advisory Memorandum if needed)**

10. REFERENCE FOR 1ST STAGE ADVICE TO VIGILANCE DEPT.

- On receipt of Committee's/CVO decision, further course of action is to be decided on the basis of the explanation tendered by delinquent Officer vis-à-vis the allegations levelled against him.
- If the Committee/CVO has decided to treat the matter as **Vigilance case**, First Stage Advice (FSA) of Central Vigilance Department/Central Vigilance Commission is necessary to be obtained before proceeding further in the matter.
- In case Committee/CVO has decided to treat the matter as **Non-Vigilance case**, Disciplinary Authority may take decision on further course of action in the matter without obtaining FSA.
- The following papers are to be submitted to Vigilance Department while seeking their 1st stage advice:
- Copy of Show Cause Memorandum issued to the erring employee
 - Explanation tendered by concerned employee
 - Tabular format culling out the allegations, explanation of employee and comments of Disciplinary Authority (Annexure – VI)
 - Self-Contained Note giving the facts of the case (Observations of DA based on which the penalty is proposed)
 - Bio-data of employee
 - Status of loan accounts where the same has to be referred to CVC (Annexure – VII)

11. MINOR PENALTY PROCEEDINGS

- While deciding whether minor penalty proceedings are to be initiated, the DA will consider whether the lapses are procedural in nature and whether there is any loss caused or likely to be caused to the Bank which can be attributed to the Officer and whether there are any malafides or not.

- In short, generally minor penalty proceedings shall be initiated when the lapses are procedural in nature and which do not indicate malafide intention on part of the employee.
- For imposing minor penalty, holding of departmental inquiry is not necessary. However, procedure laid down in Regulation 8 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations is to be followed.
- For imposing minor penalty, **Articles of Charge (AOC)** has to be issued levelling specific allegations / charges and proposing any minor penalty as mentioned herein above.
- Officer employee should be allowed 7 to 15 days' time depending upon the allegations in the Articles of Charge for submitting his Statement of Defence. Proper follow up for delivery of Articles of Charge and submission of Statement of Defence should be done to avoid any delay.
- The Officer/ employee may be allowed to peruse the relevant records/ documents of the case to submit his reply to the imputation of lapses within the stipulated period. This should be explicitly communicated in the Memorandum.
- On receipt of Statement of Defence of the concerned officer employee the Disciplinary Authority (DA) will assess/evaluate the same and depending upon facts brought out in Statement of Defence, the DA will either confirm the minor penalty as proposed in the Articles of Charge or may reduce it; but neither enhance nor substitute it with other minor penalty.
- If DA is of the opinion that penalty proposed requires reduction and if the case is registered as vigilance case, matter should be referred back to Vigilance Department for their views on revised / reduced penalty to be imposed on the CSO.
- If DA is satisfied that an enquiry is necessary, he shall follow the procedure for imposing major penalty as laid down in Regulation 4 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

Minor penalties as per Regulation 4 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976:

- (a) Censure;
- (b) Withholding of increments of pay with or without cumulative effect;
- (c) Withholding of promotion;
- (d) Recovery from pay or such other amount as may be due to him of the whole or part of any pecuniary loss caused to the Bank by negligence / breach of orders;
- (e) Reduction to a lower stage in the time scale of pay for a period not exceeding 3 years, without cumulative effect and not adversely affecting the Officer's pension;

The format for Articles of Charge proposing minor penalty proceedings is attached as Annexure VIII.

12. MAJOR PENALTY PROCEEDINGS

12.1 Importance of Departmental Inquiry:

- Departmental Inquiry proceedings are quasi-judicial in nature and are basically guided by the principles of "**Preponderance of Probability**", if there are reasonable grounds that misconduct was committed, it

Classification: Confidential

would be sufficient for initiation of disciplinary proceedings against an erring official; although circumstantial evidence can be relied upon to return a finding of guilt, the mode of evaluating evidence is important, unlike the normal/criminal court trials, which rely on the “Evidences” produced during the trial in the nature “Proof beyond reasonable doubt”.

- The objective behind the entire rigmarole of observance of natural justice is to provide a reasonable opportunity to the accused official/ employee to prove his innocence and accordingly, he has the right to fair hearing, unbiased judgment and speaking order.
- Regulation 6 (1) of Union Bank of India Officer Employees’ (Discipline and Appeal) Regulations, 1976 stipulates that “No order imposing any of the major penalties specified in Regulation 4 shall be made except after an inquiry is held in accordance with this Regulation.
- A Domestic Inquiry is ordered by the Disciplinary Authority (DA) to cover two important aspects:
 - a) The basic principles of natural justice that no one shall be condemned unheard.
 - b) To provide reasonable opportunity to the Charge Sheeted Officer (CSO) to;
 - (i) rebut the evidences led by the prosecution and
 - (ii) bring in his own evidence into the inquiry to prove his innocence.

12.2 Procedure for Major penalty proceedings in case of Officers:

For imposing major penalty, departmental inquiry has to be conducted and detail procedure as laid down in Regulation 6 of Union Bank of India Officer Employees’ (Discipline and Appeal) Regulations, 1976 has to be followed:

12.2.1 Issuance of Articles of Charge:

- If there is prima-facie case for imposing major penalty, Disciplinary Authority has to institute departmental inquiry.
- For this purpose issuance of Articles of Charge and statement of allegations is necessary. Specific charges have to be mentioned in Articles of Charge.
- The charges are to be derived from Regulation 3 of Union Bank of India Officer Employees’ (Conduct) Regulations.
- List of Documents and Witnesses has to be invariably enclosed with AOC issued to delinquent Officer.

The format for Articles of Charge proposing major penalty proceedings is attached as Annexure IX.

12.2.2 Statement of Defence:

- The Officer employee shall be permitted 7 to 15 days’ time or such extended time as may be granted by the Disciplinary Authority to submit a written statement of defence (Regulation 6 (3) of the said Regulations).
- Extension of time for submission of written statement of defence may be allowed only for valid and genuine reasons.
- On receipt of statement of defence, D.A. to examine various averments/ facts/circumstances stated in the statement of defence and then take a decision for instituting departmental enquiry.
- If no such statement is received within the specified time limit, D.A. may still order holding of enquiry [Regulation 6(4)].

12.2.3 Institution of Departmental Inquiry:

- The Officer employee is to be informed that his statement of defence is not found satisfactory and it has been decided to proceed with departmental inquiry.
- A suitable memorandum to this effect will be issued to the employee concerned wherein name of IA will also be informed to him. (Format for instituting departmental inquiry is enclosed as Annexure - X)

12.2.4 Appointment of I.A./P.O.

- Simultaneously, Inquiring Authority and Presenting Officer will be appointed by issuing appointment order to them (Annexure-XI and XII).
- IA should be independent authority and not connected with the subject matter of the inquiry. He should preferably be above the rank of CSO or at least senior to CSO.
- Copy of appointment order of Inquiring Authority will be sent to Charge-Sheeted Officer (CSO) for information. D.A. shall forward following documents to IA:
 - i) A copy of Articles of Charge and Statement of Allegation.
 - ii) A copy of written statement of defence, if any, submitted by the Officer.
 - iii) Acknowledgement copy of Articles of Charge as proof of delivery of Articles of Charge to the Officer.
 - iv) Copy of appointment order of Presenting Officer
- PO on his own assessment furnish a list of witnesses and list of documents to IA to substantiate the charges / allegations levelled against the CSO.

12.2.5 Assisting Officer

- As per Regulation 6(7), Officer employee is entitled to take assistance of any other Officer employee of the Bank to defend his case but may not engage legal practitioner for the purpose unless the Presenting Officer appointed by DA is a legal practitioner. The DA having regard to the circumstances of the case may, however, permit Officer employee a legal practitioner to defend the inquiry. However, before considering such request of Officer, the DA may consult E.R. Division, Central Office.
- It is, however, clarified that if the case is being presented, on behalf of the disciplinary authority, by a "Prosecuting Officer" of the CBI or by the Law Officer of the Department, such as a Legal Advisor etc., there would evidently be good and sufficient circumstances for the disciplinary authority to exercise his discretion in favour of the delinquent employee and allow him to be represented by a legal practitioner. Any exercise of discretion to the contrary in such cases is likely to be held by the Court as arbitrary and prejudicial to the defence of the delinquent employee.
- The Assisting Officer, who is allowed to defend CSO, should not have more than two inquiries on hand [Regulation 6 (7)]
- A detailed handbook for procedure to conduct departmental inquiry is available separately.

12.2.6 Action on Findings of IA:

- The action to be taken on the findings/inquiry report of IA is specified under Regulation 7.

- On receipt of the findings of IA, if DA concurs/agrees with the findings of IA, DA shall forward a copy of findings to CSO for giving him an opportunity to make submission on the findings of the IA. Maximum time of 15 days be given to CSO for giving his submissions and it should be followed up.
- However, if DA disagrees with the findings of IA on any Article of Charge, DA shall record its reasons for such disagreement and record its own findings on such charges, if the evidence on record is sufficient for the purpose [Regulation 7(2)] and shall communicate to the CSO accordingly while forwarding findings of IA for CSO's submissions.

12.2.7 Deciding quantum of penalty and passing final order:

- On receipt of submission on findings of IA, the DA will once again examine all papers of inquiry right from the Articles of Charge, proceedings of the inquiry, exhibits on enquiry record, findings of the Inquiring Authority submissions made by the charge sheeted officer and then decide quantum of punishment.
- There are no set rules for deciding quantum of punishment and it will depend on facts of each case. However, whether allegations/charges proved are of procedural in nature or gross negligence is there or recklessness is there, whether there are malafides discernible or not, what is the quantum of likely loss and whether it can be attributed to CSO, what is his past service/track record etc. are various factors to be weighed by the DA while deciding the quantity of punishment.
- At the same time, it should be ensured that punishment should not be disproportionate to the charges proved. It should also have a deterrent effect and should give right signal to others. All these facts will have to be considered by DA although no specific yardsticks can be laid down in this respect.
- However, following factors should be kept in mind while deciding quantum of punishment:
 - Nature and gravity of misconduct proved.
 - Extenuating factors/circumstances as they emerge in the inquiry.
 - Past service record of the CSO
 - Financial loss, if any, caused to the Bank.
 - Acts involving malafide intentions/moral turpitude
- The various major penalties devised under Regulation 4 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976 are given hereunder:
 - Save as provided for in (e) above reduction to a lower stage in the time scale of pay for a specified period, with further directions as to whether or not the Officer will earn increments of pay during the period of such reduction and whether on the expiry of such period the reduction will or will not have the effect of postponing the future increments of his pay;
 - Reduction to a lower grade or post, or to a lower stage in a time scale;
 - Compulsory retirement;
 - Removal from service which shall not be a disqualification for future employment;
 - Dismissal which shall ordinarily be a disqualification for future employment.

12.2.8 2nd Stage Advice:

- The DA is required to seek second stage advice of the CVC/CVO only in the following cases where first stage advice of the CVC/CVO is for initiation of Major Penalty Proceedings.
 - For officers up to Scale IV, if DA wishes to impose a penalty which is not in parity with first stage advice of the CVO, 2nd stage advice is required to be obtained from CVO on the penalty proposed.
 - For all officers of Scale V and above, 2nd stage advice is to be obtained mandatorily.
 - In composite cases, only in case of the employee in respect of whom there is a variance from FSA of the CVO, is to be referred for 2nd stage and not the entire case.

- For officers up to Scale IV, if the penalty proposed by DA is in parity with the First Stage Advice of the CVO, Second stage advice need not be obtained and DA may pass suitable order.
- The DA will forward the entire case record along with his tentative conclusions and proposed punishment to be imposed on the Charge Sheeted Officer (CSO) to the CVC/CVO as the case may be.
- While seeking the second stage advice, the DA should submit all the relevant details / papers in respect of all the officials/employees involved in one lot so as to enable the CVC /CVO to view the matter in its entirety.
- The CVC/CVO will examine the case and tender second stage advice for the nature of penalty proposed to be imposed against the CSO. The Disciplinary Authority may consider the advice of CVC/CVO before passing speaking order. However, in any case, speaking order will be passed by the DA after applying his independent mind.
- In the intervening period if any extenuating circumstances or developments take place warranting re-examination, the DA may request CVC/CVO for re-examination of the case. But such reference for re-examination should be made only once and that too within a period of one month from the date of receipt of second stage advice.
- If the DA disagrees with the second stage advice of CVC/CVO and proceeds further in imposing the punishments, the CVO will take up the matter with Reviewing Authority/Chief Executive Officer (MD & CEO) and further take a view to report the same to CVC for treating it as deviation. The Commission would then decide about inclusion of the case in its Annual Report.
- The following papers are to be forwarded to Vigilance Department while seeking 2nd Stage Advice:
 - i. Articles of Charge issued to the CSO
 - ii. Findings of the IA
 - iii. Written brief submitted by PO/CSO
 - iv. Submissions of CSO on the findings
 - v. Tabular format culling out gist of allegations levelled, findings of IA, submissions of CSO and DA's comments.
 - vi. Bio-data of the Officer employee

12.2.9 **Final Order / Speaking Order :**

- After receipt of CVO's second stage advice, DA after applying his independent mind, may accept their views and proceed further. The DA in exercise of quasi-judicial powers, may issue an order imposing minor penalty or major penalty on the CSO or exonerate him of the charges if in his opinion none of the charges have been proved and/or what has been proved is non-actionable.
- **The final order passed by the Disciplinary Authority should be a well-reasoned speaking order. The speaking order should also make specific mention of disciplinary and conduct rules under which the punishment is imposed.**
- While imposing the punishment on the officer, the disciplinary authority should ensure that the punishment imposed is commensurate with the gravity of the lapses/misconducts proved against the CSO. He may also take into account at this stage the following other criteria:
 - ✓ the extenuating circumstances, as they emerge from the inquiry; and

- ✓ the track record of the Charge Sheeted Officer.
- It should also be ensured that the punishment so imposed is not academic or ineffective or redundant; for example, there is no point in imposing a penalty of withholding of an increment, if the CSO has already been drawing pay at the maximum of the pay scale. Similarly, there is no point in imposing a penalty of withholding of promotion for a specified period if the officer is not due for promotion.
- In any case, the Disciplinary Authority should consider the 'effect of penalty' on the CSO/CSE in monetary terms also. It should neither be negligible nor too harsh and out of proportion to the loss caused to the bank.
- If an Officer is placed under suspension pending departmental inquiry, on conclusion of the departmental inquiry while passing final order, if no capital punishment i.e. punishment short of dismissal/compulsory retirement or removal is imposed; in that case the DA will take care to simultaneously revoke the suspension of Officer and give suitable instructions for reporting for duties. Similarly, whether the period of suspension should be treated on duty or not and whether payment of salary and allowances for the said period of suspension other than the subsistence allowance is to be made or not, should be clearly mentioned.
- While passing order for imposition of penalty, DA should mention that he concurs with findings of IA (If there is disagreement, speaking order is sent at the time of calling submissions). **But the words that “on approval from or taking concurrence from he has come to the conclusion/opinion to impose the penalty” should not be used.** This is because, in the eyes of law, DA has to act independently while deciding and /or imposing penalty.

12.2.10 Communication of orders:

- Order made by DA either under Regulation 7 or Regulation 8 of said Regulation should be communicated to the Officer concerned against his proper acknowledgement.
- DA should also ensure that final order passed imposing any punishment is actually implemented and not merely served upon the Officer.

12.3 Procedure for Major penalty proceedings in case of AWARD STAFF:

12.3.1 Issuance of Chargesheet:

If there is prima-facie case for imposing punishment, Disciplinary Authority has to institute departmental enquiry. Similarly, if the employee fails to make voluntary admission of his guilt to the punishment proposed under clause 12 (e), then also it is necessary to institute departmental enquiry. For this purpose issuance of chargesheet levelling specific misconducts as stipulated under Clause 5 or 7, as the case may be, is necessary. In other words, misconducts should be culled out only from the list enumerated in aforesaid two clauses and reproduced word by word. There should not be any deviation thereto.

12.3.2 Receipt and Scrutiny of Statement of Defence/ explanations:

- In normal course, Charge sheeted employee may be permitted 7 to 15 days' time, or such extended time as may be granted by the Disciplinary Authority looking to the circumstances in case to case, to submit a

written statement of defence. Extension of time for submission of written statement of defence may be allowed only for valid and genuine reasons.

- On receipt of statement of defence, Disciplinary Authority has to examine various averments/factors stated in the statement of defence and then take decision for appointing Enquiry Officer/Management Representative for holding departmental enquiry. If no statement of defence is received within the specified time limit, Disciplinary Authority may presume that employee concerned is not interested in availing of this opportunity and proceed further in the matter by holding departmental enquiry.
- In case the statement of defence is not satisfactory, the Charge sheeted Employee is to be informed of the same and about the decision to proceed with departmental enquiry. A suitable memorandum to this effect should be issued to the employee concerned wherein name of the Enquiry Officer should be informed to him.
- If Disciplinary Authority, in the interest of justice, thinks it expedient to complete enquiry expeditiously, he may depending upon the nature of the case order/institute the enquiry immediately by issuing Chargesheet and simultaneously appoint Enquiry Officer. In that case Charge sheeted Employee may be directed to submit his statement of defence within 7 to 15 days' time directly to the Enquiry Officer so appointed for the purpose of holding enquiry.

12.3.3 Appointment of Enquiry Officer/Management Representative:

- The Disciplinary Authority may himself hold an inquiry or direct any other officer of the Bank to hold an inquiry and also direct another officer to represent the Management's case. The Disciplinary Authority is also empowered to impose any of the punishment provided for in Clause 6 and 8 of Bipartite Settlement dated 10.04.2002.
- If Disciplinary Authority appoints any other officer to hold an inquiry he shall forward to such Enquiry Officer following documents:
 - A copy of Chargesheet
 - Copy of statement of defence if any submitted by the Charge sheeted Employee.
 - Acknowledgement copy of Chargesheet as proof of delivery of Chargesheet to Charge sheeted Employee.
 - Copy of appointment order of Management Representative.
- Management Representative is required to prepare list of documents by which and list of witnesses by whom, he proposes to substantiate allegations/misconducts and will lead evidence at the enquiry to prove the same.

2.3.4 Defence Representative:

- Chargesheeted Employee may be permitted to be defended by a person as mentioned under Clause 12 (a) (i) (ii) and (iii) of Bipartite Settlement dated 10.04.2002. CSE can also defend his own case if he so desires.

2.3.5 Findings of EO:

- On conclusion of the enquiry and on receipt of written brief from both the parties, the EO should record his findings/enquiry report and submit it to the Disciplinary Authority in triplicate along with the copies of enquiry proceedings, exhibits produced during the course of the inquiry, written statement of defence, if any, submitted by CSE, copies of written brief submitted by both the parties and other related correspondence.

2.3.6 Quantum of punishment and passing final order:

- On receipt of findings of EO, the Disciplinary Authority has to decide the quantum of punishment to be imposed on CSE. There are no set rules for deciding quantum of punishment and it will depend on nature of each case. Further the punishment should be commensurate with the nature and gravity of misconduct/s proved. It should be borne in mind that the punishment so imposed is not of academic interest or ineffective, e.g. if employee has reached the maximum scale of pay, there is no point in imposing punishment of stoppage of increment as there will not be any scope to implement the same. Following factors should be kept in mind while deciding quantum of punishment:
 - Nature and gravity of misconduct/s proved.
 - Extenuating factors/circumstances as they emerge in the inquiry.
 - Past service record of the CSE
 - Financial loss, if any, caused to the Bank.
 - Acts involving malafide intentions/moral turpitude
- Punishment may be punitive or reformatory depending upon the gravity of the proved misconduct and should give right signal to others. All these facts will have to be considered/ borne in mind by the Disciplinary Authority while deciding quantum of punishment. It is pertinent to note that if the case is registered as vigilance case and departmental inquiry was instituted after seeking 1st stage advice of Vigilance Department, matter be referred to them for their 2nd stage advice with regard to the punishment to be imposed on CSE.
- While seeking 2nd stage advice, following papers be necessarily sent to Vigilance Department for their perusal:
 - Copy of Charge Sheet issued to the CSE
 - Arguments by MR/DR
 - Findings of the Enquiry Officer
 - Tabular format culling out the allegations/charges leveled against the CSE, findings of the Enquiry Officer, para-wise comments thereon by the Disciplinary Authority
 - Bio-data of CSE
 - Status of account / loss, if any, caused to the Bank

2.3.7 Personal Hearing:

- As per provision of Clause 12 of Bipartite Settlement dated 10.04.2002 Charge Sheeted Employee is entitled to a personal hearing as regards the nature of proposed punishment in case charges are established against him at the inquiry. Therefore, after completion of inquiry and on receipt of findings of the Enquiry Officer as also on receipt of 2nd stage advice if the matter is registered as a vigilance case, the Disciplinary Authority has to give an opportunity of personal hearing, by providing him with a copy of EO's findings. The proceedings of personal hearing be recorded and only after considering the submissions made during personal hearing, pass the final order.

2.3.7 Final Order and its Communication:

- After personal hearing the Disciplinary Authority will pass final order which should be in the form of speaking order.
- The final order passed by Disciplinary Authority should be communicated to the Chargesheeted Employee concerned against his proper acknowledgement. As per the provisions of Bipartite Settlement, in case the CSE is remaining absent unauthorizedly, the remittance of final order by Regd. A/D at the last known residential address is considered as good service.
- It should be ensured that final order passed imposing any punishment is actually implemented and not merely served upon the Award Staff employee concerned.

- If the employee is placed under suspension, while issuing the final order, decision about revocation and effects of suspension period should be clearly mentioned.
- Formats of Final Orders in case of minor and major penalty proceedings are attached as Annexure - XIII and XIV.

13. Gross Misconducts / Minor Misconducts

The gross misconducts and minor misconducts in case of employees are defined in the Bipartite Settlement/Memoranda of Settlement 2002.

By the expression “Gross misconduct” shall be meant any of the following acts and omissions on the part of an employee:

- (a) Engaging in any trade or business outside the scope of his duties except with the written permission of the Bank.
- (b) 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.
- (c) Drunkenness or riotous or disorderly or indecent behaviour on the premises of the Bank.
- (d) Wilful damage or attempt to cause damage to the property of the bank or any of its customers.
- (e) Wilful insubordination or disobedience of any lawful and reasonable order of the Management or of a superior.
- (f) Habitual doing of any act which amounts to “minor misconducts” as defined below, “habitual” meaning a course of action taken or persisted in, notwithstanding that at least on three previous occasions censure or warnings have been administered or an adverse remark has been entered against him.
- (g) Willful slowing down in performance of work.
- (h) Gambling or betting on the premises of the Bank.
- (i) Speculation in stocks, shares, securities or any commodity whether on his account or that of any other persons.
- (j) Doing any act of gross negligence or negligence involving or likely to involve the bank in serious loss.
- (k) Giving or taking a bribe or illegal gratification from a customer or an employee of the bank.
- (l) Abetment or instigation of any of the acts or omissions abovementioned.
- (m) Knowingly making a false statement in any document pertaining to or in connection with his employment in the Bank.
- (n) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank and where the employee is caught in the act of resorting to such unfair practice and a report to that effect has been received by the bank from the concerned authority.
- (o) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by the above Sub- Clause(n) and where a report to that effect has been received by the bank from the concerned authority and the employee does not accept the charge
- (p) Remaining unauthorizedly absent without intimation continuously for a period exceeding 30 days.
- (q) Misbehaviour towards customers arising out of bank’s business.
- (r) Contesting election for parliament/legislative assembly/legislative council/local bodies/municipal corporation/panchayat, without explicit written permission of the Bank.
- (s) Conviction by a criminal Court of Law for an offence involving moral turpitude.
- (t) Indulging in any act of ‘sexual harassment; of any woman at her workplace.

Note: 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.

By the expression “Minor misconduct” shall be meant any of the following acts and omissions on the part of an employee:

- a) Absence without leave or overstaying sanctioned leave without sufficient grounds.
- b) Unpunctual or irregular attendance
- c) Neglect of work, negligence in performing duties.
- d) Breach of any rule of business of the bank or instruction for the running of any department.
- e) Committing nuisance on the premises of the bank.
- f) Entering or leaving the premises of the bank except by an entrance provided for the purpose.
- g) Attempt to collect or collecting moneys within the premises of the bank without the previous permission of the management or except as allowed by any rule or law for the time being in force.
- h) Holding or attempting to hold or attending any meeting on the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- i) Canvassing for union membership or collection of union dues or subscriptions within the premises of the bank without the previous permission of the management or except in accordance with the provisions of any rule or law for the time being in force.
- j) Failing to show proper consideration, courtesy or attention towards officers, customers or other employee of the bank, unseemly or unsatisfactory behaviour while on duty.
- k) Marked disregard or ordinary requirements of decency and cleanliness in person or dress.
- l) Incurring debts to an extent considered by the management as excessive.
- m) Resorting to unfair practice of any nature whatsoever in any examination conducted by the Indian Institute of Bankers or by or on behalf of the bank in cases not covered by sub- clause (n) under ‘Gross Misconduct’ and where a report to that effect has been received by the bank from the concerned authority and the employee accepts the charge.
- n) Refusal to attend training programmes without assigning sufficient and valid reasons.
- o) Not wearing, while on duty, identity card issued by the bank.
- p) Not wearing, while on duty, the uniforms supplied by the bank, in clean condition.
- q) Doing any act prejudicial to the interest of the bank

14. Implementation /interpretation of Penalties

14.1 AWARD STAFF:

- The disciplinary action against Award Staff Employees i.e. Clerical and Subordinate cadre employees (including Part-Time-Sweeper) was hitherto taken as per provisions of Sastry Award, Desai Award and Chapter 19 of the First Bipartite Settlement dated 19.10.1966, as amended from time to time.
- In terms of Memorandum of Settlement dated 10.04.2002 & 27.05.2002 between the Management of 52 'A' Class Banks as represented by the Indian Banks' Association and their workmen as represented by the All India Bank Employees' Association, National Confederation of Bank Employees, Indian National Bank Employees' Federation, the workmen staff in our Bank can be imposed the following punishments, after complying with the procedure prescribed in the said settlement.

➤ **An employee found guilty of Minor misconduct may:**

- a. be warned or censured; or
- b. have an adverse remark entered against him; or
- c. have his increment stopped for a period not longer than six months.

➤ **An employee found guilty of Gross misconduct may:**

- i. be dismissed without notice; or
- ii. be removed from service with superannuation benefits without disqualification from future employment; or
- iii. be compulsorily retired with superannuation benefits and without disqualification from future employment; or
- iv. be discharged from service with superannuation benefits and without disqualification from future employment; or
- v. be brought to lower stage in the scale of pay up to a maximum of two stages: and for maximum period of 2 years; or

Note: This punishment shall be non-cumulative and annual increment/s Stagnation increment/s falling during the period of punishment shall be released on the respective due date/s.

- vi. have his increments stopped with or without cumulative effect; or

Note: Specific period of rigour shall be mentioned. (wef 01-11-20)

- vii. have his special allowance withdrawn; or
- viii. be warned or censured or have an adverse remark against him; or

➤ **A workman found guilty of misconduct, whether gross or minor, shall not be given more than one punishment in respect of any one charge.**

14.2 OFFICER EMPLOYEE:

Penalties which can be imposed on Officer Employees are mentioned under Regulation 4 of Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, 1976). The following are the penalties which may be imposed on an Officer Employee, for acts of misconduct or for any other good and sufficient reasons:

	Penalty	Implications
i)	Censure	a) The order of 'Censure' is to convey that the officer concerned is found guilty of misconduct and for which it has been found necessary to award him formal punishment. b) This is recorded in service record of the officer employee and may or may not effect adversely on his merit of suitability for promotion to higher post. c) Promotion Rigor: No effect There is no rigour for this punishment in our Bank and the concerned officer employee can participate in the process of promotion to higher grade/scale after imposing of the punishment. However, if during currency of promotion process 'sealed cover' procedure is adopted then this penalty will have effect of non-opening the 'sealed cover' and thus the concerned employee will have to forgo the promotion.
ii)	Withholding of increments of pay with or without cumulative effect	a) Without cumulative effect: The increment will be withheld for the specified period and the same would be released after expiry of the specified period. Further increments would also be released as and when they are due. b) With Cumulative effect: In such cases, the withheld increments would be released on expiry of the specified period in the penalty and subsequent increments would be postponed to future dates. c) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier
iii)	Withholding of promotion	a) May not have immediate pecuniary loss to the officer concerned but rigors of the penalty are severe. b) Results in loss of seniority for future promotions. c) May have the bearing of permanent nature in career path which can be destructive. d) The implementation of penalty may also become in-fructuous where the officer concerned is not likely to be promoted in near future or refuse to take promotion. e) This penalty should be imposed with due caution and after taking in to account all the factors. f) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier
iv)	Recovery from pay	a) The penalty should be imposed only when it has been established that the concerned officer was directly responsible for a particular act or acts of negligence or breach of orders which caused the loss. b) The DA should clearly indicate as to how exactly the negligence on the part of official concerned was responsible for the loss. c) The penalty should not be imposed for likely or apprehended loss. d) The amount of recovery of loss ordered by way of major penalty can be reduced at any lower stage if it is found that the amount of loss is less than what it was originally calculated. e) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier

v)	Minor penalty of Reduction to a lower stage	The penalty specified under sub-regulations 4(e) provides to reduction to lower stages: a) Not exceeding 3 years. b) Without cumulative effect. c) Not adversely affecting pension. The effect of penalty is for limited period specified in the speaking order. The officer concerned will draw a salary at a lower stage for the specified period. The pay of the officer concerned gets restored after expiry of the specified period. d) Promotion Rigor: the rigor will be operative for one year or for one promotion process after infliction of penalty whichever is earlier
vi)	Major penalty of Reduction to a lower stage (should be with further direction as under or with cumulative effect)	a. Reduction to a lower stage up to 3 years without cumulative effect cannot be imposed as major penalty. Hence, penalty of reduction to lower stage for up to 3 years has to have directions that the officer will not earn increments during the period such reduction and on expiry of such period, the reduction will have the effect of postponing the future increments. b. Reduction to lower stage is not permissible for an unspecified period. c. If the order of reduction lays down that the period of reduction shall not operate to postpone future increments, on restoration the officer concerned will be entitled to the pay which he would have drawn but for the order of reduction. d. Promotion Rigor: Not eligible to participate in promotion process for the period of one year from the date infliction of penalty. (if the order of reduction lays down that the reduction should operate to postpone future increments, then the pay as drawn before imposition of penalty would be restored after expiry of specified period but the period of reduction will not be counted for future increments)
vii)	Major penalty of Reduction to a lower grade or post	a) An officer would be placed in the lower grade, b) However, he will be eligible for promotion in the normal course, in accordance with his eligibility for such promotion and subject to other extant conditions. c) Promotion Rigor: Not eligible to participate in promotion process for the period of two year from the date infliction of penalty.
viii)	Compulsory Retirement / Removal/ Dismissal	d) An officer imposed with a punishment of Compulsory Retirement or Removal or Dismissal ceases employment and pay & allowances with immediate effect. It cannot be retrospective effect. e) Under removal or compulsory retirement Bank's contribution to PF/Pension cannot be withheld. However, gratuity can be forfeited to the extent of loss and moral turpitude. Further, the encashment of accumulated leave is also not allowed. f) Under 'Dismissal' except for employees own contribution to PF all other benefits are forfeited.

14.3 IMPLEMENTATION OF THE PENALTY:

The penalties imposed by the Disciplinary Authority shall be updated in Biodata of the concerned employee and it should be implemented properly in Union Parivar immediately. The Regional office, under whose jurisdiction the employee is presently posted, should ensure the implementation of the penalty in Union Parivar.

The following are some examples of the implementation of the penalties:

A. Minor Penalty as in Regulation 4 (e)

Penalty : Reduction in pay by two stages for a period of Two Years
 Normal date of increment : 1st September
 Date of Penalty : 01.02.2016

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	28600
01.09.2018	30560	30560

B. Major Penalty as in Regulation 4 (f)

Penalty : Reduction in pay by two stages in the time scale for a period of two years with further directions as in Sub-regulation (f)
 Normal date of increment: 1st September
 Date of Penalty : 01.02.2016

Under the four possibilities as in Regulation 4 (f), the Basic Pay movement of the Officer during the currency of the penalty would be as follows:

Case 1: Officer earns increments during the period of punishment - without cumulative effect:

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620
01.02.2018	29580	29580 (reduced basic pay restored)
01.09.2018	30560	30560

It should be noted that the reduction of pay by two stages is constant throughout the punishment period; on the expiry of the period of punishment the officer's pay will be restored to the stage in the time scale which he would have reached in the normal course but for the punishment. Implementation of this punishment is similar to that in Regulation 4 (e).

Case 2: Officer earns increment during the period of punishment - with cumulative effect:

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	26640
01.09.2017	29580	27620

01.02.2018	29580	27620
01.09.2018	30560	28600

The reduction of pay by two stages is constant throughout the punishment period and will have the effect even after the period of punishment is over, since the punishment is to have cumulative effect.

Case 3: Officer will not earn increments during the period of punishment - without cumulative effect:

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	25660
01.09.2017	29580	25660
01.02.2018	29580	29580
01.09.2018	30560	30560

The officer would continue to draw the reduced pay of Rs.25660/- throughout the period of punishment and on the expiry of the punishment period his pay will be fixed at the stage in the time scale which he would have reached but for the punishment as it has been ordered that the period of reduction will not have the effect of postponing his future increments.

Case 4: Officer will not earn increment during the period of punishment – with cumulative effect:

Date	Basic Pay in the normal course	Basic Pay after Penalty
01.09.2015	27620	27620
01.02.2016	27620	25660
01.09.2016	28600	25660
01.09.2017	29580	25660
01.02.2018	29580	27620
01.09.2018	30560	28600

On the expiry of the period of punishment, i.e. on 01.02.2018 the officer's pay will be restored to the same stage in the time scale from which he was reduced i.e. Rs.27620/-. The period from 01.09.2015 to 31.01.2016 during which he drew the pay of Rs.27620/- will be taken into account for determining the date his next increment to the stage of Rs.28600/- from 01.09.2018 i.e. 2 years will be ignored in arriving the date of next increment.

15. Processing of Appeals / Review Petitions

APPEAL :

Officers:

- CSO has got right to prefer an appeal against the penalty order passed by Disciplinary Authority. Such provision is laid down in Regulation 17. The appeal is to be preferred within 45 days from the date of receipt of final order. The appeal will be placed before Appellate Authority at NRO/ZO level in case of penalty short of dismissal/ removal/ compulsory retirement.
- However, in case of officer employees dismissed /removed/ compulsorily retired from the services of the Bank such appeal will be referred to E.R. Division for placing it before the appropriate Appellate Authority. The appeal is required to be processed by way of offering comments by DA on various grounds raised by appellant in his appeal and a process note is to be attached to such grounds/ comments which will be placed before Appellate Authority.

Classification: Confidential

- The Appellate Authority shall on receipt of the comments and records of the case from the authority whose order is appealed against, consider whether the order of suspension / findings are justified or whether the penalty is excessive or inadequate and pass appropriate orders. The Appellate Authority may pass an order confirming, enhancing, reducing or setting aside the penalty / suspension or remitting the case to the authority which imposed the penalty or to any other authority with such directions as it may deem fit in the circumstances of the case.

Provided that:

- (i) If the enhanced penalty, which the Appellate Authority proposed to impose is a major penalty specified in clauses (f), (g), (h), (i) and (j) of Regulation 4 and an inquiry as provided in Regulation 6 has not already been held in the case, the Appellate Authority shall direct that such an enquiry be held in accordance with the provisions of regulation 6 and thereafter consider the record of the inquiry and pass such orders as it may deem proper;
- (ii) If the Appellate Authority decides to enhance the punishment but an enquiry has already been held as provided in Regulation 6, the Appellate authority shall give a show cause notice to the officer employee as to why the enhanced penalty should not be imposed upon him and shall pass final order after taking into account the representation, if any, submitted by the officer employee.
- The Appellate Authority shall dispose of the appeal within a period of ninety days from the date of its receipt from the appellant:

Provided that the time limit specified in this regulation shall not apply to cases having a vigilance angle and where major / minor penalty proceedings against the officer employee have commenced on recommendations of the Police or Central Bureau of Investigation or Central Vigilance Commission, as the case may be, investigating the matter.

- If the punishment is imposed as per CVO's advice, consultation of the CVO is necessary before disposal of the appeal, if Appellate Authority desires to modify the Order passed by the DA.

Award Staff:

- As per Clause 14 of Bipartite Settlement dated 10.04.2002, an employee on whom punishment has been imposed can prefer an appeal within 45 days from the date on which the original order of Disciplinary Authority has been communicated in writing to such employee. The Appellate Authority shall in case of dismissal only give an opportunity of personal hearing to such employee and/or his representative on the appeal before disposing off such appeal. However, in case of punishment short of dismissal such personal hearing is not required and the appeal should be disposed off within 2 months from date of receipt of the appeal by Appellate Authority.
- On receipt of appeal, the same will be placed before the concerned Appellate Authority with the comments of the Disciplinary Authority on the various grounds raised by the Appellant in his appeal. A copy of the requisite process note to be placed before the Appellate Authority furnishing various details of the case as well as the Appellant has already been provided to all Regional Offices at the time of decentralisation of disciplinary function.
- In case of punishment of dismissal/compulsory retirement/removal/ discharge, the Disciplinary Authority at local level should forward all connected papers / records of the case to I.R. Division, along with requisite process note and his comments on the grounds raised by the Appellant in his appeal so as to place the same before appropriate Appellate Authority at Central Office.

- Appellate Authority will consider the appeal placed before him and pass appropriate speaking orders either rejecting the appeal or reducing the punishment imposed by the Disciplinary Authority.

It is pertinent to mention here unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, under Bipartite Settlements, the Appellate Authority cannot enhance the punishment imposed on the delinquent employee, however, he may reduce or confirm the same.

- **Format of Process Note and order of Appellate Authority is enclosed as Annexures - XV and XVI.**

REVIEW PETITION :

Officers:

- The provision for review is made under Regulation 18 of the said Regulation. The Reviewing Authority may at any time within 6 months from the date of final order, either on his own motion or otherwise review the orders, when any new material or evidence which could not be produced or was not available at the time of passing the order under review and which has the effect of changing the nature of the case, has come or has been brought to his notice and pass such orders thereon as it may deem fit.
- If RA proposes to enhance the punishment, procedure as laid down in Regulation 18 will be followed. However, at the cost of repetition, it is mentioned that Review will be done at CO only by RA.

Award Staff:

- Unlike Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976, review provisions are not applicable up to X Bipartite Settlement.
- However, as per XI Bipartite Settlement, an employee who has been awarded the punishment of dismissal, compulsory discharge or removal from services by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate Authority.
- **Format for Process Note and order of Reviewing Authority is enclosed as Annexures - XVII and XVIII.**

Suspension is an administrative action whereby an employee is kept out of duty temporarily pending departmental action / investigation. When allegations of serious nature are reported against an employee and when it is decided to investigate further in the matter / initiate departmental action, pending such investigation / action, employee concerned may be placed under suspension as the first step before any charges / allegations framed against him. Suspension is generally resorted to avoid interference of the employee in investigation and to ensure safety of material evidence.

It may be noted that the suspension is not a punishment. However, the employee placed under suspension faces great hardships financially as well as socially. Hence, suspension is to be resorted into very grave / serious cases. During suspension, relationship of master and servant does not cease and employee concerned continues to be the subject of same discipline and conduct. During suspension, he is bound to follow the lawful directions of his employer and all service conditions are applicable to him. The suspended employee is not permitted to leave his headquarters without permission of the Competent Authority. Similarly, he is not entitled to any leave, LFC and other related benefits arising out of service conditions. He can, however, be granted medical aid.

As suspension is likely to cause great hardship to the employee, it should be ensured that after placing the employee under suspension, further course of action be initiated expeditiously. Continuing an employee under suspension for a long period will also entail infructuous expenditure to the institution by way of payment of subsistence allowance without extracting any fruitful work from the employee.

When suspension is resorted to:

An Officer/Employee may be placed under suspension, in the following circumstances :

- (a) when disciplinary proceeding against him is contemplated or is pending; or
- (b) when a case against him in respect of any criminal offence is under investigation, enquiry or trial; or

Suspension can be ordered when, following a preliminary enquiry, the Competent Authority is satisfied that a prima facie case has been made out for departmental proceedings. Framing of definite charges and communication thereof to the Officer concerned is not a condition precedent.

In terms of para 3(a) of the Bipartite Settlement dated 10.04.2002 a workman can be placed under suspension if in the opinion of the Management he has committed an offence involving moral turpitude and he is prosecuted by a law enforcement agency or the Bank has taken steps to prosecute him.

Guiding Principles for Suspension:

The following circumstances may be considered appropriate to place an Officer / Employee under suspension:

- i) where his continuance in office will prejudice investigation, trial or any enquiry (e.g., apprehended tampering with witnesses or documents);
- ii) where his continuance in office is likely to seriously subvert discipline in the office in which he is working.
- iii) Where his continuance in office will be against the wider public interest.
- iv) Where a preliminary enquiry revealed a prima facie case justifying criminal or departmental proceedings, which are likely to lead to his conviction and/or dismissal, removal or compulsory retirement from service.
- v) Further, it may be considered desirable to suspend an Officer / Employee for misconduct / misdemeanor of the following types:
 - (a) In terms of para 3(a) of the Bipartite Settlement dated 10.04.2002 a workman can be placed under suspension if in the opinion of the Management he has committed an offence involving moral turpitude and he is prosecuted by a law enforcement agency or the Bank has taken steps to prosecute him,
 - (b) Corruption, embezzlement or misappropriation of Govt. money, possession of disproportionate assets, misuse of official powers for personal gains,
 - (c) serious negligence and dereliction of duty resulting in considerable loss to Govt.,
 - (d) desertion of duty, and
 - (e) refusal or deliberate failure to carry out written orders of superior officers.

Suspension on CBI's Recommendations:

CBI would also recommend suspension of the concerned employees in appropriate cases. If the Competent Authority does not propose to accept the CBI's recommendations in this regard, it may be treated as a case of difference of opinion between CBI and the Administrative Authority and the matter may be referred to the CVC for its advice. If an employee had been suspended on the recommendations of the CBI, the CBI may be consulted if the administrative authority proposes to revoke the suspension order.

Classification: Confidential

No leave shall be granted to an officer employee under suspension.

Deemed Suspension:

Under Regulation 12(2) of Officer Employees' (Discipline & Appeal) Regulations, an Officer shall be deemed to have been placed under suspension by an order of Competent Authority in the following circumstances:

- a) If he is detained in custody, whether on a criminal charge or otherwise, for a period exceeding forty-eight hours.
- b) If in the event of a conviction for an offence, he is sentenced to a term of imprisonment exceeding forty-eight hours.

If an Officer who has been detained for a period exceeding forty-eight hours is later on released on bail, such release will not affect the deemed suspension, which will continue to be in force until revoked by the Competent Authority.

The period of forty-eight hours referred to in a category (b) above will be computed from the commencement of imprisonment after the conviction and intermittent period of imprisonment, if any, will be taken into account.

A duty has been cast on the officer employee, who is arrested for any reason to intimate promptly the fact of his arrest and the circumstances connected therewith to his official superior even though he might have been released on bail subsequently. Failure to do so will be regarded as suppression of material information rendering him liable to disciplinary action on this ground alone, apart from the action that may be called for on the outcome of the police case against him.

As per Regulation 12(3) of D&A Regulations, where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer under suspension is set aside in appeal or on review and the case is remitted by the appellate or reviewing authority for further enquiry or action or with any other direction, the order of suspension will be deemed to have been continued in force on and from the date of original order of dismissal, removal or compulsory retirement and shall remain in force until further orders.

As per Regulation 12(4) of D&A Regulations, where a penalty of dismissal, removal or compulsory retirement from service imposed upon an officer employee under suspension is set aside or declared or rendered void in consequence of or by a decision of a Court of Law, and the Disciplinary Authority, on consideration of the circumstances of the case, decides to hold further inquiry against him on the allegations on which the penalty of dismissal, removal or compulsory retirement was originally imposed, the Officer employee shall be deemed to have been placed under suspension by the Competent Authority from the date of the original order of dismissal, removal or compulsory retirement and shall continue to remain under suspension until further orders.

Date of Effect of Suspension:

Except in cases in which an employee is deemed to have been placed under suspension an order of suspension can normally take effect only from the date on which it is made or subsequently and not retrospectively. The officer who is placed under suspension should be simultaneously communicated of the order. A retrospective order will be both meaningless and improper.

Once an order is issued and is sent out to the concerned officer, it must normally be held to have been communicated to him.

In the case of deemed suspension; the suspension order is effective from

- i. the date of detention, in the case of detention for a period exceeding forty-eight hours;
- ii. the date of conviction, in the event of conviction for an offence and sentence to a term of imprisonment exceeding forty-eight hours; and
- iii. the date of original order of dismissal / removal / compulsory retirement, in the case of such penalty having been set aside by Appellate / Reviewing Authority / decision of a Court of Law.

HEADQUARTERS DURING SUSPENSION:

The place at which an Officer is posted at the time of suspension would remain at the Head Quarter during suspension for all purposes. The competent authority may, however for reasons to be recorded in writing, fix any other place as his headquarters.

Appeal against Suspension:

Though suspension in itself is not a punishment, as it constitutes a great hardship for the officer, relief is available to him by way of appeal. Regulation 17 of Discipline & Appeal Regulations provides for an officer preferring an appeal against an order of suspension made or deemed to have been made under Regulation 12.

It is implied that an officer placed under suspension should generally know the reasons leading to his suspension so that he may be able to appeal against it, if he so desires. Normally, the order placing him under suspension would itself contain a mention about disciplinary proceedings against him pending or a case against him in respect of criminal offence under investigation, inquiry or trial. Where, however, suspension is on the ground of 'contemplated' disciplinary proceedings, the reasons for suspension should be communicated to the officer immediately on the expiry of the time-limit prescribed for the issue of a charge-sheet, viz. three months from the date of suspension, so that he may be in a position to effectively exercise the right of appeal available to him. The time limit of 45 days for submission of appeal in such cases will count from the date on which the reasons for suspension are communicated.

The Appellate Authority should consider whether in the light of the provisions of Regulation 12 and having regard to the circumstances of the case, the order of suspension is justified or not and confirm or revoke the order accordingly.

Treatment of periods of Suspension:

Workmen employees [Para 12(b) of Bipartite Settlement dated 10.04.2002]

If on the conclusion of the enquiry it is decided to take no action against the workman employee he shall be deemed to have been on duty and shall be entitled to the full wages and allowances and to all other privileges for the period of suspension; and if some punishment other than dismissal is inflicted the whole or a part of the period of suspension, may, at the discretion of the Management be treated as on duty with the right to a corresponding portion of the wages, allowances, etc.

Officer Employee (Regulation 15 of Discipline & Appeal Regulations)

- 1) Where the Competent Authority holds that the Officer employee has been fully exonerated or that the suspension was unjustifiable, the officer employee concerned shall be granted the full pay to which he would have been entitled, had he not been suspended, together with any allowance of which he was in receipt immediately prior to his suspension, or may have been sanctioned subsequently and made applicable to all officer employees.

- 2) In all cases other than those referred to in sub-regulation (1) the Officer employee shall be granted such proportion of pay and allowance as the Competent Authority may direct;

Provided that the payment of allowances under this sub-regulation shall be subject to all other conditions to which such allowances are admissible;

Provided further that they pay and allowances granted under this sub-regulation shall not be less than the subsistence and other allowances admissible under Regulation 14.

- 3) a) In a case falling under sub-regulation (1), the period of absence from duty shall, for all purposes, be treated as a period spent on duty;
- b) In a case falling under sub-regulation (2), the period of absence from duty shall not be treated as a period spent on duty unless the Competent Authority specifically directs, for reasons to be recorded in writing, that it shall be so treated for any specific purpose.

Payment of Subsistence Allowance:

Workmen

As per paragraph 557 of the Sastry Award and paragraph 17, 14 of the Desai Award, as partially modified by paragraph 5 of the Bipartite Settlement dated 8th September, 1983, the subsistence payable to workmen during period of suspension is to be calculated as under:

(A) Where the enquiry is departmental by the Bank –

- (1) Where the investigation is not entrusted to or taken up by an outside agency (i.e. Police /CBI) :
- a) for the first three months of suspension, one third of the pay and allowances, which the workmen would have got but for the suspension;
- b) for the period of suspension, if any, thereafter, one-half of the pay and allowances which the workman would have got but for the suspension provided that after one year of suspension full pay and allowance will be payable if the enquiry is not delayed for reasons attributable to the concerned workman or any of his representatives.
- (2) Where the investigation is done by an outside agency (i.e. Police / CBI) i.e.; the investigation is followed by a departmental enquiry by the bank and not by prosecution.
- a) for the first three months of the suspension one-third of the pay and allowance which the workman would have got but for the suspension;
- b) for the period of suspension, if any, thereafter, one-half of the pay and allowances which the workman would have got but for the suspension;

Provided that full pay and allowances will be payable after six months from the date of receipt of report of the investigating agency that it has come to the conclusion not to prosecute the employee or one year after the date of suspension, whichever is later;

And provided further that the enquiry is not delayed for reasons attributed to the concerned workman or any of his representatives.

- (B) Where the enquiry is held by an outside agency including trial in a Criminal Court (irrespective of whether the trial, etc. is proceeded by an investigation by an outside agency (i.e. Police / CBI) or not;
- a) for the first six months of the suspension, one-third of the pay and allowances which the workman would have got but for suspension;
 - b) for the period of suspension, if any, thereafter one-half of the pay and allowances, which the workman would have got but for suspension, until the enquiry is over.

Officers

Regulations 14 of the Discipline & Appeal Regulations deals with the payment of subsistence allowance to officers during period of suspension.

An officer who is placed under suspension is entitled to a subsistence allowance on the following scale:

- a) Basic Pay :
 - i) for the first three months, one-third of the basic pay, which the Officer was receiving on the date prior to the date of suspension, irrespective of the nature of enquiry.
 - ii) for the subsequent period after 3 months from the date of suspension:
 - (1) where the enquiry is held departmentally by the Bank, half of the basic pay which the officer was drawing on the date prior to the date of suspension; and
 - (2) where the enquiry is held by an outside agency, one-third of basic pay which the Officer employee was drawing on the date prior to the date suspension for the next three months and half of the basic pay which the Officer employee was drawing on the date prior to the date of suspension for the remaining period of suspension.

b) Allowances :

For the period of suspension, dearness allowance and other allowances excepting conveyance allowance, entertainment allowance and special allowance will be paid on the reduced pay as specified in clause (a) and at the prevailing rates or as per rates applicable to similar category of Officers.

During the period of suspension, an Officer Employee shall not be entitled to occupation of a rent free house or free use of the Bank's car or receipt of Conveyance or Entertainment allowance or Special Allowance.

Non-Employment Certificate:

The payment of subsistence allowance is subject to the Officer employee under suspension furnishing a certificate every month to the effect that he is not engaged in any employment, business, profession or vocation.

Effecting of Recoveries/Permissible Deductions:

From time to time, the Management has given suitable guidelines with regard to the deductions to be effected from subsistence allowance. For example, Staff Circular No. 1804 dated 28.05.1976 (appearing on page no. 272 of Staff Circular Volume - I) was issued in the past in this regard giving a list of the permissible deductions from subsistence allowance. The same has now been suitably amended in terms of Circular Letter No. 6118 dated 18.11.2003 as under:

1. The following compulsory deductions can be enforced from the subsistence allowance:
 - (i) Income Tax, provided the employee's yearly income calculated with reference to the subsistence allowance is taxable.
 - (ii) House rent and allied charges like electricity, water, furniture, etc.
 - (iii) Repayment of loans and advances taken from the Bank at such rates as may be fixed, if necessary, by the Competent Authority.
2. The following deductions are optional and should not be made except with the written consent of the employee :
 - (i) Premia due on Life Insurance Policies
 - (ii) Amount due to Co-operative Credit Societies
 - (iii) Refund of advances taken from Provident Fund.
3. The following deductions should not be made from the subsistence allowance:
 - (i) Subscription to Provident Fund
 - (ii) Profession Tax
 - (iii) Amount due on Court attachments
 - (iv) Recovery of loss to Bank for which an employee is responsible.

Increments during Suspension

Workmen

The release of increments, which fell due during the period of suspension would be as directed by the Disciplinary Authority while passing final orders at the conclusion of the disciplinary proceedings.

However, in view of the specific wordings in the Bipartite Settlement governing payment of subsistence allowance to a workman under suspension, increments falling due during the period of suspension are to be reckoned for the purpose of calculation and payment of subsistence allowance. This, however, do not amount to release of increments for the period.

Officers

The release of increments, which fell due during the period of suspension would be as directed by the Disciplinary Authority while passing final orders at the conclusion of the disciplinary proceedings.

Unlike workmen, the increments which fall due during the period of suspension are not to be reckoned for calculating subsistence allowance payable because in terms of provisions of Regulation 14 of Discipline & Appeal Regulation subsistence allowance is to be calculated with reference to the pay that the Officer employee was drawing on the date prior to the date of suspension.

Revision of Scales of Pay during Suspension:

Workmen

When the scale of pay of the cadre in which the employee was as on the date of suspension is revised either with effect from a date prior to the date of suspension or from a date falling during the period of suspension, the effect of the revised pay scales are to be given effect to while calculating and paying subsistence allowance to the workmen concerned.

Officers

When the scale of pay of the post held by the officer under suspension is revised with effect from a date prior to the date of suspension, then for the purpose of subsistence allowance the revised scales of pay are to be reckoned. If, however, the revised scales of pay are to take effect from a date posterior to the effective date of suspension of the Officer then the effect of the revised scales of pay are not to be given while calculating subsistence allowance payable.

However, when he is reinstated in the post upon revocation of suspension the stage in the scale of pay in which he will be placed on such revocation would be according to whether or not the period of suspension is treated as periods spent on duty and will be with reference to the revised scales of pay.

Revocation of Suspension:

Revocation of Suspension in serious cases may be done in the following cases:

- A. On Completion of Departmental Enquiry, when -
 - i. A decision is taken that no formal proceedings are to be initiated for penalty of (i) Dismissal, (ii) Removal from service, (iii) Compulsory Retirement and Reduction in salary;
 - ii. If the employee is exonerated of charge(s);
 - iii. Decision to award a Penalty other than of dismissal of Compulsory Retirement or Removal from service is taken;
- B. On completion of Investigation, when-
 - i. Completion of investigation does not disclose prima-facie commission of a criminal offence; Acquittal by the Court. Further, a decision is taken that no departmental investigation needs to be initiated on the basis of evidence disclosed in the investigation or on the basis of facts, which led to launching of prosecution in a Court of Law.

The format for conveying the suspension order to the employee is enclosed as Annexure XIX.

Authorities for placing Officers under suspension :

The competent authorities for placing Officers under suspension was circulated vide **IOL dated CO: UBI: ERD: 1279:2020 dated 18.04.2020.**

17. CONTINUANCE OF DISCIPLINARY PROCEEDINGS AFTER RETIREMENT

Officers:

- Regulation 20(3) (iii) of Officers' Service Regulations enables such continuation for the purpose of taking the pending disciplinary proceedings to a logical conclusion.

- The Officer in such cases shall cease to be in service on the date of superannuation. Notionally 'Employer-Employee' relationship is continued till disposal of the case.
- No pay or allowance during the period from date of superannuation to date of final order.
- Not entitled to receive retirement benefits till proceedings are completed and final order is passed (except own contribution to CPF).
- If however a member of the pension fund then provisional pension subject to adjustment against final retirement benefits sanctioned to him.

Workmen:

- No provision under Bipartite Settlements akin to 20(3) (iii) of Officers' Service Regulations.
- However, where the employee is a member of the Pension Fund, in view of Regulation 45 & 48 of Bank (Employees') Pension Regulations, 1995 pending disciplinary proceedings can be continued even after the employee has ceased to be in service on attaining the age of superannuation.
- In such cases gratuity can be withheld and provisional pension sanctioned subject to final adjustments at the conclusion of disciplinary proceedings and passing of final orders.

Note:

It has been held that provision for withholding of gratuity pending enquiry in Conduct and Disciplinary Action Rules is not in conflict with Section 4 of Payment of Gratuity Act 1972 and that it aids the power of employer to forfeit gratuity under Section 4 (6) of the Act - 1996 Lab IC 140 (Kant).

18. DISCIPLINARY ACTION UNDER PENSION REGULATIONS

- No provision either under Officers' Service Regulations or Bipartite Settlement for such action once the employee has retired from service.
- However, enquiry to prove charges can be instituted against a Pensioner in respect of –
 - a. His conduct post retirement while in receipt of pension
 - b. Grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service.
- Under provisions of Regulations 43, 44 and 45 of Bank (Employees') Pension Regulations, 1995 in respect of a pensioner who after retirement from services is convicted of a serious crime or criminal breach of trust or forgery or acting fraudulently or is found guilty of grave misconduct the Competent Authority may by order in writing withhold or withdraw, a pension or a part thereof either permanently or for a specified period.
- In case of conviction by a Court of Law, action has to be taken in the light of judgement of the court.
- In case of grave misconduct, before passing an order, procedure prescribed under Officer Employees' (Discipline & Appeal) Regulations or the Bipartite Settlement, as the case may be, is to be followed. (Regulation 45)

- For the meaning of the terms 'serious crime', 'grave misconduct' 'fraudulently', 'criminal breach of trust' and 'forgery', please see explanation below Regulation 46 of Bank (Employees') Pension Regulations, 1995.
- Under Regulation 48 of Bank (Employees') Pension Regulations, 1995, a pensioner who is found guilty of grave misconduct or negligence or criminal breach of trust or forgery or acts done fraudulently during the period of his service in any departmental or judicial proceedings, shall have his pension withheld or withdrawn, either in part or in full permanently or for a specified period by the Competent Authority, after consultation with the Board of Directors, who may also order recovery from pension of the whole or part of the pecuniary loss caused to the Bank.
- Where departmental /judicial proceedings are instituted post retirement, such institution shall not be in respect of a cause of action which arose or **in respect of an event which took place more than 4 years before such institution.** (Regulation 48).
- An employee who has retired on attaining the age of superannuation or otherwise and against whom any departmental or judicial proceedings are instituted or where departmental proceedings are continued, a Provisional Pension, equal to the maximum pension which would have been admissible to him/her, would be allowed subject to adjustment against final retirement benefits sanctioned to him/her, upon conclusion of the proceedings but no recovery shall be made where the pension finally sanctioned is less than the provisional pension or the pension is reduced or withheld etc., either permanently or for a specified period. (Regulation 46).

Explanation:

- a. The expression of 'serious crime' include involving an offence under the Official Secrets Act, 1923 (19 of 1923);
 - b. The expression 'grave misconduct' includes the communication or disclosure of any secret official code or password or any sketch, plan, model, article, note, document or information such as is mentioned in section 5 of the Official Secrets Act, 1923 (19 of 1923) which was obtained while holding office in the bank so as to prejudicially affect the interest of the general public or the security of the State;
 - c. The expression 'fraudulently' shall have the meaning assigned to it under section 25 of the Indian Penal Code, 1860 (45 of 1860);
 - d. The expression 'criminal breach of trust' shall have the meaning assigned to it under section 405 of the Indian Penal Code, 1860 (45 of 1860);
 - e. The expression 'forgery' shall have the meaning assigned to it under section 463 of the Indian Penal Code, 1860 (45 of 1860).
- An employee against whom departmental or judicial proceedings have been instituted before the date of his retirement or a person against whom such proceedings are instituted after the date of his retirement shall not be eligible to commute a fraction of his provisional pension, or pension, as the case may be, authorized under the regulations during the pendency of such proceedings. **(Regulation 47)**
 - It may be added here that it should be the endeavour of the Disciplinary Authorities to ensure that the Disciplinary Proceedings initiated against any employee, who is due to retire, are finalized expeditiously and preferably before his / her retirement so that the need of continuing such proceedings beyond the date of superannuation does not arise. Also disciplinary proceedings instituted against a pensioner employee after

retirement should be completed expeditiously. It may bear repetition in this connection that completion of disciplinary proceedings within 6 months is mandated.

19. Payment of Terminal Benefits under various punishments

In view of the aforesaid Provisions of various Acts/Regulations, the Forfeiture of Terminal Benefits under different types of punishments is given below:

Punishment of Dismissal

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Forfeited to the extent of loss	Forfeited to the extent of loss
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Forfeited to the extent of loss
Pension (If Pension Optee)	Forfeited	Forfeited

Punishment of Compulsory Retirement

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Payable	Payable
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving moral turpitude or riotous behaviour	Payable
Pension (If Pension Optee)	Payable	Payable

Punishment of Removal

Type of Terminal Benefit	Officer	Award Staff
Own Contribution to PF	Payable	Payable
Bank's Contribution to PF	Payable	Payable
Gratuity	a) Forfeited to the extent of loss b) Forfeited wholly or partly if dismissed for acts involving	Payable

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	moral turpitude or riotous behaviour	
Pension (If Pension Optee)	Forfeited	Payable

In view of the above, it is imperative to quantify the loss caused to the Bank while forfeiting the Terminal Benefits payable to the punished official. As such, in the cases of imposition of stiff major penalty (i.e. dismissal/ compulsory retirement/removal), the Disciplinary Authorities at local level should, after disposal of the appeal as well as Review Petition (in case of Officers), inform I.R. Division the exact amount of loss caused to the Bank due to prove misconduct on the part of delinquent official so as to place the matter before the Chairman & Managing Director / Executive Director for forfeiture of Terminal Benefit if any payable to the employee.

Encashment of Privilege Leave:

Officer:

IBA in terms of their letter no. PD/GSN/UNION/G/G3/31 dated 11.04.2001 has clarified that as per Regulations 38 of Officers' Service Regulations, termination for any reason whatsoever, would disentitle an officer to the benefit of encashment of privilege leave. However, the same is now payable w.e.f. 30.04.2015 wherein penalty of 'Compulsory Retirement from the Services of the Bank' has been imposed as communicated by IBA vide their communication No. HR&IR:76:H7:E9:755 dated 11.05.2015.

Award Staff:

IBA in terms of their letter No.PD/GSN/UNION/G/1674 dated 18.01.2000 has clarified that a member of the award staff is entitled to encashment of privilege leave even in the event of imposition of punishment of compulsory retirement, removal from service or discharge.

20. PROCEDURE FOR FORFEITURE OF TERMINAL BENEFIT

The provisions of relevant Acts and Regulations governing the Forfeiture of Terminal Benefits payable to the dismissed employee are reproduced herein below:

20.1 Provident Fund :

The release of Bank's Contribution towards Provident Fund to an employee whose services are terminated would be with reference to the provisions of Rule 17 and 18 of Union Bank of India Provident Fund Rules, which reads as under:

Rule 17:

"Any Contributor who is dismissed for insubordination, misconduct, fraud or any other cause of like nature or retires from the Bank in consequence thereof he / she shall be entitled of his own contribution with interest accrued thereon at the rate and in the manner aforesaid and in respect of Bank's contribution there shall be no forfeiture, excepting in the case where he is dismissed for misconduct causing financial loss to the Bank and in such case forfeiture shall be limited only to the extent of financial loss caused."

Rule 18:

"If a Contributor is dismissed for fraud or misconduct, the Bank shall be entitled to recover from the contribution made by the Bank to the individual account of the Contributor and the interest (simple and compound) credited in respect of such contributions, any loss or damage so resulting to the Bank, from the cause entailing such

dismissal. The Chairman & Managing Director and Executive Director of the Bank shall be entitled to declare the amount of loss or damage so resulting and their declaration in that behalf shall be final and conclusive and the amount so declared shall be paid to the Bank.”

20.2 Gratuity:

Payment of Gratuity and forfeiture thereof in case of Officers and Award Staff are governed by the following Rules/Regulations:

Officers:

Regulation 46 of Union Bank of India Officers’ Service Regulations 1979 which reads as under, prescribes the eligibility of an officer to receive gratuity:

- 1) Every Officer, shall be eligible for gratuity on:
 - a) Retirement
 - b) Death
 - c) Disablement rendering him unfit for further service as certified by a medical officer approved by the Bank;
 - d) Resignation after completing ten years of continuous service; or
 - e) Termination of service in any other way except by way of punishment after completion of 10 years of service.
- 2) The amount of gratuity payable to an officer shall be one month’s pay for every completed year of service, subject to a maximum of 15 months’ pay.

Provided that where an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of one half of a month’s pay for each completed year of service beyond 30 years.”

Award Staff:

In view of Clause 12.2 of the Bipartite Settlement dated 19.10.1966, forfeiture of gratuity of the employee is restricted to the extent of financial loss caused to the Bank due to proven misconduct. The said Clause 12.2 of Bipartite Settlement dated 19.10.1966 reads as under:

“There will be no forfeiture of gratuity for dismissal on account of misconduct except in cases where such misconduct causes financial loss to the bank and in that case to that extent only.”

Provisions of Payment of Gratuity Act, 1972:

The various Sections of Payment of Gratuity Act governing Payment / Forfeiture of Gratuity are reproduced hereunder:

Section 4 (5)

“Nothing in this section shall affect the right of an employee to receive better terms of gratuity under any award or agreement or contract with the employer.”

Section 4 (6)

Notwithstanding anything contained in sub-section (i)-

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- (a) the gratuity of an employee, whose services have been terminated for any act, willful omission or negligence causing any damage or loss to, or destruction of, property belonging to the employer, shall be forfeited to the extent of the damage or loss so caused.
- (b) the gratuity payable to an employee [may be wholly or partially forfeited].
 - (i) If the services of such employee have been terminated for his riotous or disorderly conduct or any other act of violence on his part; or
 - (ii) if the services of such employee have been terminated for any act which constitutes an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment.”

Provisions of Bank's Gratuity Rules :

Clause 3 to Schedule “A” of the Bank's Gratuity Rules reads as under:

“In case of termination of service of the Member on account of misconduct, Gratuity payable either under, Clause 1 or Clause 2 hereof shall not be forfeited, except where such misconduct causes financial loss to the Bank (of which and of the amount of which the Bank shall be the sole judge and its decision final) and in that case the forfeiture of the Gratuity shall be to extent of the financial loss only. The term ‘misconduct’ for this purpose shall inter alia include any act or wilful omission or negligence causing any damage or loss to or destruction of property belonging to the Bank. Gratuity payable under Clause 1 hereof shall be forfeited if the services of the Member have been terminated for his riotous or disorderly conduct or any other act of violence on his part or for any act which constitute an offence involving moral turpitude, provided that such offence is committed by him in the course of his employment”

Note:

- *In the judgment dated 14.08.2018 given by the Hon'ble Supreme Court of India Vs. C J Ajay Babu, it has been stated that:‘..... It is not the conduct of a person involving moral turpitude that is required for forfeiture of gratuity but the conduct or the act should constitute an offence involving moral turpitude. To be an offence, the act should be made punishable under law. That is absolutely in the realm of criminal law. It is not for the Bank to decide whether an offence has been committed. It is for the court.’*
- *‘Apart from the disciplinary proceedings initiated by the appellant-Bank, the Bank has not set the criminal law in motion either by registering an FIR or by filing a criminal complaint so as to establish that the misconduct leading to dismissal is an offence involving moral turpitude.’*
- *‘....requirement of the statute is not the proof of misconduct of acts involving moral turpitude but the acts should constitute an offence involving moral turpitude and such offence should be duly established in a court of law.’*
- *‘To sum-up, forfeiture of gratuity is not automatic on dismissal of service; it is subject to sub-section (5) and (6) of section 4 of the Payment of Gratuity Act, 1972.’*

20.3 Pension:

The provision in respect of forfeiture of pension is dealt at Regulation 22 of the Pension Regulations 1995 under the Head Forfeiture of Service. Regulation 22 (1) of the said Regulation reads as under:

“(1) Resignation or dismissal or removal or termination of an employee from the services of the Bank shall entail forfeiture of his entire past service and consequently shall not qualify for pensionary benefits”.

Chapter V of Pension Regulations deals with classes of pension and Regulation 31 and 33 of the said Chapter provides for Compassionate Allowance and Compulsory Retirement Pension, which reads as under:

Regulation 31 - Compassionate Allowance

“(1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension:

Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may, if –

- (i) such dismissal, removal, or termination is on or after the 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 up to the date of his dismissal, removal, or termination.
- (2) The Compassionate Allowance sanctioned under the proviso to sub-regulation (1) shall not be less than the amount of minimum pension payable under regulation 36 of these regulations.”

Regulation 33 - Compulsory Retirement Pension

- “(1) An employee compulsorily retired from service as a penalty on or after 1st day of November, 1993, in terms of Discipline and Appeal Regulations or settlement by the authority higher than the authority competent to impose such penalty may be granted pension at a rate not less than two-thirds and not more than full pension admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date.
- (2) Whenever in the case of a bank employee the Competent Authority passes an order (whether original, appellate or in exercise of power of review) awarding the pension less than the full compensation pension admissible under these regulations, the Board of Directors shall be consulted before such order is passed.
- (3) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2), shall not be less than the amount of rupees Three Thousand Nine Hundred & Eighty Five only per month.”

The guidelines regarding the competent authority for quantification of loss to the Bank on account of lapses of the delinquent employee and forfeiture of Gratuity and Provident Fund (own contribution) have been approved in Board meeting dated 25.03.2021 vide agenda no. HR-A-2.

FORMATS

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**Memorandum**

प्रेषक / From: Human Resources Department _____ Regional / Zonal Office	प्रति /To: Ms / Shri _____ (Name of the Officer / Employee) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

The following acts of omission and commission have been alleged / reported on the part of **Ms / Shri** _____ **(Name of the Officer / Employee)** during his tenure as _____ **(Designation at the time of lapse)**, _____ **(Posting at the time of lapse)** (from _____ to _____).

1.) _____ **(Name of the account)** - _____ **(Nature of loan)** - Account No. _____ **(Loan Amount)** _____

- Loan was sanctioned for purchase of shop under Union Progress Scheme without making any assessment of the limit, without analyzing financials of the firm and repayment capacity of the borrower.
- Valuation report was not obtained and insurance cover was not obtained.
- No interim security was taken to secure the loan. He also did not ensure that required NOCs/statutory approvals for the unit from the concerned departments were obtained.
- Post-inspection was not carried out as no report is held on record. The unit was found closed during subsequent inspection.

2.) _____ **(Name of the account)** - _____ **(Nature of loan)** - Account No. _____ **(Loan Amount)** _____

- Due-diligence of borrower and guarantor was not done properly as per Bank's norms as enquiries were not made with people involved in same line of business activity.
- The loan was processed/sanctioned despite adverse CIBIL report i.e. borrower's account with other Bank was written-off for an amount of _____ and another account with _____ Bank had an outstanding of Rs. _____ against sanctioned amount of Rs. _____. The payment history was also not satisfactory with overdue period up to 271 days. Similarly, CIBIL report of guarantor was also not satisfactory, he also had 3 accounts under written-off category, 1 account with overdue of Rs. _____ and the payment history was poor with overdue period up to 900 days. He thus transgressed delegated authority as the same was vested with Regional Office in the subject case.
- The entire loan amount was disbursed in the SB account No. _____ of the borrower from where the amount was withdrawn in cash through a loose cheque. Signature for receipt of payment on back of the withdrawal form was not taken at the time of payment. The borrower has alleged that he has not received the entire loan amount.
- The loan was disbursed within a week's time, mostly in the SB account of the borrower from where it was withdrawn in cash. Margin money was not ensured and no supporting bills/vouchers were obtained from the borrower.

- Ms/Shri has the permission of the undersigned to visit Branch for 1 / 2 days for inspection of relevant records to enable him/her to submit his/her explanation. If he fails to submit.....

Ms / Shri _____ (Name of the Officer / Employee) is hereby called upon to show cause within 7 days of receipt hereof by him as to why appropriate disciplinary action should not be initiated against him for the aforesaid acts of omission and commission on his part. If he fails to submit his explanation within the stipulated time, it will be presumed that he has no cause to show and the matter will be proceeded further with on that basis.

DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY AUTHORITY)

Cc:

Acknowledgement copy to be returned to Human Resources Department, _____ Regional / Zonal Office

Cc to:

...

Cc to: Branch Manager Branch – with an advice to allow Ms/Shri....to inspect relevant records/ documents at the Branch in the presence of two responsible officers of your branch. However, Ms/Shri.....should not be allowed to take Xerox copies of any documents / records at this sstage.Ms/Shri ...may however, be allowed to take down extract of the relevant records/documents.



Memorandum

From: Human Resources Department _____ Regional / Zonal Office	To: Ms / Shri _____ (Name of the Officer / Employee) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)
	Address (Permanent / Communication):

Ref. No. _____

Date: _____

The following acts and omissions have been observed on the part of **Ms / Shri** _____
(Name of the Officer / Employee), _____ **(Present Designation)**, _____ **(Present Posting)**:

- **Ms / Shri** _____ is in the habit of remaining frequently absent from his duties, without intimation / prior permission of the Competent Authority and in violation of the leave rules of the Bank. The details of his unauthorized absence in the calendar year _____ is as under:

Sn	Start date	End date	No. of days
TOTAL DAYS			

- He has not resumed his duties from _____ till date. He has neither obtained any prior permission nor sent any intimation regarding his absence to the Competent Authority.
- The continuous absence of **Ms / Shri** _____ till date is in violation of the leave rules of the Bank and also amount to disobeying of lawful orders of his superiors. His prolonged absence has affected the functioning of the Department he is posted at.

Ms / Shri _____ **(Name of the Officer / Employee)** is hereby required to show cause within 7 days of receipt hereof by him as to why appropriate disciplinary action should not be initiated against him for the aforesaid acts of omission and commission on his part. If he fails to submit his explanation within the

stipulated time it will be presumed that he does not wish to avail of this opportunity or he has no explanation to offer and the matter will be proceeded further with on that basis.

DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY AUTHORITY)

Cc:

Acknowledgement copy to be returned to Human Resources Department, _____ Regional / Zonal Office



Human Resources Department
_____ Regional / Zonal Office

Agenda Item No. : _____

Committee Meeting to be held on: _____

COMMITTEE FOR DETERMINATION OF VIGILANCE ANGLE

Name, Designation and Posting of the Official/s	
Source of Complaint	
Nature of lapses	
Track record of the erring official	
Present position of the account/s	
Views of Regional Head / Zonal Head	

Tabular formats containing the gist of allegations leveled against the officials, their explanations and comments of _____ are enclosed.

REGIONAL HEAD / ZONAL HEAD

Date:



TABULAR FORMAT CONTAINING THE COMMENTS OF REGIONAL HEAD _____

Name of Employee and Emp. No. : Ms. / Shri _____ (Emp No. _____)

Present Designation & Posting: _____

Designation & Posting at the time of misconduct: _____

Gist of Allegations	Explanation	Comments of Regional Head, _____
Show Cause Memorandum No. _____ dated _____		

REGIONAL HEAD

Date:

Annexure - V

Sr.	Name of A/c & A/c No.		Nature of Amount of limit		Classification of	Date of NPA	Present o/s			value of securities at the time of sanction of limit and valuation date		Present Realisable Securities Available		Whether cob\vered	Action initiated /SUIT	If OTS arrived present	If reported as fraud,	Remark
		Type of loan	Date of sanction	Amount sanctioned			Principal	Dummy Outstanding	Over due	Prime	coll	Prime	coll					

BRANCH HEAD



TABULAR FORMAT CONTAINING THE COMMENTS OF DISCIPLINARY AUTHORITY

Name of Employee and Emp. No. : Ms. / Shri _____ (Emp No. _____)

Present Designation & Posting: _____

Designation & Posting at the time of misconduct: _____

Gist of Allegations	Explanation	Comments of Disciplinary Authority
Show Cause Memorandum No. _____ dated _____		

Annexure – VII

Name of the account:

Nature of loan/ limit	Cash Credit – Rs. Letter of Credit – Rs. Bank Guarantee – Rs. TOTAL – Rs.
Date of Sanction	
Date of NPA	
Sanctioning Authority	
Present Book Dues As on 31-10-2020.	
Asset Classification	
Provisioning	
Nature of Security Available: (Land / Building / Stock etc)	
Latest value of security as on the date	
Whether securities available are enforceable, If so, to what extent	NA
Chances of recovery	
Whether suit-filed? Present position thereof	The DRT suit has been filed vide OA no. _____ on _____ with DRT
Notional Dues As on	The total dues for the account as on _____ including dummy ledger interest is Rs. _____
Detail of SARFAESI action 13(2), 13(4), auction and sale	
Detail of NCLT case	
Any compromise	No
Likely loss to the Bank	The amount due to the bank.
Detail of CGTMSE claim	NA
Detail of ECGC claim	NA

Date:



ज्ञापन

Memorandum

प्रेषक/From: Human Resources Department _____ Zonal Office	प्रति/To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

ARTICLES OF CHARGE

This has reference to the explanation dated _____ submitted by **Ms / Shri** _____ (Name of CSO), (Present Designation) _____ (Present Posting), in response to Show Cause Memorandum No. _____ dated _____ issued to him by Regional Office / Zonal Office _____.

Ms / Shri _____ is informed that the explanation submitted by him has been examined vis-à-vis the allegations levelled against him and the same has not been found satisfactory. The fact remains that

 _____.

For the aforesaid lapses on his part, it has been decided to initiate minor penalty proceedings against **Ms / Shri** _____ under Regulation 8 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, 1976.

The aforesaid acts of omission and commission on the part of **Ms / Shri** _____ as also those enumerated in Show Cause Memorandum No. _____ dated _____ constitute the following misconducts as specified in Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and he is hereby charged of the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the appropriate charge based on the lapses observed and explanations submitted).

Ms / Shri _____ is further informed that Show Cause Memorandum No. _____ dated _____ issued to him by Regional Office / Zonal Office, _____, will form the Statement of Imputation of lapses to this Articles of Charge.

Taking into consideration the nature and gravity of the aforesaid charges/ allegations levelled against **Ms / Shri** _____ as also the various facts and circumstances of the case, the undersigned is of the opinion that minor penalty of _____ if imposed on him, would be just and proper to meet the ends of justice. Accordingly, it is proposed to impose the same on **Ms / Shri** _____.

Ms / Shri _____ is hereby called upon to submit his written Statement of Defence within 7 days of receipt hereof as to why the aforesaid minor penalty should not be imposed on him. In case, he fails to submit his written Statement of Defence within the stipulated time, it will be presumed that he has nothing to say and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, _____ Zonal Office



ज्ञापन

Memorandum

प्रेषक/From: Human Resources Department _____ Zonal Office	प्रति/To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

ARTICLES OF CHARGE

This has reference to the explanation dated _____ submitted by **Ms / Shri** _____ (Name of CSO), _____ (Present Designation) _____ (Present Posting), in response to Show Cause Memorandum No. _____ dated _____ issued to him by Regional Office / Zonal Office _____.

Ms / Shri _____ is informed that the explanation submitted by him has been examined vis-à-vis the allegations levelled against him and the same has not been found satisfactory. The fact remains that

The aforesaid acts of omission and commission on the part of **Ms / Shri** _____ constitute the following misconducts as specified in Regulation 3 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 and he is hereby charged of the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Failure to discharge his duties with utmost honesty and integrity.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the appropriate charge based on the lapses observed and explanations submitted).

Ms / Shri _____ is informed that a detailed Statement of Allegations to this Articles of Charge, on which the aforesaid charges are based is enclosed, along with the list of documents through which and list of witnesses through whom the above allegations are proposed to be substantiated.

Ms / Shri _____ is hereby called upon to submit his written statement of defence within 7 days of receipt hereof as to why further disciplinary action should not be taken against him. In case he fails to submit his written statement of defence within the stipulated time, it will be presumed that he has nothing to say and the matter will be proceeded further with on that basis.

**DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY
AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, _____ Zonal Office.

Memorandum

प्रेषक/From: Human Resources Department _____ Zonal Office 	प्रति/To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Annexure to Articles of Charge No. _____ dated _____

STATEMENT OF ALLEGATIONS

The following acts of omission and commission are reported on the part of **Ms / Shri** _____ **(Name of CSO)**, _____ **(Present Designation)** _____ **(Present Posting)**, during his tenure as _____ **(Designation at the time of lapse)**, _____ **(Posting at the time of lapse)**.

1.) _____ **(Name of the account)** - _____ **(Nature of loan)** - Account No. _____
 _____ **(Loan Amount)** _____

- Loan was sanctioned for purchase of shop under Union Progress Scheme without making any assessment of the limit, without analyzing financials of the firm and repayment capacity of the borrower.
- Valuation report was not obtained and insurance cover was not obtained.
- No interim security was taken to secure the loan. He also did not ensure that required NOCs/statutory approvals for the unit from the concerned departments were obtained.
- Post-inspection was not carried out as no report is held on record. The unit was found closed during subsequent inspection.

2.) _____ **(Name of the account)** - _____ **(Nature of loan)** - Account No. _____
 _____ **(Loan Amount)** _____

- Due-diligence of borrower and guarantor was not done properly as per Bank's norms as enquiries were not made with people involved in same line of business activity.
- The loan was processed/sanctioned despite adverse CIBIL report i.e. borrower's account with other Bank was written-off for an amount of _____ and another account with _____ Bank had an outstanding of Rs. _____ against sanctioned amount of Rs. _____. The payment history was also not satisfactory with overdue period up to 271 days. Similarly, CIBIL report of guarantor was also not satisfactory, he also had 3 accounts under written-off category, 1 account with overdue of Rs. _____ and the payment history was poor with overdue period up to 900 days. He thus transgressed delegated authority as the same was vested with Regional Office in the subject case.
- The entire loan amount was disbursed in the SB account No. _____ of the borrower from where the amount was withdrawn in cash through a loose cheque. Signature for receipt of payment on back of the withdrawal form was not taken at the time of payment. The borrower has alleged that he has not received the entire loan amount.
- The loan was disbursed within a week's time, mostly in the SB account of the borrower from where it was withdrawn in cash. Margin money was not ensured and no supporting bills/vouchers were obtained from the borrower.

The aforesaid lapses on the part of **Ms / Shri** _____ have caused/likely to cause serious loss to the Bank.

DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY AUTHORITY)

ANNEXURE TO THE ARTICLES OF CHARGE NO. _____ DATED _____ ISSUED TO MS / SHRI _____ (NAME OF CSO) _____ (PRESENT DESIGNATION), _____ (PRESENT POSTING) (EMP. NO. _____)

Sr. No.	List of Documents
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	

List of Management Witness(es):

1.

The Management reserves the right to add / delete any document(s) / witness(es) to the above lists.

**Memorandum**

प्रेषक / From: Human Resources Department _____ Zonal Office	प्रति /To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

This has reference to the statement of defence dated _____ submitted by **Ms / Shri** _____ **(Name of the Charge Sheeted Officer)**, _____ **(Present Designation)**, _____ **(Present Posting)** in reply to the Articles of Charge No. _____ dated _____, read with Statement of Allegations annexed thereto.

Ms / Shri _____ is informed that the submissions made by him in the aforesaid Statement of Defence have not been found convincing / satisfactory. It is therefore decided to proceed further in the matter and to hold a departmental inquiry against him to inquire into the various charges / allegations levelled against him in terms of Chargesheet No. _____ dated _____ based upon Statement of Allegations annexed thereto.

Ms / Shri _____ is informed that the inquiry in the matter will be held by **Ms / Shri** _____, _____ **(Designation of Inquiring Authority)**, _____ **(Posting of Inquiring Authority)**. The date, time and place of the inquiry will be intimated to **Ms / Shri** _____ by the Inquiring Authority in due course.

DISCIPLINARY AUTHORITY**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Cc:

Acknowledgement copy to be returned to Human Resources Department, _____ Zonal Office.



Memorandum

From: Human Resources Department _____ Zonal Office	To: Ms / Shri _____, _____ (Designation of Inquiring Authority), _____ (Posting of Inquiring Authority)

Ref. No. _____

Date: _____

Ms / Shri _____, _____ (Designation of Inquiring Authority), _____ (Posting of Inquiring Authority) is hereby appointed as Inquiring Authority as per Regulation 6(2) of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations and authorized to conduct the inquiry into the charges levelled against **Ms / Shri** _____ (Name of the Charge Sheeted Officer), _____ (Present Designation) _____ (Present Posting) vide Articles of Charge No. _____ dated _____ read with Statement of Allegations annexed thereto, copies of which are enclosed for ready reference.

Ms / Shri _____ (Name of Inquiring Authority) is further informed that **Ms / Shri** _____, _____ (Designation of Presenting Officer), _____ (Posting of Presenting Officer) has been appointed as the Presenting Officer.

In terms of Regulation 6(5) of the aforesaid Discipline and Appeal Regulations, the following documents are forwarded herewith:

- A copy of the Articles of Charge No. _____ dated _____ read with Statement of Allegations annexed thereto issued to **Ms / Shri** _____.
- A copy of written Statement of Defence dated _____ submitted by **Ms / Shri** _____ in reply to the aforesaid Articles of Charge.
- A copy of the order appointing **Ms / Shri** _____, _____ (Designation of Presenting Officer), _____ (Posting of Presenting Officer) as Presenting Officer.

On conclusion of the inquiry, **Ms / Shri** _____ (Name of Inquiring Authority) is required to forward to the undersigned the report of the inquiry in triplicate (along with soft copy), written statement of defence, if any, submitted by the officer employee, oral and documentary evidences produced during the course of the inquiry, written brief, if any, submitted by the Officer employee and Presenting Officer in regard to the inquiry, to enable the undersigned to pass appropriate orders.

Ms / Shri _____ (Name of Inquiring Authority) is advised to complete the inquiry at the earliest and in any case not later than 3 months from receipt hereof.

DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY AUTHORITY)

Cc:

Annexure – XII



Memorandum

From: Human Resources Department _____ Zonal Office	To: Ms / Shri _____, _____ (Designation of Presenting Officer), _____ (Posting of Presenting Officer)

Ref. No. _____

Date: _____

Ms / Shri _____, _____ (Designation of Presenting Officer), _____ (Posting of Presenting Officer) is hereby appointed as the Presenting Officer as per Regulation 6(6) of the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations, and authorized to represent the Management's case at the inquiry into the charges levelled against Ms / Shri _____ (Name of the Charge Sheeted Officer), _____ (Present Designation), _____ (Present Posting) vide Articles of Charge No. _____ dated _____, read with Statement of Allegations annexed thereto.

Ms / Shri _____ (Name of Presenting Officer) is further informed that Ms / Shri _____, _____ (Designation of Inquiring Authority), _____ (Posting of Inquiring Authority) has been appointed as the Inquiring Authority. A copy of his appointment order is enclosed.

Ms / Shri _____ (Name of Presenting Officer) is authorized and required to forward to Ms / Shri _____ (Name of Inquiring Authority) the following documents on behalf of the Disciplinary Authority as per sub-Regulation 5(iii) and (iv) of Regulation 6 of the Union Bank of India Officer Employees' (Discipline and Appeal) Regulations:

1. List of documents by which and a list of witnesses by whom the Articles of Charge are proposed to be substantiated.
2. A copy of statement of witnesses, if any.

DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY AUTHORITY)



ज्ञापन

Memorandum

प्रेषक / From: Human Resources Department _____ Zonal Office	प्रति /To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

This has reference to the Statement of Defence dated _____ submitted by **Ms / Shri** _____ (**Name of CSO**) during his tenure as _____ (**Designation at the time of lapse**), _____ (**Posting at the time of lapse**) in reply to the Articles of Charge No. _____ dated _____ issued to him.

The various averments made by **Ms / Shri** _____ in his Statement of Defence have not been found _____ satisfactory. The _____ fact _____ remains _____ that

_____ It has, therefore, been decided to proceed further in the matter and impose the proposed penalty.

Accordingly, in exercise of powers conferred on me under Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I hereby pass the following Order:

ORDER

"Minor penalty of _____ as specified in Regulation 4() of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations' be and is hereby imposed on **Ms / Shri** _____."

DISCIPLINARY AUTHORITY

(DESIGNATION OF DISCIPLINARY
AUTHORITY)

Cc:

Acknowledgment copy to be returned to Human Resources Department, _____ Regional / Zonal Office

THE FOLLOWING LETTER IS TO BE INCORPORATED BEFORE PROCEEDING UNDER FORMAT XIV

MEMORANDUM

FROM: Human Resources Department _____ Zonal Office _____ _____	TO Ms/Shri: _____ (Name of CSO) _____ (Present Designation) _____ (Present posting) (Emp.No._____)

Ref No._____

Date:_____

This has reference to the departmental Inquiry conducted by Shri_____ in respect of Articles of Charge No. _____ Dated_____.

The Inquiring Authority has since submitted his Findings. A Copy of the Report of Inquiring Authority is enclosed herewith. If Ms/Shri_____ desires to make his/her submissions on the same, he/she may do so to the undersigned within 7 days of receipt hereof, whereafter the undersigned will take suitable decision on the Inquiry Report. In case no submissions are received from Ms/Shri_____ within the stipulated time limit, further action will be taken by the undersigned accordingly.

DISCIPLINARY AUTHORITY
(DESIGNATION OF THE DISCIPLINARY AUTHORITY)

यूनियन बैंक
ऑफ इंडिया



Union Bank
of India

ज्ञापन

Memorandum

प्रेषक / From: Human Resources Department _____ Zonal Office	प्रति /To: Ms / Shri _____ (Name of CSO) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

This has reference to the departmental inquiry conducted by _____ (Name of the Inquiring Authority), _____ (Designation and Posting of the Inquiring Authority), into the charges/ allegations levelled against Ms / Shri _____ (Name of CSO), _____ (Designation and Posting of CSO) in terms of Articles of Charge no. _____ dated _____ based upon Statement of Allegations thereto viz. Show Cause Memorandum no. _____ dated _____. The Inquiring Authority has since submitted his findings dated _____ and Shri _____ has made his submissions thereon vide letter dated _____.

In my capacity as Disciplinary Authority, I have perused all the relevant papers of the case viz. Articles of Charge dated _____ issued to _____ Ms / Shri _____ (CSO), findings of the Inquiring Authority, submissions made thereon by the CSO and various other connected papers in the matter.

From the records of the inquiry, it has been established that the

 _____.

Based on the allegations proved against the CSO, the Inquiring Authority has held the following charges levelled against him as proved and I concur with the same:

- **Failure to take all possible steps to ensure and protect the interest of the Bank.**
- **Failure to discharge his duties with utmost devotion and diligence.**
- **Failure to discharge his duties with utmost honesty and integrity.**
- **Acting otherwise than in his best judgement in the performance of his official duties.**

(Choose the charge proved in the inquiry).

Taking into consideration the nature and gravity of charges / allegations proved against the CSO and also the various facts and circumstances of the case, I am of the view that the ends of justice would be met by imposing on Shri _____ the major penalty of '_____'.

Accordingly, in exercise of the powers vested in me under Regulation 7 of the Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I hereby pass the following Order:

ORDER

“Major penalty of ‘ _____ ’ as specified under Regulation 4 () of Union Bank of India Officer Employees’ (Discipline & Appeal), Regulations, 1976 be and is hereby imposed on Shri _____.”

**DISCIPLINARY AUTHORITY
(DESIGNATION OF DISCIPLINARY
AUTHORITY)**

Cc to:

...

Cc to: Branch Manager Branch – with an advice to allow Ms/Shri....to inspect relevant records/ documents at the Branch in the presence of two responsible officers of your branch. However, Ms/Shri.....should not be allowed to take Xerox copies of any documents / records at this sstage.Ms/Shri ...may however, be allowed to take down extract of the relevant records/documents.

(If the employee is under suspension, following para should be added after order):

Ms/Shri.....is further informed that he will not be eligible for any pay and allowances for the period of his suspension save and except the subsistence allowance already paid to him/her.



From: Human Resources Dept. _____ Zonal Office. 	To: _____ Designation of Appellate Authority Appellate Authority, _____ Zonal Office / Central Office, Mumbai.

Ref No.

Date:

Appeal of Ms / Shri _____ (Name, Designation, Posting)
(Emp. No. _____)

1. Name, Designation and Place of Posting of the :
appellant
- Employee no. :
- Category :
2. Date of Appeal :
- Date received in the Dept. :
- Whether appeal is preferred within the time
limit
3. Date of Joining :
4. Date of Retirement :
5. Date of Promotion as Officer :
6. Grade/Scale & Basic Pay before penalty :
imposed by Disciplinary Authority
- Present Basic & no. of increments due :
7. Name, designation & Place of posting of the :
Disciplinary Authority
8. Punishment imposed :

Date of Order :
9. Financial loss caused/likely to be caused to the :
Bank

10. If registered as a vigilance Case, formalities are :
complied with

11. Past Service Record :

12.	Charges Proved

13.	Gist of Allegations Proved

Placed along with the appeal, facts of the case and all the connected papers for your decision on the Appeal.

DECISION OF THE APPELLATE AUTHORITY:



Ref No.

Date:

ORDER OF THE APPELLATE AUTHORITY IN THE MATTER OF APPEAL PREFERRED BY Ms / Shri _____, _____ (DESIGNATION OF APPELLANT), _____ (POSTING OF APPELLANT) (EMP. NO. _____) AGAINST THE MAJOR PENALTY OF “_____” IMPOSED ON HIM BY THE DISCIPLINARY AUTHORITY

This has reference to the appeal dated _____ preferred by Ms / Shri _____, _____ (Designation of Appellant), _____ (Posting of Appellant) (Emp. No. _____) against the major penalty of ‘_____’ imposed on him by the Disciplinary Authority, in terms of Order No. _____ dated _____.

In my capacity as Appellate Authority and in exercise of powers conferred on me under Regulation 17 of Union Bank of India Officer Employees’ (Discipline & Appeal) Regulations, 1976, I have since gone through the Articles of Charge dated _____ issued to Shri _____ (Appellant), proceedings of inquiry, findings of the Inquiring Authority, submissions made by the Appellant thereon, Order dated _____ of the Disciplinary Authority, grounds raised by the Appellant in his aforesaid appeal and other connected/relevant papers in the matter.

I observe from the records of the case that the Appellant, during his tenure as _____

_____.

The appeal preferred by Ms / Shri _____ is therefore _____.

**APPELLATE AUTHORITY
(DESIGNATION OF APPELLATE AUTHORITY)**



From : Employee Relations Division Central Office	To: Designation of Reviewing Authority, Reviewing Authority

Ref No.

Date:

Review of Ms / Shri _____ (Name, Designation, Posting)
(Emp. No. _____)

1. Name, designation and place of posting of :
the Officer
- Employee No. :
- Category :
2. Date of Review Petition :
- Date when received :
3. Date of Joining :
4. Date of retirement :
5. Date of promotion to officer cadre :
6. If registered as vigilance case, whether :
formalities complied with
7. Financial loss caused/likely to be caused to :
the Bank
8. Past Service Record :

9.

Charges proved	Charges Not Proved

10.

<u>Gist of allegations Proved</u>

11. Penalty imposed by the Disciplinary :
Authority
Name and designation of :
Disciplinary Authority
 12. Date of appeal, if any :
 13. Name, designation of Appellate :
Authority
 14. Order of the Appellate Authority :
- Order no. and date :
 15. Grade/Basic Pay at the time of :
misconduct
 16. Grade/Basic Pay after the imposition :
of penalty by Disciplinary Authority
 17. Grade/Basic Pay after the order of the :
Appellate Authority
 18. Present Grade/Basic Pay and no. of :
increments due
 19. Remarks :
-

DECISION OF THE REVIEWING AUTHORITY:

Annexure – XVIII



Ref No. _____

Date _____

ORDER OF THE REVIEWING AUTHORITY IN THE MATTER OF REVIEW PETITION PREFERRED BY MS / SHRI _____, _____ (DESIGNATION OF PETITIONER), _____ (POSTING OF PETITIONER) (EMP. NO. _____) AGAINST THE MAJOR PENALTY OF '_____' IMPOSED ON HIM BY THE DISCIPLINARY AUTHORITY AND UPHELD BY THE APPELLATE AUTHORITY

This has reference to the Review Petition preferred by _____ Ms / Shri _____, _____ (Designation of Petitioner), _____ (Posting of Petitioner) against the major penalty of '_____' (Penalty) imposed on him vide Disciplinary Authority's Order No. _____ dated _____ and upheld by the Appellate Authority in terms of Order No. _____.

In my capacity as the Reviewing Authority and in exercise of powers conferred on me under Regulation 18 of Union Bank of India Officer Employees' (Discipline & Appeal) Regulations, I have gone through all the relevant papers of the case viz. Articles of Charge dated _____ issued to Ms / Shri _____, findings of the Inquiring Authority, Order dated _____ of the Disciplinary Authority and Order dated _____ of the Appellate Authority, grounds raised by the Ms / Shri _____ (Petitioner) in his aforesaid review petition and other connected papers in the matter.

It is observed from the records that the Petitioner during his tenure as _____

The review of Ms / Shri ---- is therefore, -----.

**REVIEWING AUTHORITY
(DESIGNATION OF REVIEWING AUTHORITY)**



Memorandum

प्रेषक / From: Human Resources Department _____ Regional / Zonal Office	प्रति /To: Ms / Shri _____ (Name of the Officer / Employee) _____ (Present Designation) _____ (Present Posting) (Emp. No. _____)

Ref. No. _____

Date: _____

Certain serious acts of omission and commission have been reported on the part of Shri _____ **(Name of the Officer / Employee)**, _____ **(Present Designation)**, _____ **(Present Posting)** during his tenure as _____ **(Designation at the time of lapse)**, _____ **(Posting at the time of lapse)**.

Pending further disciplinary action in the matter, Shri _____ **(Name of the Officer / Employee)**, is hereby suspended from the services of the Bank with immediate effect. During the period of his suspension, he will be entitled to subsistence allowance as per the rules of the Bank.

DESIGNATION OF THE

COMPETENT AUTHORITY

Cc:

Acknowledgement copy to be returned to Human Resources Department, _____ Regional / Zonal Office



Inter-office Letter

प्रेषक / From: Human Resources Department _____ Regional / Zonal Office	प्रति /To: Dy. General Manager Vigilance Department Central Office

Ref No. _____

Date: _____

Disciplinary action against (Name of the Officer / Employee) - Action taken report

~~~~~

This has reference to letter from Vigilance Department No. \_\_\_\_\_ dated \_\_\_\_\_ forwarding us advice of CVO to initiate major penalty proceedings against the following employee/official/s:

|                       |  |
|-----------------------|--|
| Name                  |  |
| Employee no.          |  |
| Designation & Posting |  |

The departmental inquiry instituted against the aforesaid employee has since been concluded.

|                                                         |  |
|---------------------------------------------------------|--|
| Date on which Findings of IA received                   |  |
| Date on which Findings forwarded to CSO for submissions |  |
| Date on which CSO submissions received                  |  |
| Ref number and Date of punishment order                 |  |
| Punishment imposed                                      |  |

We enclose the following papers for your perusal and information:

- Copy of findings of the Inquiring Authority,
- Submissions of employee
- Final Order

**DISCIPLINARY AUTHORITY**  
**(DESIGNATION OF DISCIPLINARY AUTHORITY)**

Encl: As above

if reply is satisfactory to show cause memo we have to close the matter by giving memo in the formats for Minor and Major Misconducts separately.

ANNEXURE-  
MEMORANDUM

|                                                                                         |                                                                                                                                                           |
|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>FROM:</b><br><b>Human Resources Department</b><br>_____ <b>Zonal Office</b><br>_____ | <b>TO</b><br><b>Ms/Shri: _____ (Name of CSO)</b><br>_____ <b>(Present Designation)</b><br>_____ <b>(Present posting)</b><br>_____ <b>(Emp. No. _____)</b> |
|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|

Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

Classification: Confidential

This has reference to the explanation dated .....submitted by Shri\_\_\_\_\_ (Designation) (Branch) in response to show cause Memorandum No.....dated.....issued to him/her for the irregularities committed by him/her at.....Branch.

Ms/Shri .....is informed that various submissions made by him/her in this aforesaid explanation have since been noted and it has been decided to allow the matter to rest at this stage.

DISCIPLINARY AUTHORITY  
(DESIGNATION OF THE DISCIPLINARY AUTHORITY)

.....  
...

ANNEXURE-

MEMORANDUM

|                                                                                            |                                                                                                                                                  |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>FROM:</b><br><b>Human Resources Department</b><br><b>Zonal Office</b><br>_____<br>_____ | <b>TO</b><br><b>Ms/Shri:_____ (Name of CSO)</b><br><b>_____ (Present Designation)</b><br><b>_____ (Present posting)</b><br><b>(Emp.No._____)</b> |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|

Ref No. \_\_\_\_\_

Date: \_\_\_\_\_

This has reference to the explanation dated .....submitted by Ms/Shri\_\_\_\_\_ (Designation) (Branch) in response to show cause Memorandum No.....dated.....issued to him/her for the irregularities committed by him/her at.....Branch.

Ms/Shri .....is informed that various submissions made by him/her in his aforesaid explanation are not convincing as fact remains that he/she failed to .....

Under the circumstances, the undersigned would have been justified in initiating appropriate disciplinary action against Ms/Shri.....

However, looking to the various extenuating circumstances of the case such as.....the undersigned is inclined to take a lenient view in the matter and treat the same as closed at this stage as a very special case.

Ms/Shri .....is however, advised in his/her own interest to be more careful/vigilant in performing his/her duties and not to give any cause of action of such nature in future.

DISCIPLINARY AUTHORITY  
(DESIGNATION OF THE DISCIPLINARY AUTHORITY)

## **AMENDMENT TO THE SCHEDULE OF DISCIPLINARY AUTHORITY/APPELLATE AUTHORITY FOR AWARD STAFF**

**Staff Circular:7890 dated 5<sup>th</sup> January 2023**

Amendment to the Schedule of Disciplinary Authority/Appellate Authority for Award Staff – Nomination/Appointment of Reviewing Authority for Award Staff in terms of Clause No.45(i) of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020 in cases involving imposition of capital punishment by the Disciplinary Authority and confirmed/upheld by the Appellate Authority

In terms of NOTICE dated 17.12.2003, the then Chairman & Managing Director had issued a Notice and Schedule thereto of Disciplinary Authority and Appellate Authority for Award Staff as per the provisions of Clause 14 of the Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 on Disciplinary Action and Procedure

Therefor for Award Staff. After amalgamation of e-Andhra Bank and e-Corporation Bank into Union Bank of India,

Disciplinary Authority and Appellate Authority for the Award Staff have been informed to all the ROs/FGMOs vide Circular letter No. CO:ERD:2359/2020 dated 20.07.2020. As per Clause No.45(i) of the 11<sup>th</sup> Bipartite Settlement dated 11.11.2020, an employee who has been awarded the punishment of dismissal or compulsory retirement or discharge or removal from the service by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by an authority higher than the Appellate

Authority. Accordingly, in terms of the said provisions, the Schedule of Disciplinary Authority/Appellate Authority for Award Staff is amended and in supersession of the Notice dated 17.12.2003, a fresh NOTICE dated 05.01.2023 along with Amended Schedule of Disciplinary Authority/Appellate Authority/Reviewing Authority for Award Staff, is now issued by the Managing Director & CEO.

The Review Petitions in the aforesaid cases shall be addressed to the Reviewing Authority and submitted to the Disciplinary Authority who has passed the Speaking Order. The Disciplinary Authority, shall, thereafter, forward the Review Petition to the Classification: Internal 2 Reviewing Authority along with records of the case, including appeal preferred by the employee and order passed by the Appellate Authority, for his/her consideration.

The provision of review of the order of the Appellate Authority shall be applicable from 01.11.2020. Therefore, all the cases where Disciplinary Authority has imposed punishment of Dismissal or Compulsory Retirement or Discharge or Removal from service, on or after 01.11.2020 and subsequently the same has been confirmed/upheld by the Appellate Authority, shall be eligible to prefer Review Petition against the order of Appellate Authority as per the details mentioned in the NOTICE and Schedule thereto.

### **NOTICE**

In supersession of all the previous Notices, Circulars & Letters, authorizing certain officers/Executives, to act as Disciplinary Authority & Appellate Authority against Award Staff, the Disciplinary Authority, Appellate Authority and Reviewing Authority are hereby appointed in terms of Schedule hereto. The Disciplinary Authority appointed herein is authorized to institute disciplinary action in accordance with the Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 and amendments thereto vide Clause No.45 of 11<sup>th</sup> Bipartite Settlement dated

11.11.2020 on Disciplinary Action and Procedure Therefor for Award Staff signed between the Management of Banks (represented by IBA) and their workmen (represented by Trade Unions).

The powers to institute disciplinary action/proceedings delegated and rested herein shall be deemed to include the power to issue show cause notices, from time to time and / or to issue charge sheets, to suspend employee or workman from the services of the Bank, to hold an inquiry into such charges, to summon or enforce the attendance of any employee or workman of the Bank as witness and to examine such persons and to compel production of any books of accounts and other documents under control of any employee or workman in the Bank. The Disciplinary Authority herein may himself/herself hold an enquiry or direct any Officer of the Bank to hold an enquiry and another officer to represent the Management's case. Having so directed, the Disciplinary Authority may, in his / her discretion, at any stage, transfer holding of the enquiry from one Officer of the Bank to another and/or transfer the task of representing the Management's case from one Management Representative to another. The Disciplinary Authority is hereby empowered to impose any of the punishments provided for in Clause 6 and Clause 8 of Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 and amendments thereto vide Clause No.45 of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020, after following the procedure

Classification: Confidential

laid down therein for imposition of such punishment. Where the Disciplinary Authority has directed the inquiry to be held by any Officer of the Bank, he/she shall, before imposing any punishment, give the concerned employee an opportunity to be heard regarding the nature of the proposed punishment in case any charge is established against the employee. The Final Order of punishment, if any, shall be communicated to the employee in writing and shall come into effect from the day it is sent and / or communicated to the employee or on such day as may be directed by the Disciplinary Authority. Any appeal against the decision of the Disciplinary Authority shall lie before the Appellate Authority and such appeal shall be preferred within 45 days from the date on which the order has been sent and / or communicated in writing to the employee concerned.

In exercise of the appellate powers, the Appellate Authority will pass an order confirming, reducing or setting aside the punishment or remitting the case to the Disciplinary Authority with such direction as it may deem fit in the circumstances of the case. The Appellate Authority shall, if the appellant concerned is so desirous, in case of Dismissal, hear him/her or his/her representatives before disposing off the appeal. In cases where hearings are not required, an appeal shall be disposed of within 2 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 receipt of the appeal and shall be disposed off within one month from the date of conclusions of such hearings. The order of the Appellate Authority shall come into force on the date it is sent and/or communicated to the Appellant or on such date as may be directed by the Appellate Authority.

An employee who has been awarded the punishment of Dismissal, Compulsory Retirement, Discharge, Removal from service by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by way of Review Petition by an authority higher than the Appellate Authority. The Review Petition against the decision of the Appellate Authority shall be placed before the Reviewing Authority who shall be as per the schedule given herein below. The order of the Reviewing Authority shall come into force on the date it is sent and/or communicated to the Petitioner or on such date as may be directed by the Reviewing Authority. Nothing contained herein shall invalidate the disciplinary proceedings initiated or taken prior to the issuance of this notice or any proceedings which have already been initiated but not yet completed. The provision of review of the order of the Appellate Authority shall be applicable from 01.11.2020. Therefore, all the cases where Disciplinary Authority has imposed punishment of Dismissal or Compulsory Retirement or Discharge or Removal from service, on or after 01.11.2020 and subsequently the same has been confirmed/upheld by the Appellate Authority, shall be eligible to prefer Review Petition against the order of Appellate Authority. Any Review Petition pending at the commencement of this notice shall be disposed off by the Reviewing Authority herein, in accordance with the authorization herein and as per the provisions of Clause No. 45 of 11th Bipartite Settlement dated 11.11.2020.

### SCHEDULE

Authorities nominated under Clause No.14 of Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 and amendments thereto vide Clause No.45 of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020 as Disciplinary Authority/ Appellate Authority/ Reviewing Authority for Award Staff posted at various branches/offices of the Bank in which the member of Award Staff is working.

| Sr. No. | Category                                                                                                                                                                                                                                                                                                           | Disciplinary Authority Competent Authority to suspend an Award Staff Employee*                            | Appellate Authority                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Reviewing Authority                                                                                                                                                                                                                                                                                |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.      | <p>Award Staff (Individual Case) posted at branches/ROs /FGMOs / Offices coming under RO/ FGMO.</p> <p>And</p> <p>For Composite Cases - wherein one or more than one Award Staff employee(s) and/or officer(s) up to MMGS-II only, posted at branches/ROs /FGMOs / Offices coming under RO/ FGMO are involved.</p> | <p>Chief Manager or authority above him/her at FGMO, under whose jurisdiction the employee is posted.</p> | <p>Asst. General Manager or authority above him/her at FGMO, under whose jurisdiction the employee is posted, for cases involving punishment short of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service.</p> <p>Deputy General Manager (HR/ER) or authority above him/her posted in HR Vertical at Central Office for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service.</p> | <p>Only for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service, Reviewing Authority shall be an authority above the Appellate Authority i.e. General Manager (HR) or Authority above him/her at Central Office.</p> |



|    |                                                                                                                          |                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                             |
|----|--------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2. | Award Staff posted at Verticals/ Offices forming part of Central Office.                                                 | Chief Manager (HR/ER) or Authority above him/her posted in HR Vertical at Central Office.                                                               | Asst. General Manager (HR/ER) or authority above him/her posted in HR Vertical at Central Office for cases involving punishment short of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service.<br><br>Dy. General Manager (HR/ER) or authority above him/her posted in HR Vertical at Central Office for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service. | Only for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service, Reviewing Authority shall be an authority above the Appellate Authority i.e. General Manager (HR) or Authority above him/her at Central Office. |
| 3  | For Composite Cases - involving one or more than one Award Staff and wherein one or more officer is in MMGS-III or above | Disciplinary Authority for Award Staff in such cases shall be Chief Manager (HR/ER) or Authority above him/her posted in HR Vertical at Central Office. | Appellate Authority for Award Staff in such cases shall be Asst. General Manager (HR/ER) or authority above him/her posted in HR Vertical at Central Office for cases involving punishment short of Dismissal without notice or Removal from service or                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                             |



|  |  |  |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                             |
|--|--|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  |  |  | Compulsory Retirement or Discharge from service.                                                                                                                                                                                                                                       | Only for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service, Reviewing Authority shall be an authority above the Appellate Authority i.e. General Manager (HR) or Authority above him/her at Central Office. |
|  |  |  | Dy. General Manager (HR/ER) or authority above him/her posted in HR Vertical at Central Office shall be the Appellate Authority for Award Staff for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service. |                                                                                                                                                                                                                                                                                             |

**\*Before issuing Suspension Order to an Award Staff employee, an information note has to be placed before General Manager (HR).**

4. In cases where disciplinary action is initiated against Award Staff after retirement, the provisions mentioned under Union Bank of India (Employees') Pension Regulations, 1995 read with Memoranda of Settlements/Bipartite Settlements, and the system of referring such matters to Employee Relations Division, Central Office, will continue.
5. The Competent Authority to take disciplinary action against retired employees under Pension Regulations, 1995, rests with General Manager (HR). In such cases, the Appellate Authority shall be Chief General Manager (HR) or Authority above him/her.

#### **Staff Circular:7998 dated 03.06.2023**

Attention is drawn towards Staff Circular No. 7890 dated 05.01.2023 on the Amendment to the Schedule of Disciplinary Authority/Appellate Authority and nomination of Reviewing Authority for Award Staff. As per the NOTICE dated 05.01.2023 and Schedule thereto contained in the aforesaid circular, the delegation of Disciplinary powers for Award Staff (individual or composite case involving officers upto MMGS-II) are vested with Chief Manager or authority above him/her at FGMO under whose jurisdiction the employee is posted.

To expedite disciplinary proceedings and to ensure effective monitoring, it has been decided to centralize the Disciplinary Authority/Authority Competent to suspend an Award Staff employee/ Appellate Authority to Central Office level for all Award Staff employees, irrespective of their place of posting. Henceforth, the Disciplinary/Appellate Authority hitherto located at FGMOs, shall cease to exist and no fresh Chargesheet shall be issued at Zonal Office /FGMO level. However, separate communication is being sent to Zonal Offices in respect of cases where Disciplinary action against Award Staff is already underway at Zonal Office/FGMO level.

In view of the aforesaid, a fresh NOTICE dated 03.06.2023 along with amended Schedule of Disciplinary Authority/Authority Competent to suspend an Award Staff employee, Appellate Authority & Reviewing Authority for Award Staff, is now issued by the Managing Director and CEO.

A copy of the NOTICE should be displayed on the Notice Board immediately and a copy of the same be circulated amongst all the staff members

Central Office, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021

## **NOTICE**

In supersession of all the previous Notices, Circulars & Letters, authorizing certain officers/Executives, to act as Disciplinary Authority/Appellate Authority/Reviewing Authority against Award Staff, the Disciplinary Authority, Appellate Authority and Reviewing Authority are hereby appointed in terms of Schedule hereto.

The Disciplinary Authority appointed herein is authorized to institute disciplinary action in accordance with the Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 and amendments thereto vide Clause No.45 of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020 on 'Disciplinary Action and Procedure Therefor for Award Staff' signed between the Management of Banks (represented by IBA) and their workmen (represented by Trade Unions).

The powers to institute disciplinary action/proceedings delegated and rested herein shall be deemed to include the power to issue show cause notices, from time to time and / or to issue charge sheets, to suspend employee or workman from the services of the Bank, to hold an inquiry into such charges, to summon or enforce the attendance of any employee or workman of the Bank as witness and to examine such persons and to compel production of any books of accounts and other documents under control of any employee or workman in the Bank.

The Disciplinary Authority herein may himself/herself hold an enquiry or direct any Officer of the Bank to hold an enquiry and another officer to represent the Management's case. Having so directed, the Disciplinary Authority may, in his / her discretion, at any stage, transfer holding of the enquiry from one Officer of the Bank to another and/or transfer the task of representing the Management's case from one Management Representative to another.

The Disciplinary Authority is hereby empowered to impose any of the punishments provided for in Clause 6 and Clause 8 of Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 and amendments thereto vide Clause No.45 of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020, after following the procedure laid down therein for imposition of such punishment.

Where the Disciplinary Authority has directed the inquiry to be held by any Officer of the Bank, he/she shall, before imposing any punishment, give the concerned employee an opportunity to be heard regarding the nature of the proposed punishment in case any charge is established against the employee. The Final Order of punishment, if any, shall be communicated to the employee in writing and shall come into effect from the day it is sent and / or communicated to the employee or on such day as may be directed by the Disciplinary Authority.

Central Office, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021

Any appeal against the decision of the Disciplinary Authority shall lie before the Appellate Authority and such appeal shall be preferred within 45 days from the date on which the order has been sent and / or communicated in writing to the employee concerned.

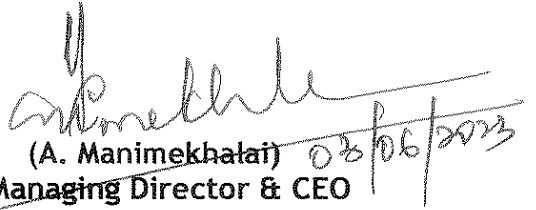
In exercise of the appellate powers, the Appellate Authority will pass an order confirming, reducing or setting aside the punishment or remitting the case to the Disciplinary Authority with such direction as it may deem fit in the circumstances of the case. The Appellate Authority shall, if the appellant concerned is so desirous, in case of Dismissal, hear him/her or his/her representatives before disposing off the appeal. In cases where hearings are not required, an appeal shall be disposed of within 2 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 receipt of the appeal and shall be disposed off within one month from the date of conclusions of such hearings. The order of the Appellate Authority shall come into force on the date it is sent and/or communicated to the Appellant or on such date as may be directed by the Appellate Authority.

An employee who has been awarded the punishment of Dismissal, Compulsory Retirement, Discharge, Removal from service by the Disciplinary Authority and subsequently where the punishment is confirmed by the Appellate Authority, shall be given an opportunity to seek reconsideration by way of Review Petition by an authority higher than the Appellate Authority. The Review Petition against the decision of the Appellate Authority shall be placed before the Reviewing Authority who shall be as per the schedule given herein below.

The order of the Reviewing Authority shall come into force on the date it is sent and/or communicated to the Petitioner or on such date as may be directed by the Reviewing Authority. The provision of review is applicable w.e.f. 01.11.2020 as per the provisions of Clause No. 45(i) of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020, i.e. the cases where Disciplinary Authority has imposed punishment of Dismissal or Compulsory Retirement or Discharge or Removal from service, on or after 01.11.2020 and subsequently the same has been confirmed/upheld by the Appellate Authority, shall be eligible to prefer Review Petition against the order of Appellate Authority.

Nothing contained herein shall invalidate the disciplinary proceedings initiated or taken prior to the issuance of this Notice or any proceedings which have already been initiated but not yet completed.

Place: Mumbai  
Date: 03.06.2023

  
(A. Manimekhalai)  
Managing Director & CEO 03/06/2023

Classification: Internal

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Central Office, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021

**SCHEDULE**

Authorities nominated under Clause No.14 of Memoranda of Settlements dated 10.04.2002, 27.05.2002 and 09.08.2002 and amendments thereto vide Clause No.45 of 11<sup>th</sup> Bipartite Settlement dated 11.11.2020 as Disciplinary Authority/ Appellate Authority/ Reviewing Authority for Award Staff:

| Sr. No. | Category                                                   | Disciplinary Authority / Competent Authority to suspend an Award Staff Employee*     | Appellate Authority                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Reviewing Authority                                                                                                                                                                                                                                                                          |
|---------|------------------------------------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.      | Award Staff (Individual / Composite Case) posted anywhere. | Chief Manager or authority above him/her in ERD(IRD), HR Vertical at Central Office. | Asst. General Manager or authority above him/her in ERD(IRD), HR Vertical at Central Office., for cases involving punishment short of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service.<br><br>Deputy General Manager (HR/ER) or authority above him/her posted in HR Vertical at Central Office for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service. | Only for cases involving punishment of Dismissal without notice or Removal from service or Compulsory Retirement or Discharge from service, Reviewing Authority shall be an authority above the Appellate Authority i.e., General Manager (HR) or Authority above him/her at Central Office. |

\*Before issuing Suspension Order to an Award Staff employee, an information note has to be placed before General Manager (HR). Necessary recommendations from RO/FGMO/Vertical Head (if required), to be sought.

Classification: Internal

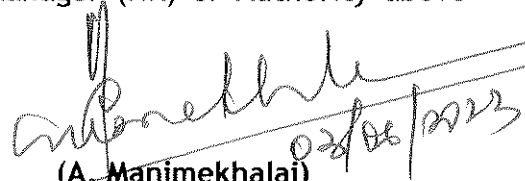
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2. In cases where disciplinary action is initiated against Award Staff after retirement, the provisions mentioned under Union Bank of India (Employees') Pension Regulations, 1995 read with Memoranda of Settlements/Bipartite Settlements will continue.
3. The Competent Authority to take disciplinary action against retired employees under Pension Regulations, 1995, rests with General Manager (HR). In such cases, the Appellate Authority shall be Chief General Manager (HR) or Authority above him/her.

Place: Mumbai  
Date: 03.06.2023

  
(A. Manimekhalai)  
03/06/2023  
Managing Director & CEO



## MISCELLANEOUS

### SCHEME FOR REIMBURSEMENT OF EXPENSES ON CHILD CARE FACILITIES TO WOMEN EMPLOYEES & SINGLE MALE EMPLOYEES (PARENT)

**Staff Circular :7725 dated Date: July 4th, 2022**

The development of a child is linked with the overall development of a country/ nation. With the change in working lifestyle & emphasis on empowerment of women, the facilities of Childcare are utilized by many female/ single male (Parent). In such scenarios providing childcare facility is one of the most crucial tasks for any organization. Further, single male parents also find it difficult to raise their children.

In view of the aforesaid, Board in its meeting held on 26.05.2022 has approved the 'Reimbursement expenses on Child Care facilities to Women Employees & Single Male Employees (Parent)'.

The details of the Scheme are enclosed as Annexure-I. The said Scheme of reimbursement expenses on Child Care shall be effective from 01.06.2022 onwards. In this connection, a new module i.e. 'Child Care reimbursement' is developed in Union Parivar. The navigation of the same is as under:

| Scheme                           | Reimbursement of expenses on Child Care facilities to Women Employees & Single Male Employees (Parent)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eligibility                      | <p>All Female employees and Single Male Employees (Parent) shall be eligible for reimbursement of expenses on childcare facilities for maximum 2 dependent children upto the age of 5 years. The dependent children as per definition of family in Bipartite Settlement/ Joint Note and duly incorporated in HRMS Package of the Bank i.e. Union Parivar, I shall be covered under the Scheme.</p> <p><b>Single Male Employees (Parent):</b><br/>Male Employees (Parent) of following categories are eligible under for the Childcare reimbursement. facility:</p> <p>a) Single Male (Parent) with adopted dependent child/ children<br/>b) Widower Male (Parent) having dependent child/children<br/>c) Divorced Male (Parent) having dependent child/children</p> <p>Male Employees (Parent) belonging to above category, who wish to avail the benefit of this facility, shall submit an application with relevant documents to the HR Dept. of their Regional Offices, for modifying the marital status in their Bio-data, if required.</p> |
| Age limit for Dependent Children | Dependent child upto the age of 5 years only shall be considered for reimbursement of childcare expenses under the scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Eligible Amount                  | All Female employees and Single Male Employees (Parent) (For Two Dependent Children upto the age of 5 years)- Rs.3000/- per month (per child) (Including GST).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| How to Apply                     | The reimbursement shall be made on declaration basis & the facility will be routed through HRMS Package 'Union Parivar'.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| No. Occasions in month           | Employees may avail the facility of reimbursement of expenses for 2 dependent children in one single application as well as 2 separate. application for 2 Child in a month.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Sanctioning Authority            | HR Suvidha                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Competent Authority              | Chief General Manager (HR) is nominated as the Competent Authority for issuing any clarifications on the scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| SPOC for all issues              | <p>Chief Manager (HRAD)</p> <p>IP No. 116214</p> <p>E mail Id: hrad@unionbankofindia.bank</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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## REIMBURSEMENT TOWARDS ANNUAL EYE CHECK-UP

SC No.8312 dated 02.07.2024

| S. No. | Particulars                     | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Scheme/Module name              | Reimbursement for Annual Eye Check-up                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 2      | Applicability                   | All Officers Et Award Staff. Employees recruited on contractual basis are not eligible under the Scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 3      | Purpose of Scheme               | For claiming reimbursement towards Annual Eye Check-up.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 4      | Amount Permissible under Scheme | Rs.500/- per Financial Year. The amount is inclusive of all taxes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 5      | How to apply                    | All applications to be submitted through HRMS i.e. Union Parivar through the navigation - <b>EMPLOYEE SELF SERVICE &gt;BENEFITS &gt; ANNUAL EYE CHECKUP.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 6      | Sanctioning Authority           | HR-Suvidha.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 7      | General Conditions              | <ul style="list-style-type: none"> <li>While uploading the invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that requisite documents uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (along with mentioning the name, employee ID, designation &amp; signature of Officer/ Executive verifying documents/bills/invoices).</li> <li>All employees are advised that only one application shall be permitted to be sanctioned in a Financial Year.</li> <li>Bills/ invoices should mandatorily be in the name of employee. If employees' name is not mentioned in the bill/ invoice, the application will not be considered.</li> <li>All employees are advised to undergo regular Annual Eye-Checkups performed by an optometrist, ophthalmologist, an orthoptist, at any Certified Eye Testing/Care Center or Eye Hospitals.</li> <li>Bills/invoices by an optometrist, ophthalmologist, orthoptist of any Certified Eye Testing/Care Center/ Eye Hospitals/ Certified Practitioner shall be considered for sanctioning the applications under the Scheme. However, the bills/invoices by an Optician only/Optical shops dealing with frames/glasses only will not be considered for reimbursement under the Scheme.</li> <li>Bill/invoices pertaining to a Financial Year will only be considered for claiming reimbursement latest by 15th April of next FY. For example, bill/invoices dated 01.04.2024/ 01.07.2024/ 01.02.2025/ 31.03.2025 can only be claimed latest by 15.04.2025. Hence, all employees are advised to ensure that the Annual Eye Check-ups are conducted and claimed well in time.</li> <li>Claims pertaining to a Financial Year, which are not r submitted latest by 15<sup>th</sup> April of next Financial Year shall be treated as lapsed and eligibility of the employee will not be carried forward to next Financial Year.</li> </ul> |
| 8      | Release of Payment              | Once applications are approved in HRMS i.e. Union Parivar, the amount will be auto credited in the respective salary account of employee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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## LEAVE TRAVEL CONCESSION (LTC)

SC No.6212 Dt. 30th June 2015

SC No.2150 Dt. 03.04.1980

SC No.2279 Dt. 03.04.1981

- 1) **Eligibility:** All Officers after completion of 11 months of active service are eligible for availing LTC for himself and his eligible dependent family members. Probationary Officers are also eligible to avail LTC after completion of 11 months of continuous service in the Bank. The details of the LTC block are as under:

### FOUR YEARS BLOCK: HOME TOWN & ANY WHERE IN INDIA:

- 1.1 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.

In other words:

- 1.2 Officer may even go to his home town/place of domicile as declared by him, twice in 4 years i.e. every two years in the block of 4 years by the shortest route.

OR

- 1.3 Officer may go to his home/place of domicile once at the interval of 2 years and to any place in India after 2 years in the same block of 4 years by the shortest route.

OR

- 1.4 Officer may go to any place in India once in the block of 4 years by the shortest route.

- 1.5 That means, Officer can not avail of LTC for visiting any place in India twice in a block of 4 years. To avail All India LTC, minimum gap of 2 years to be maintained.

### 2) **Lapse of LTC:**

The L.F.C. block of an Officer will lapse automatically, except where his leave for availing L.F.C., has been refused by the Management in writing for exigencies of administration. However, the Officer should apply such leave in advance. (S.C.No.2279 Dt.03.04.81)

### 3) **Availment of LTC by family members:**

L.T.C. may be availed by a family of the Officer prior to or after the date on which the Officer himself avails of L.T.C., provided that the period between the date of commencement of the journey by family and the date on which the Officer himself returns from his journey or vice versa, does not exceed 4 months on the expiry of such period of 4 months, any L.T.C., not availed of by the Officer for himself (unless in the meantime, his leave is refused by the bank) or his family will lapse. Officer need not accompany his family members of either leg of the journey. It is further clarified that LTC may be availed of by the Officers family for travel without the attendance of the Officer. The Officer and/of the members of his family may visit the same place or different places of their choice within the permissible distance. It is further clarified that even though, in the case of Officers, there is no restriction on the distance to be travelled while availing L.T.C., for visiting any place in India, if the family of the Officer avails of L.T.C., within the attendance of the Officer and the Officer and/or or the members of his family, visit different places independently, the reimbursement, in the later case will be restricted to the actual fare incurred for the distance upto the place of destination which was declared by the Officer or the members of his family, as the case may be, who undertook journey first or the eligible class of Fare for the distance travelled, whichever is less. The above provision will not be applicable for availing L.T.C., for hometown. (SC No.3143 Dt.15.06.87 - Vol. VII - Page no.139)

An Officer will be eligible to claim L.T.C. for the members of the family, if they do not ordinarily reside with him at the place of posting, for travel of family members from the place of hometown/place of domicile and return with the Officer and vice-versa (S.C.No.2279 Dt.03.04.81)

**4) Eligibility of Mode of Travel and Class of Travel:**

1. An Officer will be required to declare the place of his destination/visit/hometown as the case may be, while availing L.T.C. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89)
2. 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 travelled 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.
3. The shortest route means the place of destination from his place of posting by the shortest route by Railway. However, if the place of destination/visit/hometown is not accessible by Train, the Officer will be free to travel by other means of transport. In such a case, the distance travelled will be notionally taken as if he had travelled by Train and the reimbursement will be restricted to his entitlement. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89)
4. As regards other terms and conditions travel by private Taxi, evidence/proof for L.T.C. are as applicable till date. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89)
5. It is clarified that an Officer may travel by any mode of any transport in India (even if he touches the same place more than once) so long as the reimbursement is within the fare to which he is entitled upto the distance through shortest route from place of work to place of visit/ native place as declared by him while availing L.F.C. (S.C.No.2286 Dt.15.04.81 - Vol. II - Page No.356)

**5) Travel by Taxi or Private Car:**

Officers are entitled to travel by Taxi or a private Car as an approved mode of transport for L.T.C. However, mere permission should be obtained. Officers who are availing L.T.C. by Taxi/private Car would necessarily furnish some other satisfactory evidence other than Taxi, Petrol Bills in respect of travel by private Car, mainly Hotel Bills indicating number of persons who stayed along with the Officers or any other proof to the satisfaction of the Management. (S.C.No.1559 Dt.25.02.74 - Vol. I - Page No.230)

**6) Travel by own car:**

An Officer is permitted to travel by his own Car will be reimbursed to and for charges calculated at the cost of 1 liter petrol per every 8 Kms. of distance covered from his place of posting to the place of destination/home town, as declared by him at the time of availing L.T.C., by shortest route. (S.C.No. 2279 Dt.03.04.81)

**7) Break Journey/Circular Journey/Tours by Travel Agents:**

An Officer is free to break the journeys at any place as he likes, but the reimbursement of to and for will be permissible only from the place of work to the place of destination/home town as declared by him while availing L.T.C., by the shortest route. (S.C.No.2279 Dt.03.04.81 )

Circular Journey/Tours by Travel Agents: An Officer availing L.T.C., through conducted Tours by Travel Agents, his reimbursement will be restricted from the place of posting to place of destination/receipt declared by him, by shortest route or the actual charges of the Travel Agents, excluding boarding and commission charges, if any, whichever is less. (S.C.No.2279 Dt.03.04.81)

The officer is permitted to undertake round journey by railways. In such cases, he will have to declare the place/s of destination/visit while availing LTC. The reimbursement in such case is restricted to the extent of the mode and class by which he is entitled to travel for distance from the place of his posting to the place/c of destination/visit declared by him, by the shortest route OR the actual charges incurred by him, whichever is lower. (S.C.No.2279 Dt.03.04.81)

**8) Travel by Helicopter during L.T.C.:**

Helicopter is not an approved mode of travel for availing L.T.C., However, since in the rule provides that an Officer can travel by Transport other than the mode and Class by which he is eligible to travel, it is clarified that even though the Helicopter is not an acceptable mode of transport, he may be reimbursed with the eligible Train

fare for the actual distance travelled and incurred, whichever is lower. It should be also ensured that the reimbursement should not exceed the overall eligibility upto the place of destination declared by the Officer. (S.C.No.3316 Dt.17.08.88 - Vol.VIII - Page no.152)

**9) L T C by steamer:**

Reimbursement of fare under L.T.C. to Officers for travel by Steamer will be made to the extent of actual fare incurred in any Class.(S.C.No.3549 Dt.29.01.90)

**10) Bank's car:**

An Officer provided with the Bank's Car cannot use the same while availing the L.T.C. (S.C.No.2279 Dt.03.04.81)

**11) Wife and husband both employed in the same Bank:**

If an Officer and his wife are both employed in the Bank, though each will be entitled to L.T.C., in his own right, the family including the husband/wife taken together shall not be eligible for L.T.C., more than twice in 4 years period. (S.C.No.2279 Dt.03.04.81)

**12) Spouse working in another Bank:**

When one of the spouse is working in another Bank/Organization and LTC is availed by the spouse working in another Bank/Organization, the spouse working in our Bank will not be entitled to LTC for the same journey.

**13) Children below the age of 12:**

Where the place of destination/visit/home town is not accessible by Train and the journey is performed by Bus, the reimbursement for children below the age of 12 will be restricted to the actual Bus fare or half ticket fare for the distance travelled notionally taken as if travelled by Train, whichever is lower. Where the same journey is undertaken by air, the reimbursement will be restricted to the actual air ticket or half Train fare as if the journey notionally travelled by Train, whichever is lower. The fare is calculated to the eligible Class of the Officer concerned. (S.C.No.3168 Dt.17.08.87 - Vol.VII - Page no.158)

The definition for "full Train fare" in case of reimbursements to the tune of children below the age of 12 years shall mean the fare charged by the Railways, i.e., fare for half ticket. (S.C.No.3175 Dt. 26.08.87 - Vol. VII - Page no. 173)

**14) DEFINITION OF FAMILY**

For the purpose of medical facilities and for the purpose of leave fare concession, the expression 'family' of an officer shall mean:

a.An officer's spouse, wholly dependent unmarried children (including step children and legally adopted children), physically/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 officer.

b.The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12,000/- p.m. If the income of one of the parents exceeds Rs.12,000/- p.m. or the aggregate income of both the parents exceeds Rs.12,000/- p.m., both the parents shall not be considered as wholly dependent on the officer.

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.(S.C.No.6212 Dt.30.06.2015)

**15) Surrender of LTC Block of Anywhere in India and PL encashment:**

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 by train to which he is entitled up to a distance of 4500 kms. (one way) for officers in JMG Scale I and MMG Scale II & III and 5500 kms (one way) for officers in SMG Scale IV and above.

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. (S.C.No.6212 Dt.30.06.2015)

**16) LTC encashment:**

Other than place of domicile –Officer can encash LTC fares without availing LTC and No leave is to be availed. He can surrender the block and can draw 100% of the fare and can also encash PL up to a maximum of 30 days OR 15 days as per his choice.

| OFFICER GRADE          | ELIGIBLE DISTANCE (IN KMS) | ELIGIBLE CLASS OF FARE | ELIGIBLE FARE (As per Indian Railways w.e.f. 01.11.2017 RS. |
|------------------------|----------------------------|------------------------|-------------------------------------------------------------|
| JMGS - I TO MMGS – III | 4500 > up and 4500 < down  | A/C 2 TIER / IST CLASS | 4250.00 *                                                   |
| SMGS-IV and ABOVE      | 5500 > up and 5500 < down  | A/C Ist CLASS          | 8755.00 **                                                  |

\*Fare + reservation + supplementary charges

\*\*Fare upto 5000 kms + @Rs.78/- for each 50 kms beyond 5000 kms + reservation charges + supplementary charges

-Encashment is Subject to deduction of admissible tax at source. Since the Railways are charging two Types of fares. Children 5 year of age and upto 12 years of age will be charged half the fares subject to the minimum fare applicable. No separate seat/berth is provided for children. Full adult fare is charged for children to allot a separate berth.

-Encashment of L.T.C., applicable railway fare during the month of encashment may be considered for sanction. (S.C.No.5927 Dt.10.12.2012)

**17) Leave Encashment:**

For the purpose of leave encashment, all the emoluments payable for the month during which the L.T.C., commences shall be admissible (S.C.NO.3852 DTD 16.04.92 )

**18) LTC on kind of leave:**

Officer employee may also be permitted to encash P.L. while availing L.T.C. on any kind of leave. (S.C.NO.2279 DTD 03.04.81)

**19) Advance against LTC:**

An Officer, on request, may be granted an advance to the extent of actual cost of return fare for going to the place of destination/visit to his native place, as declared by him on an undertaking to produce the tickets/relevant money receipts. (S.C.No.2150 Dt.03.04.80 - Vol. II - Page No.89) (S.C.No.2279 Dt. 03.04.81)

**20) Local conveyance Charges not payable:**

Ancillary or incidental expenses like conveyance charges for site seeing in the City or Town, Toll tax, Pilgrim tax, Porterage and Coolie charges are not payable under L.T.C. (S.C.No. 2279 Dt.03.04.81)

**21) Produce of bills:**

An Officer travels by Rail/Air will be required to produce tickets or money receipts for two and for journeys as an evidence for himself and his family members. When he prefers to travel by other modes, he will be required to produce satisfactory evidence to the bank for having visited the places, such as, Hotel bills, Petrol bills, purchases. (S.C.No. 2279 Dt.03.04.81)

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**22) Time period for submission of bills:**

The Officer is required to submit L.T.C. Bill within 15 days from the date of resumption of duty. (S.C.No.2279 Dt.03.04.81)

**23) LTC terminates if touches place of work:**

Journey in all cases should commence from the place of work of the Officer and shall be deemed to have completed as and when he/she reaches his/her place of work. Therefore, journey performed by an Officer, after touching his/her place of work, shall not be eligible for reimbursement.

**24) Extension of LTC:**

LTC upon request can be extended by RH where presence of staff member is very much required. Extension of LTC block should be permitted only in case of Bank's exigencies and such extension should be permitted only once that too for a maximum period of 3 months from the date of expiry of LTC block. Extension of LTC will not be permitted as a matter of routine and the staff members at all levels will have to plan their travel and availment of LTC well before the expiry of the validity of the block.

**NOTE: This facility is called Leave Travel Concession (LTC) for all Officers in the Bank.**

**And**

**For Award Staff members this facility is called Leave Fare Concession (LFC).**

LTC: Abroad Travel

HRMD:PAD:2006:4796 DT:01.07.06: To Pay Chennai To Srinagar By Air: Reimburse regular fare (Not to take concessional fares) plus expenditure incurred for Transportation for local sightseeing to be allowed – ( In other words officer is allowed to reimburse air fares from Chennai to Srinagar actual air fare – even though purchased concessional fare tickets and spent more amount on local sightseeing which is within max entitlement) (SC NO. 4765 DT.08.09.01)

At present the scheme is suspended. The officer shall not be entitled to visit overseas countries / centers as a part of LTC/HTC. (DP/PAD/154/2014 DT.11/04/2014)

**LFC updates as per 9<sup>th</sup> Joint Note and 12<sup>th</sup> BPS:**

**For Officers**

- A. Existing provisions to continue with following changes: • 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 by train to which he is entitled up to a distance of 5500 kms (one way) for officers in JMG-Scale-I, MMG – Scale II & III. For scale IV and above the same will be for 6500 Km (one way)
- B. • 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. Provided that 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 500 kms.

- C. LTC/HTC (Home Town Travel) can be availed independently where husband and wife are working in the same Bank 14 Paso 19 1 46 •
- D. • For employees working in North-East States, LFC will begin from Guwahati and the eligible train fare from their place of work to Guwahati will be additionally paid. Similarly, eligible fare for Andaman & Nicobar Islands to Chennai / Kolkata, Lakshadweep to Kochi, far-flung area branches in Himachal Pradesh, Uttarakhand, Sikkim, Jammu & Kashmir or any other areas which are not directly connected by train shall be additionally reimbursed under LFC in addition to normal entitlement for the employees working in these areas to the nearest major Railway Station.
- E. LTC facility shall be allowed for an escort who accompanies an Officer with benchmark disabilities on the journey subject to following conditions:
- a) Prior Approval of the competent authority is obtained on each occasion.
  - b) The nature of Physical disability of the Officer is such as to necessitate an escort for the journey. In case of doubt, the decision of the head of the Department/Controller will be final.
  - c) The Officer with such benchmark disabilities does not have an adult family member as dependent to accompany him/her.
  - d) The Officer with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail/Bus fare as might be extended by Railways/State Roadways authorities in such cases.
  - e) Any other person who is entitled to LTC as dependent does not accompany the Officer with such benchmark disabilities on the journey.

#### For Award Staff

In partial modification of Paragraph 22 of Bipartite Settlement dated 11th November, 2020, with effect from the date of this Settlement, leave fare concession payable will be the actual return railway fare or steamer fare incurred by the workman and members of his family subject to the following :

- a) For availment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2700 kms. (one way) for the subordinate staff and 2350 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 5400 kms. (one way) for subordinate staff and 4700 kms. (one way) for non-subordinate staff.
- c) Reimbursement of fare by special trains like Rajdhani/ Shatabdi/ Tejas/ Vande Bharat/Amrit Bharat, etc. (except luxury trains) shall be allowed.
- d) Where an employee has applied for LFC/leave as per stipulated time and the same is sanctioned and when advance booking of train tickets is not possible, tickets purchased under Tatkal/Premium tatkal will be reimbursed .



e) Where an employee has applied for LFC/leave in advance and has also booked the tickets and the LFC is declined or deferred by the management, the cancellation charges will be reimbursed by the Bank.

Note : While availing LFC, break-in journey shall be permitted upto two times in the overall journey and train fare actually incurred by employee up to the entitled distance shall be reimburse

F) LFC facility for an escort accompanying an employee with benchmark disabilities : LFC facility shall be allowed for an escort who accompanies an employee with benchmark disabilities on the journey subject to following conditions:

- i. Prior Approval of the competent authority is obtained on each occasion .
- ii. The nature of Physical disability of the employee is such as to necessitate an escort for the journey. In case of doubt, the decision of the head of the Department/Controller will be final.
- iii. The employee with such benchmark disabilities does not have an adult family member as dependent to accompany him/her.
- iv The employee with such benchmark disabilities and the escort shall avail of the concession, if any, in the Rail/Bus fare as might be extended by Railways/State Roadways authorities in such cases.
- v. Any other person who is entitled to LFC as dependent does not accompany the employee with such benchmark disabilities on the Journey .
- g. All employees will be given an opportunity to exercise an option within 90 days from the date of this Settlement to avail LFC under two years/four years block as the case may be. If no option is exercised within the stipulated period, the earlier option will continue to be operative.

**Sc No 8487 dated 10.12.2024 regarding LFC extension module in HRMS**

Attention of all concerned is drawn towards LFC/LTC provisions for employees of the Bank communicated through various guidelines/ circulars / Bipartite Settlements/Joint Notes. It has been observed that on account of official exigencies, wherever employees are unable to avail there LFC within the LFC term are requesting to extend their LFC Term. Such requests are submitted manually and if approved by the Competent Authority, the LFC register of the concerned employee is also updated manually. On account of digitization of various HRMS module, a module named as 'LFC Extension' is introduced under HRMS i.e. Union Parivar. The module can be assessed through Employee Self Service> LFC> LFC Extension. The details navigation of the module and the details like Competent Authority etc refer to circular.

**Terms & Conditions**

All employees/ processing/sanctioning authorities should adhere with the conditions as mentioned below while submitting/processing/sanctioning the requests:

- The request for LFC term extension shall be considered only in official exigencies. The LFC extension request is not a matter of right. The same may/may not be considered by the sanctioning authority looking into the official exigency and scenarios under which the planned LFC leave was declined by the leave recommending/sanctioning authority.



- Employees should submit their LFC extension request in advance (maximum 45 days prior to LFC expiring date). In exceptional cases, where on account of official exigencies, leaves are declined by the recommending/sanctioning authority on the last day of LFC expiring date, it is the responsibility of the employee to submit his/her LFC extension request latest by LFC expiring date itself through module only. Please note that LFC Extension request shall not be considered/submitted in case LFC term is already expired. Hence, once the LFC term is already expired, employees will not be able to submit their LFC Extension request.
- The LFC term can only be extended for a period of 3 months and any request for further extension shall not be considered.
- The LFC extension request can be submitted only if any leave with reason LFC is declined by the leave recommending/sanctioning authority (maximum 45 days prior to LFC term expiring date).
- While declining LFC leaves all leave recommending/sanctioning authorities are requested to specify the reasons for cancellation of leave clearly.
- All employees are advised to plan their journey well in advance to avoid any last-minute inconvenience.
- All processing/sanctioning authorities are advised to process the request of LFC Extension within 3 working days.

The contents of this circular may please also be brought in the notice of all concerned.

### Introduction of Domicile Up-dation

#### SC No 8462 dated 12.11.2024

Domicile & Language of an employee is an essential detail which is captured by the Bank for analysing Et for taking various crucial decisions for the benefits/welfare of all employees. As per Bipartite Settlement, all workmen should declare their place of domicile on joining. Further, all employees are also required to declare their place of domicile at the time of joining their services in the Bank. Such details captured are beneficial for the employees and their dependents while claiming various benefits like LFC/LTC etc. At present, requests for domicile addition/up-dation is submitted manually by the employees. Whereas no provision for the Language Up-dation exists in HRMS. Therefore, with an objective to digitize the process of processing/sanctioning of the up-dation of domicile Et to introduce a provision to regularly update the languages known to the employees, below mentioned modules are developed in HRMS i.e. Union Parivar.

- a) Domicile Up-dation Module
- b) Language Up-dation Module

In this regard, the details regarding the processing/sanctioning of the requests are enclosed as Annexure-I and the navigation of the modules is enclosed as Annexure-II.

All concerned are requested to take a careful note of the aforesaid and bring the contents of this circular in the notice of all employees. Please note that correct up-dation of domicile/languages shall enable the management to consider request transfers/posting location of the employees.

Hence, all HR heads are also advised to extract the details of such employees whose domicile and language details are blank and ensure that all such cases to be updated by 30.11.2024.

## DETAILS REGARDING THE PROCESSING/SANCTIONING OF THE REQUESTS

### 1. DOMICILE UP-DATION MODULE

It has been observed that there are many employees whose domicile details are blank. Please note that all employees should mandatorily declare their place of domicile, if not declared till date. The navigation for addition /up-dation of the same is enclosed and the details regarding the addition/up-dation is mentioned below:

#### What is a domicile?

A domicile/hometown means a place declared by the employee as his domicile/hometown and the same is accepted by the sanctioning authority as per norms.

#### How to apply?

Employee Self Service>Personal Information>Domicile Up-dation.

#### Who can update?

All employees whose domicile is reflecting as blank in their biodata

Employees who are willing to update their place of domicile under exceptional circumstances.

| S.No | Posting of Employees                                                                                     | Recommender                  | Approver             | Sanctioner    |
|------|----------------------------------------------------------------------------------------------------------|------------------------------|----------------------|---------------|
| 1    | Employees posted under various offices under Zone / Regional Heads/ Dy. Regional Heads/Zonal Audit Heads | Leave Recommending Authority | Zonal HR Head        | Zonal Head    |
| 2    | Employees posted under in branches/offices under Regional Office including ULAs                          | Leave Recommending Authority | Regional HR Head     | Regional Head |
| 3    | Employees upto scale IV posted under Central Office including CO Annexes                                 | Leave Recommending Authority | Official at HRAD ,CO | AGM HR        |
| 4    | Employees posted under Central Office including CO Annexes (in scale V & VI)                             | Leave Recommending Authority | AGM HR               | GM HR         |
| 5    | Zonal Head/General Manager /Chief General Managers                                                       | AGM HR                       | GM HR                | CGM HR        |

#### Competent Authority for Updation of Domicile

The recommending/approving/sanctioning authority for up-dation of domicile is as under:

The criteria's which can be considered to accept the place given by the employees as their domicile is as under:

- a) Whether the place declared by the employee is one which requires his/her physical presence at intervals for discharging various domestic and social obligation, and if so, whether after his/her entry into service, the employee had been visiting that place frequently.
- b) Whether the employee owns residential property in that place or whether he is a member of a joint family having such property there.
- c) Whether his near relations are permanently residing in that place.
- d) Whether prior to joining the services of the Bank, the employee is living there for some years. Where the employee or family of which he/she is a member owns a residential or landed property in more than one place, it is left to the employee to make a choice giving reasons for the same, provided that the decision of the Sanctioning Authority whether or not to accept such place as the domicile/hometown of the employee shall be final. Whether the presence of near relations at a particular place is to be the determining criterion for the acceptance of the declaration of home town, the presence of near relations should be more or less permanent.

#### **Documents required**

Any of the documents mentioned below to be uploaded by the employee in the Union Parivar i.e. HRMS:

- a) Domicile Certificate issued by designated authority where the individual resides (place where the domicile/hometown is to be updated).
- b) Sales deed/ property documents.
- c) Municipal receipt or utility bill.
- d) If the property is ancestral or the domicile is requested to be updated on account of permanently residence of close relatives (father/mother/spouse/parent in laws (both male Et female)), Aadhar card of the employee including the utility bill of the property for which the domicile place is requested to be updated.
- e) Any other document upto the satisfaction of Sanctioning Authority.

#### **General Conditions**

- Declaration of domicile one made shall ordinarily be treated as final. But in exceptional circumstances, the sanctioning authority may authorize a change in such declaration and that such a change shall not be made more than once during the service of the employee.
- Employees whose domicile place is reflected as blank in the biodata shall be considered as updating their domicile details 1<sup>st</sup> time only and shall have a provision to update it later on, if needed under exceptional circumstance and upto the satisfaction of sanctioning authority a on submission of requisite documents.
- Employees whose domicile place is already reflecting but willing to update the same under exceptional circumstances, may update the domicile place only once upto the satisfaction of sanctioning authority Et on submission of requisite documents.
- All applications regrading domicile up-dation should mandatorily be submitted through the module only and manual application process is dispensed of.

#### **Last date for Addition**

In such cases where the domicile of the employee is reflecting as blank, all employee should update the same latest by 30.11.2024.

## **2. LANGUAGE UP-DATION MODULE**

### **1 Objective of the Module**

The module is introduced with an objective to extract details of the languages known to the employees (read/write/speak) for analysing various details pertaining to the employees. The correct up-dation of the details will enable the management to take essential decisions for the benefit of employees.

**2 How to apply?** Employee Self Service>Personal information> Language Up-dation.

**3 Who can update?** All employees

**4 General Condition**

- The application once submitted shall be auto approved.
- The details can be updated by the employees any number of times.
- While updating the details, employee should update at-least 1 language under each category (read/write/speak).

**5 Last date for Addition**

All employee should update their details latest by 30.11.2024.

## CENTRALIZED SANCTION OF LFC ADVANCE TO OFFICERS

[SC 6565 27.02.2017]

- It has been decided to centralize the sanction process of LFC advance at HR SUVIDHA w.e.f. from 06.03.2017
- Sanction of LFC advance for award staff members will continue to be approved/ sanctioned by the competent authority at branch/office level

### **New guidelines as per Staff Circular No.:6767 Date: 23.03.2018**

Various requests are being received from Employees / Unions / Associations regarding availment of LFC by women employees for their parents' in-law, treating them as their dependents.

As on date, wherever the income of the spouse exceeds Rs.10, 000/-, the female employees are not allowed to avail LFC for their parents-in-law as they are treated as dependent on their spouse and not on the female employees. The matter has since been taken up at various levels and after long drawn discussions with the Unions / Associations, it has been decided that w.e.f 01.04.2018, women employees of the Bank will be allowed to claim LFC either for their parents or parents in-law as dependents, subject to the condition that the individual or aggregate income of the parents or parents-in-law from any source does not exceed Rs. 10,000/-

A detailed Declaration of Dependents for availing LFC is enclosed as 'Annexure', which is to be uploaded by the employees while applying for LFC on declaration basis or applying for LFC advance/submitting LFC claim.

While on the subject, it may be mentioned that, frequent requests from staff members are being received by HR Suvidha for cancellation of LFC encashment, which has already been processed & sanctioned, on the grounds that, while submitting their claim, they have forgotten –

1. To apply for PL encashment and /or
2. To select the eligible dependents etc.

This is despite the fact that they have consciously ticked the online declaration, that they have visited the PL encashment page and also checked the eligible dependents while applying for LFC encashment. Such requests from staff members speak about the casual approach with which LFC encashment/ claims are being applied in the system. This not only results in delay in processing / sanction of LFC bills, but also creates a lot of difficulty in the upkeep of proper records.

In this context, attention of all concerned is drawn to Staff Circular Nos. 6329 dated 05.03.2016 and 6366 dated 16.05.2016, wherein some important points which are to be taken care of by staff members while submitting their claims, have been elaborated. At the cost of repetition, some of them are once again reiterated as under:

- **Timely booking of tickets enclosing fare chart**

In many cases, the tickets are booked by the employees after considerable lapse of time from the sanction of LFC advance / Leave. This results in higher cost of tickets and resultant revenue loss to the Bank. Staff Members are advised to get their LFC Leave /Advance sanctioned well in advance and to ensure that tickets are booked immediately after sanction of LFC leave / advance as also to take a copy of the comparative fare chart of the date of booking.

- **Travel by lowest fare – CVC Guidelines**

As per CVC guidelines, eligible staff members are to book Air tickets for LFC under the lowest refundable available economy fare for that day. A mandatory declaration by the staff members of having taken a copy of the travel date comparative fare chart of various airlines on the date of booking has already been introduced in the LFC module in Union Parivar. The online comparative fare chart can be generated from any of the travel portals like Make my Trip, Goibibo, Yatra, IRCTC, Cleartrip, Easemytrip, etc.

- **Home Town LFC :**

For Home Town LFC, it is mandatory that employees as well as their family members for whom LFC is being claimed must visit home town /domicile. Valid proof of having visited the hometown / place of domicile has to be submitted along with the LFC claims.

- **Purpose of Visit**

Staff members are advised to take utmost care while selecting 'purpose of visit'. Where domicile is not updated in Union Parivar, staff members are required to get the same updated by the HR Dept. of the

concerned Regional Office and only thereafter apply for Hometown LFC, instead of proceeding by selecting 'rest and recuperation' and later on requesting for modification in Union Parivar.

- **Requests for cancellation and re-apply LFC**

Staff members are advised to take proper care before submitting the PL encashment request and also to ensure that they have selected the eligible dependents for whom they wish to avail LFC. Prior to applying for LFC claim staff members should ensure that their dependents list is updated in Bio data in Union Parivar.

- **Travel by own car /taxi**

Staff members who prefer to travel by own car / taxi should obtain prior approval from the Regional Head/ Competent Authority and a copy of the approval letter is to be submitted along with the final claim. Mode of travel mentioned as personal car / taxi in the tour program will not be accepted as approval to travel by personal car /taxi.

**Staff members are informed that any request for cancellation of LFC, once sanctioned, on the ground that they have forgotten to apply for PL encashment and/or to select the eligible dependents will not be entertained.**

All staff members are required to take note of the above and are advised to exercise proper care before submitting LFC encashment request / LFC claims.

## ANNEXURE

To,  
The Assistant General Manager  
Union Bank of India, HR Suvidha

Date:

### Sub: Declaration of Dependent(s) for LFC

I have applied for LFC on declaration/LFC Advance/LFC Final Claim as on \_\_\_\_\_ for my travel from \_\_\_\_\_ to \_\_\_\_\_ under LFC Block from \_\_\_\_\_ to \_\_\_\_\_ & LFC Term from \_\_\_\_\_ to \_\_\_\_\_ \*\*\*. In this regard, I would like to declare the following: (Tick the relevant/applicable boxes)

1. I declare that none of the Family members (other than spouse) shown as dependents have income exceeding Rs.10000/-p.m. from any source and are covered under the definition of Family as **per XII<sup>th</sup> Bi-partite Settlement/9<sup>th</sup> Joint Note dated 11.11.2020 (Staff Circular No. 7325 and 7326 dated 24.12.2020)**
2. I declare that child/children for whom the LFC is being claimed as dependent (s) is/are unmarried (including step children and legally adopted children).
3. I declare that my Parents or Parents-in-law for whom LFC is claimed as dependent (s) do not have individual or aggregate income exceeding Rs.12000/-p.m. from any source and they are wholly dependent on me. I further declare that no other member of my Parent's family or Parents-in-law family or my spouse will be claiming this facility for them.
4. I declare that my Spouse (if working in Union Bank of India) has not availed LFC in my above 4 year block or will not avail LFC until my above 4 year Block expires.
5. I declare that my daughter/s for whom LFC is being claimed is/are widowed/divorced/ separated and is/are wholly dependent on me.
6. I declare that my sister/s for whom LFC is being claimed is/are unmarried/divorced/abandoned/widowed/separated from husband and is/are wholly dependent on me.
7. I declare that my brother / sister for whom LFC is claimed is/are physically/mentally challenged with 40% or more disability and is/are wholly dependent on me.

Details of dependents for whom I want to claim LFC (All fields are mandatory)

| Name | Relationship | Occupation<br>(Student, housewife,<br>employed/unemployed,<br>pensioner/family<br>pensioner etc.) | Married/<br>Unmarried<br>Widowed/divorced<br>Separated.(Refer<br>point no 2,5 &6) | Please<br>mention<br>Monthly<br>income in Rs.<br>(Refer point<br>No 1 & 3) | Basis of<br>arriving at<br>monthly<br>income | Physically/<br>mentally<br>challenged<br>(Refer<br>point No 7)<br>(Yes/ No) |
|------|--------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------|----------------------------------------------|-----------------------------------------------------------------------------|
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |
|      |              |                                                                                                   |                                                                                   |                                                                            |                                              |                                                                             |

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I hereby confirm that the aforesaid information given by me is correct and as per the definition of family described in Bi-partite Settlement/**Joint Note** . If any statement is found to be incorrect/false later on, the Bank has right to recover the LFC amount sanctioned to me and initiate disciplinary action as per the provisions of disciplinary rules/regulations applicable to me.

Yours faithfully

\*\*\* **Note:**

**Officers:** 4 years LFC block/2 years LFC term  
**Award Staff:** 2 years LFC block/2years LFC term  
4 years LFC Block/4 years LFC term

Signature of the employee  
Name:  
Emp. No:

Phone No:

## **ON-LINE FACILITY FOR RECORDING/MODIFYING EMPLOYEES MANDATE IN UNION PARIVAAR**

**Staff circular 7447 dated 29.05.2021**

On-Line facility for recording/Modifying employees mandate in Union Parivar for deduction of Union membership subscription from the salary

Attention is drawn to Staff Circular no. 7084 dated 26.12.2019 and 7105 dated 26.02.2020, launching a new module "Union Membership Subscription" in Union Parivar to provide online check off facility to all the employees of the Bank. This module can be accessed through following navigation:

Employee Self Service > Union Membership Subscription

Modalities of the module are once again reproduced for the ready reference of all concerned:

1. Employees, who desire to join any Union/Association/Federation of their choice for the first time or want to change their existing membership of Union/Association/Federation have to use the above module.
2. Employees, who are presently the member of any Union/Association/Federation and do not want to continue with it, should also use this module for leaving from the Union/Association/Federation.
3. As per the guidelines in vogue, any mandate received on or before 10th of the month is considered for that particular month and any application made on or after 11th of the month is given effect from the next month salary. For example, online request made between 11.04.2021 to 10.05.2021 will be considered for the month of May 2021. Please note that date of submission of online request in Union Parivar will be treated as date of submission of the mandate.
4. Once an employee lodges online request through above module on a particular date, further modification can be lodged only after the gap of one month. For example, if employee has lodged his/her online request on 24.03.2021, he/she can lodge his/her request for modification on 24.04.2021 or thereafter.
5. An employee can be a member of any one trade Union/Association/Federation at a time and check-off facility can be extended to one Union/Association/Federation only as per the desire of the employee.
6. Membership of welfare associations is not covered under this module. Physical forms for membership of the welfare association will be accepted by HR RO as per existing procedure.

## **CATEGORISATION OF BRANCHES**

**Staff Circular No. 8461**

**Date: November 11, 2024**

1. Attention is invited to the Staff Circular no. 8109 dated October 18, 2023 vide which the categorization of branches as of April 1, 2023 was circulated.
2. The criteria for categorization of branches as of April 1, 2024 has been reviewed by the Board & accordingly, the categorization norms as of April 1, 2024 are defined on the basis of business profile under four categories i.e. Small, Medium, Large & VLB as per following criteria

| S.No | Primary Category | Business Range       |                          |
|------|------------------|----------------------|--------------------------|
|      |                  | Deposits (Rs. in Cr) | RAM Advances (Rs. in Cr) |
| 1    | Small (S)        | Upto 15              | Upto 10                  |
| 2    | Medium (M)       | Upto 15              | 10 to less than 70       |
|      |                  | 15 to less than 60   | < 35                     |
|      |                  | 60 to less than 160  | Upto 10                  |
| 3    | Large (L)        | Upto 15              | > 70                     |
|      |                  | 15 to less than 60   | 35 to less than 150      |
|      |                  | 60 to less than 160  | 10 to less than 70       |
|      |                  | 160 to less than 500 | Upto 35                  |
|      |                  | >500                 | Upto 10                  |
| 4    | VLB (V)          | 15 to less than 60   | >150                     |
|      |                  | 60 to less than 160  | >70                      |
|      |                  | 160 to less than 500 | >35                      |
|      |                  | >500                 | >10                      |

3. **Exceptions:**

- 4.1. All Mid Corporate branches & LCBs opened/to be opened under Specialized Category are to be considered as ELBs irrespective of their business figures.
- 4.2. Any branch in Metro center arriving at 'Small' category based on its business parameter is to be treated as 'Medium' branch.
- 4.3. Union MSME First Branches (UMFBs) branches are to be treated under 'VLB' or higher category.
- 4.4. Any Small branch, which is the only branch of the Bank in any district, to be classified as 'Medium' even though the average business is lesser than the business required for classification as 'Medium'.

5. Consequent upon this categorization, the category-wise distribution of the number of branches as of April 1, 2024 is as under:

| S N | Category     | As on April 1, 2021 | Annexure     |
|-----|--------------|---------------------|--------------|
| 1   | Small        | 374                 | Annexure - A |
| 2   | Medium       | 2855                | Annexure - B |
| 3   | Large        | 3667                | Annexure - C |
| 4   | VLB          | 1468                | Annexure - D |
|     | <b>Total</b> | <b>8364</b>         |              |

6. On the basis of above mentioned criteria, the region-wise count of branches for their allotted categories is enclosed as per ***Annexure – E***.

#### **DECLARATION OF ASSETS LIABILITIES BY ALL EMPLOYEES**

**(U/S 44 of The Lokpal & Lokayukta Act, 2013)**

- SC 6226 dated 17.08.2015,
- SC 6257 dated 16.10.2015
- SC 6300 dated 28.01.2016
- SC 6529 dated 10.01.2017

As per Clause 37(ii) of 8th Bipartite Settlement dated 02.06.2005, a member of Award Staff has to submit details regarding his Assets & Liabilities to the Bank as and when sought for and failure to do so shall be treated as Gross Misconduct. It may be mentioned here that though the aforesaid provision is in existence since June 2005, the Bank has not yet made this requirement mandatory in the case of Award Staff members and it is always a Management's prerogative to call for the same as and when required.

However, after enactment of Lokpal & Lokayukta Act, 2013, every public servant in terms of Section 44 of the said Act and rules framed there under is required to file declaration, information/return as the case may be, regarding his Assets & Liabilities as on 31st day of March every year to the Competent Authority on or before 31st day of July of that year. Similarly, Section 2(1) (o) r/w Section 14 of the said Lokpal & Lokayukta Act, 2013 inter-alia provides that any person who is or has been a chairperson or member or officer or employee in anybody or board or corporation or authority or company or society or trust or autonomous body by whatever name called established by an Act of Parliament or wholly or partly financed by Central Government or controlled by it, is a public servant. Accordingly, Section 44 of the Lokpal & Lokayukta Act, 2013 related to submission of Assets & Liabilities Statement / return by public servants, is applicable to all the employees of the Union Bank of India i.e. Officers as well as Award Staff employees.

However, after enactment of Lokpal & Lokayukta Act, 2013, every public servant in terms of Section 44 of the said Act and rules framed there under is required to file declaration, information/return as the case may be, regarding his Assets & Liabilities as on 31st day of March every year to the Competent Authority on or before 31st day of July of that year. Similarly, Section 2(1) (o) r/w Section 14 of the said Lokpal & Lokayukta Act, 2013 inter-alia provides that any person who is or has been a chairperson or member or officer or employee in anybody or board or corporation or authority or company or society or trust or autonomous body by whatever name called established by an Act of Parliament or wholly or partly financed by Central Government or controlled by it, is a public servant. Accordingly, Section 44 of the Lokpal & Lokayukta Act, 2013 related to submission of Assets & Liabilities Statement / return by public servants, is applicable to all the employees of the Union Bank of India i.e. Officers as well as Award Staff employees.

As per these rules, the public servants, who have filed declaration, information, annual returns of the property under Provisions of the rules applicable to such Public -Servants shall file the first return / revised declaration, information or annual return as the case may be under Lokpal and Lokayukta Act, 2013 as on 01.08.2014 to the Competent Authority by 31.12.2014. However, the Govt. of India, Ministry of Finance, Dept. of Financial Services vide their latest communication No.F.No.10/50/2014/Coord dated 28.03.2015 has extended the said date for submission of revised statement to 15.10.2015 and has advised for its strict adherence.

The under mentioned standardized forms/formats have been prescribed under the Lokpal & Lokayukta Act, 2013 for filing the returns on Assets & Liabilities by the public servant:

- A. Declaration to be filed with return of Assets & Liabilities on first appointment or as on 31st March, 20....
- B. (i) Form No.1 - Details of Public Servant, his / her spouse and dependent children.

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(ii) Form No. II - Statement of moveable property on first appointment or as on 31<sup>st</sup> March, 20.....

(iii) Form No. III - Statement of immoveable property on first appointment or as on 31<sup>st</sup> March, 20.....  
(i.e. lands, house, shops, other buildings etc.) held by Public Servant, his/her spouse and dependent children.

(iv) Form No. IV - Statement of Debts and other liabilities on first appointment or as of 31<sup>st</sup> March, 20.....

The Bank is in process of amending the existing Assets & Liabilities format available to the Officer Employees of the Bank in Union Parivar to make them compatible with the legal requirement under Lokpal & Lokayukta Act, 2013. The amendments in the formats are expected to be completed by last week of August, 2015 and same will be made available in Union Parivar by 1<sup>st</sup> week of Sept.2015. All employees (Officers/Award Staff) are required to submit their Statement of Assets & Liabilities in revised format as under:-

#### **Award Staff**

- All existing Award Staff employees who were in employment of the Bank as of 01.08.2014 should submit their first return as of 01.08.2014 as required under Lokpal & Lokayukta Act, 2013 by 15.09.2015.

- All existing Award Staff employees who were in employment of the Bank as of 31.03.2015 should submit their statement of Assets & Liabilities as of 31.03.2015 by 30.09.2015.

- Thereafter, every Award Staff employee shall submit his Statement of Assets & Liabilities as of 31<sup>st</sup> March every year on or before 31<sup>st</sup> day of July of that year.

It is hereby clarified that the scrutiny of such statement will be continued to be done by same authorities as hitherto and the authorities who are competent to scrutinize the statements of the officers in JMGS I will be Competent Authority for scrutiny of said statements submitted by Award Staff employees.

Please note that the scrutiny of the statements submitted by the employees as of 01.08.2014 and 31.03.2015 should be completed by 30.10.2015 positively and confirmation to that effect be submitted to Vigilance Dept. by 07.11.2015.

#### **Submission of Assets and Liabilities (SC 6499 DATED 16.12.2016)**

- ✓ Not to route unrelated transactions in their staff accounts so as to avoid any suspicion on them being indulged in money laundering practices etc.
- ✓ To reveal actual facts and figures in their annual asset and liabilities statement particularly about transaction done during the year and having no effect on year end position also to be reported.

#### **Declaration of assets and liabilities by public servants under 'Lokpal & Lokayuktas (amendment) act, 2016**

**(SC no. 6529 dated 10.01.2017)**

Attention is drawn to Staff Circulars no.6226 dated 17.08.2015, no. 6257 dated 16.10.2015 and no.6300 dated 28.01.2016 on submission of Assets & Liabilities statements by all employees u/s 44 of the Lokpal and Lokayuktas Act, 2013 in changed Form No.II and Form No.IV as of 01.08.2014 and 31.03.2015.

We have informed by DOPT, Ministry of Personnel, Public Grievances & Pension through our Vigilance Department that due to the amendment made to Section 44 of the Lokpal Act by the Lokpal and Lokayuktas (Amendment) Act, 2016 the Public Servants (Furnishing of Information and Annual Return of Assets and Liabilities and the Limits for Exemption of Assets in Filing Returns) Rules, 2014 and all the amendments made

thereto have become redundant. Thus, there is no requirement for filing of declarations of assets and liability by public servants now. It is also stated that on substitution of new Section 44, Government of India is in the process of finalizing a fresh set of rules on declaration of Assets and Liabilities by public servants. All public servants shall be required to file the declarations in the matter and timelines as may be prescribed in the fresh set of rules.

However, every officer employee shall submit his Statement of Assets and Liabilities as of 31<sup>st</sup> March every year, as required under Regulation 20 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976.

## SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT

(SC 6920 dated 14.01.2019)

Scheme for Extending Legal and Financial Support to Serving / Retired Employees, Officers, Present / Previous Director's of the Bank and Their Family Members against cases arising out of Bona Fide Execution of Bank's Work during their Service Period / Tenure

### Highlights

- ❖ To extend Legal & Financial Support against motivated false complaints made by People / Agencies outside the bank.
- ❖ Covers serving/ retired employees & officers, present/ previous directors and their family members.
- ❖ Court fee and other related miscellaneous expenditure, advocate fee, TA, DA and accommodation charges plus applicable taxes shall be reimbursable.
- ❖ Bank's advocate & other legal services would be made available.
- ❖ Complaints / prosecutions launched by Police / CBI and other government agencies as also by employees will also be covered under the scheme.
- ❖ On being compensated by the Court / other judicial forum, the amount spent by bank would be refundable.

A Scheme for extending legal and financial support to the Officers of the Bank against whom motivated false complaints are made by people/agencies outside the Bank, as formulated by the Indian Banks' Association has been adopted by the bank.

- ❖ The detailed **Scheme** as approved by the Board of Directors is depicted in Annexure-I.
- ❖ The proforma **Application form – cum - Process note** is given at Annexure-II.
- ❖ The format of “**Deed of Undertaking**” to be obtained from the Officer is given in Annexure-III.
- ❖ The Scheme is deemed to have come into effect from the date of Board's approval, i.e. w.e.f **14.12.2018**.

Encl: Annexures I, II & III.

Annexure-I to Staff Circular No. 6920 dated 14.01.2019

### **Scheme Proposed for the Bank**

The Scheme shall be known as “**UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE.**”

#### **1. OBJECTIVES & BENEFITS:**

- 1.1 To enable Executives /Officers / Retired Officers to initiate legal action in India against outsiders/private parties/Employees of the Bank, who with a malafide intention make baseless allegations, pass derogatory remarks, lodge motivated false complaints on matters arising out of bonafide execution of Bank's work.
- 1.2 To develop expertise and capability of Officers to enable them to proactively initiate appropriate action including criminal action without fear of reprisal against defaulters, who with mala fide intention have committed criminal offences against the Bank.
- 1.3 To enable the employees/ officers to defend civil / criminal cases filed by defaulters against them and provide necessary legal and financial support.
- 1.4 To provide medical & financial support for other hazards viz. physical injury, manhandling etc., suffered by employees/ officers during the course of their duties.

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**1.5** To enable the serving/ retired employees & officers, present/ previous directors of the Bank to defend themselves against legal action initiated by third parties or agencies/Employees of the Bank/ organizations including Govt. Agencies such as CBI /CVC /Police etc., in the court of law in cases arising out of bona fide execution of bank's work during their service period / tenure.

**1.6** To strengthen Bank's ability to deal with defaulters.

**1.7** To facilitate bank's process of identification and declaration of willful defaulters.

**1.8** To improve awareness of officers about criminal acts by the defaulters, relevant sections in Indian Penal Code, SARFAESI Act, Companies Act etc. to take proactive steps.

**1.9** To initiate criminal action and handle such cases against defaulters without fear of retaliation.

## **2. Applicability:**

### **1. Eligibility for coverage under the policy:**

**2.1 All employees/ officers (including Whistle Blowers) of the Bank at all branches / offices in all business groups, retired employees/ officers, employees/ officers on deputation and employees/ officers after resignation**, who were engaged in recovery efforts or had initiated action against the borrowers during the course of discharge of official duty will be covered. All cases filed by defaulters or cases filed in connection with recovery of **Non - Performing Assets (NPA) /Advance Under Collection Account (AUCA)** against Bank's employees/ officers will be covered.

**2.2 All serving/ retired employees & officers (Including those on Sabbatical Leave / Special Leave or on any kind of Extra Ordinary Leave), present/ previous directors of the Bank**, including those on deputation or resigned, who are required to **defend** themselves against legal action initiated by third parties / Employees of the Bank/ agencies/ organizations including Govt. Agencies such as CBI/CVC/Police etc. in the court of law against cases arising out of bona fide execution of bank's work during their service period / tenure.

### **2.3 Family members of the employees/ officers/ directors:**

Family members who are exposed due to action of employees/ officers/ directors covered in point 2.1 & 2.2 above in the course of recovery process/ bona fide execution of bank's work shall be covered under the Scheme. Family members to include only parents, spouse & children of the concerned employee/ officer/ director.

### **2.4 Employees/ Officers exempted from coverage under this policy:**

Benefits and support under the policy will not be available to employees/ officers who have been removed / dismissed / compulsorily retired from Bank's service subject to Para 3 of this Scheme.

**2.5 All existing cases** will be covered, however, reimbursement of only those expenses will be made which are incurred as per the Scheme after the date of this Staff Circular. The old policy circulated vide Staff Circular No. 5624 dated 28.10.2009 is no more in force.

**2.6 The litigation** must relate to a matter pertaining to Union Bank of India only.

**2.7 If an employee** is suspended or terminated in any other case other than the subject matter of litigation, he will not be entitled to benefits under this scheme till the time suspension/termination is not revoked.

## **3. Governing Principles for Extending Legal Support:**

**3.1** For extending legal and financial support to serving/ retired employees & officers, present/ previous directors of the Bank to defend in the court of law against cases arising out of bona fide execution of bank's work during service period/ tenure, following principle would determine whether the support would be extended concurrently or on acquittal:

**3.1.1** Under following cases, support from the Bank may be considered only on acquittal of the officer/ employee by a Court of Law:

**3.1.1.1** Where prosecution has been initiated by Government Agencies such as CBI/CVC/Police etc., based on investigations on a complaint specifically filed against the employee/ officer by the Bank.

**3.1.1.2** In cases, where the Bank earlier examined the matter and any mala fides have been discernible on the part of officer/ employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.

**3.1.1.3** Cases, where Bank has permitted prosecution proceedings during service period of the officer.

**3.1.1.4** Any other case, as deem fit by the Competent Authority in the matter.

**3.1.1.5** *The expenses incurred by the employee/Ex-Employee / Present / Previous Directors to contest the legal proceedings shall be reimbursed. The person/s while claiming benefits under the scheme for reimbursement of expenses shall submit all documentary evident in respect of expenses incurred by him / her.*

**3.1.2** In all other cases, including the following, support from the Bank would be extended right from the beginning, irrespective of cases initiated before or after the retirement:

**3.1.2.1** In cases, where the Bank had earlier examined the matter and categorized it as Non-Vigilance;

**3.1.2.2** In cases, where the Bank had earlier examined the matter and **no** mala fides were discernible on the part of officer/ employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.

**3.1.2.3** Cases initiated after the separation of the officer/ employee from the Bank based on complaints made by third parties / Employees of the Bank/ agencies/ organizations including Government Agencies such as CBI/CVC/Police etc., which were not examined by the Bank earlier during the service period of the employee/ officer.

#### **4. Approach for initiating Criminal Action:**

The Branches will examine NPAs / AUCAs to ascertain whether the borrowers have indulged in any criminal acts against the Bank. Services of Stock Auditors, Forensic Auditors, Investigative Agencies & Advocates may be engaged by the branches with the approval of the Competent Authorities wherever required to collect evidence to prove our points. Some of the acts/omissions by the borrowers which constitute offence are furnished as under.

##### **4.1 An illustrative list of acts/omissions by the borrowers which constitute offence(s):**

**4.1.1** Availing of credit facilities by overstating assets, sale, income & profit by submitting false / manipulated financial statements.

**4.1.2** Drawings from cash credit accounts by submitting false / inflated / manipulated stock and book debt statements.

**4.1.3** Assets to be financed not purchased / created and funds borrowed from the Bank mis-utilised / misappropriated for purposes other than for which the Bank had released the funds.

**4.1.4** Availing of Bank finance by lodging bogus bills for discount by the Bank.

**4.1.5** Offering securities of immovable properties for loan by submitting forged title deeds / revenue records.

**4.1.6** Availing of finance from several Banks against the same securities without disclosing finance taken from other bank(s) or misrepresenting that the property or security is free from encumbrances.

- 4.1.7 Disposal / removal of pledged / hypothecated / mortgaged assets financed by the Bank without knowledge / consent of the Bank and not depositing or routing the sale proceeds in the accounts maintained with the branch.
- 4.1.8 Disposal / removal of other securities pledged / hypothecated / mortgaged to the Bank without consent / knowledge of the Bank and proceeds mis-utilised.
- 4.1.9 Borrowing funds from the Bank by impersonation.
- 4.1.10 Falsifying or fabricating books of accounts, entries, vouchers or financial statements.
- 4.1.11 Forging signatures of professionals, such as Chartered Accountant /Valuer / Advocates etc. on certificates or reports.
- 4.1.12 Dishonour of cheque for insufficiency, etc. of funds in the account.

## **5.Details of protection to be provided by the Bank:**

### **5.1 Financial & Legal Support:**

- 5.1.1 The Bank would provide full legal & financial support to defend such employees/ officers/ directors etc. against whom legal proceedings have been initiated or there is a threat of civil / criminal action against them on prima facie satisfaction that she / he had acted in good faith in discharging her/his responsibilities diligently on behalf of the Bank. The respective controlling offices in the Bank will arrange for legal support in consultation with Law Officers / Law Department in the respective offices. All the benefits available to the official/ employees will also be available to the officer's/ employee's family members, which will include parents, spouse & children.
- 5.1.2 The Bank would provide legal support to defend such employees/ officers/ directors even after their transfer or retirement / resignation from the Bank's service till final disposal of such cases.
- 5.1.3 *The Regional Office / FGMOs / Law Department, CO, as the case may be, will take urgent steps to avoid arrest of staff by seeking anticipatory bail from the appropriate authorities.*
- 5.1.4 *The Regional Office / FGMOs / Law Department, CO, as the case may be, will take urgent steps for grant of bail in case of arrest / imprisonment of employees/ officials.*
- 5.1.5 *Arrest of employees/ officers as a consequence of initiating criminal proceedings against defaulters or arising out of bona fide execution of Bank's work during service period, shall not be treated as a black mark on their performance.*
- 5.1.6 *The Bank will give due recognition to such employees / officers who have to undergo such hardship in the process of recovery of Bank's dues due to stern action taken by them towards the defaulters.*
- 5.1.7 *The Bank will reimburse all legal expenses such as court fee, advocate fee (including senior advocate's fees, if permitted by the Competent Authority), miscellaneous expenses, transportation as per entitled class, stay & other incidental expenses to be incurred by the officials/ employees even after transfer / retirement / resignation etc.*
- 5.1.8 *Whenever the officials are required to be called by the police / CBI for, interactions, the Bank will arrange for presence of a suitable panel advocate.*
- 5.1.9 *The Bank will provide medical, legal & financial support in cases of miscellaneous hazards faced by the officers/ employees viz. physical injury, manhandling, etc. Special leave will be granted to existing employees for the period he remains absent for medical treatment as per advise of the Doctor acceptable to the Bank or by Bank's medical Officer.*
- 5.1.10 *The Bank will also compensate employees / officers in monetary terms as decided by the Competent Authority up to a maximum rate of 10 times the admissible halting allowance per day for the period of arrest/ imprisonment (applicable only in case of serving employees/ officers engaged in Non - Performing Assets (NPA)/Advance Under Collection Account (AUCA) recovery or cases filed by defaulters).*

- 5.1.11 The support shall also be available to employees/ officers who report fraudulent activity in any account so that the fear of victimization does not act as a deterrent.
- 5.1.12 In case where a criminal complaint is filed against an officer engaged in recovery on false and frivolous grounds by the borrower, the Competent Authority shall examine the case and may take a decision not to initiate disciplinary action/ not to place the officer under suspension even if he is arrested in the criminal case.

#### **6.0 PROCEDURE:**

**6.1** The Scheme would be administered by the HR Administration Division, Human Resources Department, Central Office.

**6.2** The HR Administration Division, C.O. shall process the proposals received under this Scheme and shall place the same before a Committee of General Managers at Central Office consisting of General Managers / alternate General Managers from the following:

- 1) Human Resources Department
- 2) Credit Recovery Department
- 3) Risk Management Department
- 4) Central Audit & Inspection Department

Necessary quorum for the committee will be 3 (three). In case of non-availability of quorum of 3 General managers, the MD & CEO will nominate fresh group of General Managers. However, General manager (HR) or alternate GM (HR) shall be mandatory member to fill the quorum.

**6.3** The Convenor of this Committee shall be the Dy. General Manager (HR)/ Asst. General Manager (HR). The Committee of General Managers, in its role as the Competent Authority, shall examine the gravity of the acts/omission of the borrower / third parties, and may approve or reject, the request for permission to pursue legal action and for reimbursement of litigation expenses on receipt of such proposal. However, in cases, where the Competent Authority is vested with the Executive Director/s or the MD & CEO, the Committee of General Managers shall examine the gravity of the acts/omission of the borrower / third parties, and shall place the Note with recommendations for approval or rejection of the request for permission to defend or initiate legal action and for reimbursement of litigation expenses on receipt of such proposal to the said Competent Authority.

**6.4** The Competent Authority for approval or rejection in respect of permission to pursue legal action and for reimbursement of litigation expenses shall be as under:

| Sr. No. | Particulars                                                                                                                                                       | Competent Authority                                                                                                              |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 1       | For existing and retired / resigned Executives /Employees /Officers up to the level of TEGS-VI (Dy. General Manager).                                             | Committee of General Managers as mentioned above in Para 6.                                                                      |
| 2       | All other existing, retired / resigned Executives /Officers in TEGS-VII (General Manager)                                                                         | The MD & CEO and in his absence the Executive Director overseeing HR functions or in his absence any other Executive Director/s. |
| 3       | In case of existing Directors / ED / CVO / MD&CEO / Chairman as also for former Director/s, Executive Director/s and for former Chairman and Managing Director/s. | The Board of Directors.                                                                                                          |

Note: The proposal for approval in respect of Sr. No. 2 & 3 above be placed before the Competent Authority by the Committee of General Managers in all the cases through the convenor of the Committee.

**6.5** In case of extreme emergencies which warrant an immediate financial support to the Employee/Officer concerned, General Manager (HR) may approve the expenses which may be placed for approval before the Competent Authority in due course for ratification in case of all officials mentioned at point 1 of Para 6.4.

**6.6** For Executives in TEGS-VII and above, such emergency powers may be exercised by the MD&CEO and in his absence by any of the Executive Director/s for approval.

**6.7** Once the permission is granted, the Bank's Law Department at appropriate level/s, will identify a suitable Advocate in each case. The Court fees, legal and other relevant charges payable shall be as per the scheduled rates for hiring of Advocates, as far as possible, as prescribed by the Bank from time to time. Further, the expenses incurred / to be incurred on travel, lodging & boarding, Diem allowance, etc. Including applicable taxes shall also be as per the bank's rules applicable to the respective Grade /Scale / Cadre of the concerned Executive / Officer / employee from time to time. Change of Advocate would be permissible under the Scheme with prior permission only. The concerned Employee/ Executive /Officer / Retired / Resigned Officer shall execute a deed of undertaking as per the format enclosed, agreeing to comply with the provisions of this Scheme.

**6.8** The decision of the Competent Authority would be conveyed by the HR Administration Division to the concerned Employee/ Executive /Officer / Retired / Resigned Officer through the respective FGMO / Regional Office / Functional Department in C.O. Further, in case of approval, the HR Suvidha would make necessary arrangements for payment / reimbursement of permitted fees and other charges. As far as possible, the payment of expenses would be made directly by the bank, however, reimbursement into the Salary Savings / Overdraft / Pension disbursement account of the concerned Employee / Executive / Officer / Resigned / Retired Officer, would also be permitted. All Payments / Reimbursement should be duly supported by Original Documentary Evidences like Memo of Fees, Invoices, Tickets, Bills, Money Receipts, etc. The charges would be debited to a separate Subsidiary Head under Expenditure a/c titled "**Expenses on Legal & Financial Support to Staff**" having Account Number (SOL ID) **8840445000**. The HR Suvidha Division would also keep appropriate records of all correspondences as also the transactions on an individual basis.

#### **7. Other procedural aspects:**

- 7.1** In case of serving employee / officer, respective HR department of the Regional Offices / FGMOs, as the case may be, will forward requests for reimbursement of expenses for providing legal & financial support with their recommendations to HR Administration Division, C.O., for seeking approval from the Competent Authority.
- 7.2** In case of retired employees/ officers/ directors, the respective HR department of the Regional Offices / FGMO where they are settled after retirement, as the case may be, will forward requests for reimbursement of expenses for providing legal & financial support with their recommendations to HR Administration Division, C.O., for seeking approval from the Competent Authority.
- 7.3** Law Department of respective Regional Offices / FGMOs in consultation with Law Department at Central Office will identify suitable advocate(s) for defending the employee/ officer/ director.
- 7.4** The fee payable to the advocate will be pre-decided with the panel advocate. However, higher fees can also be paid to eminent lawyers depending on the facts of each case.
- 7.5** Law Department in each Regional Offices in consultation with FGMO / Law Department at Central Office, will prepare a panel of advocates for the various Courts.
- 7.6** The employee/ officer concerned shall pursue the case with due diligence during his service in the Bank. In the event, he/ she retires / resigns before conclusion of the case, the officer concerned shall pursue the case diligently even after retirement / resignation at Bank's cost.
- 7.7** Identification of criminal offences on the part of defaulters will be done based on the facts of each case by RO/FGMO/CO.
- 7.8** Reporting, monitoring as well as review of such cases will be done as per Bank's Policies to be laid down for the purpose.
- 7.9** Details of this policy shall be shared with the participants of Training Programmes conducted by Bank's Training Centres.
- 7.10** The coverage of each case would be at the discretion of the Bank based on the circumstances and merits of the case.

- |      |                                                                                                                        |
|------|------------------------------------------------------------------------------------------------------------------------|
| 7.11 | The reimbursements would be only to a reasonable extent as decided by the Competent Authority on a case to case basis. |
| 7.12 | The decision of the Competent Authority shall be final and binding.                                                    |

**8. OTHER TERMS AND CONDITIONS:**

**8.1** *In the event the Court orders for payment of any compensation in favour of the Employee / Executive /Officer / Retired / Resigned Officer etc. concerned, the same shall be deposited with the Bank as reimbursement for the amount spent by Bank for contesting the case and any excess thereafter will be retained by the Employee/Officer etc.*

**8.2** *The payment so received by the bank shall be routed through the HR Suvidha Division, Human Resources Department, C.O. and will be credited to the “**Income Account – Compensation received against Legal & Financial Support to Staff**” having Account Number (SOL ID)42601050000. Further, such receipt shall also be reflected in the records of concerned Employee/ Executive / Officer / Retired / Resigned Officer maintained for the purpose.*

**8.3** *Bank’s Security repossession policy aims at recovery of dues in the event of default and is not aimed at whimsical deprivation of the property. The debt collection policy of the Bank is built around dignity and respect to the customers. The policy recognises a fairness and transparency in repossession, valuation and realisation of security. Hence all staff members are expected to adopt the debt collection policy of the Bank during follow up, recovery of dues and repossession of security.*

**8.4** *Any amount paid to a person under this scheme in excess of her/his entitlement or wrongly claimed by her/him shall be recoverable.*

**9. GENERAL:**

The Bank reserves the right to amend, modify or withdraw this Scheme at any time.





**Form Of Application-Cum-Process Note under Union Bank Of India Scheme For Extending Legal And Financial Support To Serving / Retired Employees & Officers, Present / Previous Directors Of The Bank And Their Family Members Against Cases Arising Out Of Bona Fide Execution Of Bank's Work During Their Service Period / Tenure.**

**From:**

(Full Name & Address of Applicant)

\_\_\_\_\_

**Date:** \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**To:**

**The General Manager,  
Union Bank of India,  
Human Resources Department,  
Central Office.**

**Dear Sir,**

**Through: Proper Channel**

In terms of the "UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE" as circulated vide Staff Circular No. 6920 dated 14.01.2019, I intend to defend legal action, the details of which are given in Annexure-II-A.

I am enclosing copies of all the relevant documents in support of the proposed legal action with a request to kindly permit me to defend legal proceeding in the matter and reimburse the cost as detailed in the said Annexure-II-A.

I am agreeable to all the terms and conditions of the Scheme as enumerated in the Staff Circular No. 6920 dated 14.01.2019.

\_\_\_\_\_

**Signature of Applicant**

Encl: As above.

**Annexure II - A**

**Application form - cum - Process Note**

| Sl. No. | Particulars                           | Details to be filled by the Applicant | Process Note for usage by HR Admn. Divn. |
|---------|---------------------------------------|---------------------------------------|------------------------------------------|
| 1       | Full Name & Address of Applicant      | SHRI / SMT.                           |                                          |
| 2       | PF No.                                |                                       |                                          |
| 3       | Designation (Present / At Retirement) |                                       |                                          |
| 4       | Scale (Present / Last Drawn)          |                                       |                                          |
| 5       | Posting (Present / At Retirement)     |                                       |                                          |
| a       | Branch / Office                       |                                       |                                          |
| b       | (Under) Regional Office               |                                       |                                          |
| c       | (Under) FGMO                          |                                       |                                          |

Classification: Confidential



|    |                                                                                                                               |          |  |
|----|-------------------------------------------------------------------------------------------------------------------------------|----------|--|
| 6  | Whether on Deputation If Yes, Name & Address of Joint Venture / Subsidiary                                                    | Yes / No |  |
| 7  | Date of Recruitment / Promotion, as Officer                                                                                   |          |  |
| 8  | Date of Retirement / Elevation                                                                                                |          |  |
| 9  | Details of False Complaint<br>[Cause of Action]                                                                               |          |  |
| 10 | Whether arising out of bonafide execution of bank's work                                                                      | Yes / No |  |
| 11 | Period to which the Complaint relates                                                                                         |          |  |
| 12 | Whether Complaint is Anonymous or Privileged i.e. Protected under Law                                                         |          |  |
| 13 | Full Name & Address of the Complainant                                                                                        |          |  |
| 14 | Whether the Complaint is made by an employee of the bank. If Yes, Full Name, PF No.& Scale, his / her Posting                 | Yes / No |  |
| 15 | Whether Complainant is by a Government Agency such as CBI, CVC, etc. If Yes, Name & Address of the Govt. Dept / Organization. | Yes / No |  |
| 16 | If matter already under litigation:                                                                                           |          |  |
| a  | Date & No of Suit                                                                                                             |          |  |
| b  | Name of the Court                                                                                                             |          |  |
| c  | Amount sanctioned till date by the bank                                                                                       |          |  |
| d  | Amount spent till date                                                                                                        |          |  |
| e  | Present Status / Outcome of the case                                                                                          |          |  |
| 17 | Details of any other previous matters (if any)                                                                                |          |  |
| a  | Date & No of Suit                                                                                                             |          |  |
| b  | Name of the Court                                                                                                             |          |  |
| c  | Amount sanctioned till date by the bank                                                                                       |          |  |
| d  | Amount spent till date                                                                                                        |          |  |
| e  | Present Status / Outcome of the case                                                                                          |          |  |
| 18 | Compensation awarded by court / other Judicial forum                                                                          |          |  |



|                                                             |
|-------------------------------------------------------------|
| Asst. General Manager(HR) or Dy. General Manager(HR) / (ER) |
|-------------------------------------------------------------|

|                                                               |
|---------------------------------------------------------------|
| <u>Remarks of the Officer Committee / Competent Authority</u> |
|---------------------------------------------------------------|

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|--------------------------------------|
| Amount recommended for sanction: Rs. |
|--------------------------------------|

|                                  |
|----------------------------------|
| Name of the Advocate recommended |
|----------------------------------|

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|                                                            |
|------------------------------------------------------------|
| <u>Recommended / Not Recommended / Approved / Declined</u> |
|------------------------------------------------------------|

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|                         |                                      |                          |                           |
|-------------------------|--------------------------------------|--------------------------|---------------------------|
| General Manager<br>(HR) | General Manager<br>(Credit Recovery) | General Manager<br>(RMD) | General Manager<br>(CAID) |
|-------------------------|--------------------------------------|--------------------------|---------------------------|

**Annexure-III to Staff Circular No. 6920 dated 14.01.2019**

**Deed of Undertaking**

This deed executed on \_\_\_\_\_ day of \_\_\_\_\_ (Month) \_\_\_\_\_ (Year) by \_\_\_\_\_ (Name and designation) (hereunder referred to as the "said Officer") and having permanent residence at \_\_\_\_\_

**IN FAVOUR OF**

Union Bank of India, and having its Registered/Head Office at 239, Union Bank Bhavan, Vidhan Bhavan Marg, Nariman Point, Mumbai 400 021 (hereinafter referred to as the "Bank").

**WHEREAS:**

- A) Bank has formulated a Scheme under its Staff Circular No. 6920 dated 14.01.2019 titled "**UNION BANK OF INDIA SCHEME FOR EXTENDING LEGAL AND FINANCIAL SUPPORT TO SERVING / RETIRED EMPLOYEES & OFFICERS, PRESENT / PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONA FIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD / TENURE.**" (hereinafter referred to as the "said Scheme" which expression shall include amendments/modifications thereto, if any) under which an Officer of the Bank or the member of his/her family, as the case may be is entitled to be reimbursed expenses incurred in connection with legal action initiated in accordance with the said Scheme. I have read the said Scheme and has made myself aware of the provisions of the said Scheme.
- B) \_\_\_\_\_ (Name of the Complainant) has made a baseless allegation against the undersigned in respect of \_\_\_\_\_ (Give details of related accounts, its branches/offices etc.) and has initiated legal proceedings against me in the court of \_\_\_\_\_. Since this baseless case affects me and it is likely that it could harm the image of the Bank, I am desirous of defending the legal action against the said \_\_\_\_\_ (Name of the Complainant) and avail assistance from the Bank under the said Scheme for this purpose.
- C) Bank has agreed to reimburse the expenses in connection with the legal proceedings initiated against me as above, in accordance with the provision of the said Scheme.
- D) Under the said Scheme, I am required to execute an undertaking in accordance with the provisions of the said Scheme. Accordingly, I have executed this Deed of Undertaking as hereinafter appearing.

**NOW THIS DEED WITNESSETH AS FOLLOWS:**

1. I have read the above said Scheme and hereby agreed to be bound by the provisions of the said Scheme.
2. In the event of any damages, compensation and/or costs being awarded by the Court at any time in my favour in the legal action initiated by me, I agree to pay back to the Bank, whatever amount has been spent by the Bank in connection with the case and balance amount, if any, shall be retained by me.
3. I hereby agree and undertake to pursue the above case diligently till the case reaches its finality (including the appeal, if any, so advised by the Bank).

IN WITNESS WHEREOF the undersigned has executed this Undertaking cum Indemnity as \_\_\_\_\_ on the date mentioned herein above.

**Signature:** \_\_\_\_\_

**Name of the Executive / Officer / Retired Officer/Executor of this deed:** \_\_\_\_\_

**Designation (Present / Last):** \_\_\_\_\_

**PF No:** \_\_\_\_\_

**Posting (Present / Last):** \_\_\_\_\_

## **BORROWING & LENDING BY STAFF MEMBERS**

**[SC 6227 Dated 20th August, 2015]**

- A. Regulation 15 and 19 of Union Bank of India Officer Employees' (Conduct) Regulations, 1976 provide as under

**Regulation 15:**

No Officer Employee shall, in his individual capacity

- 1) Borrow or permit any member of his family to borrow or otherwise place himself or a member of his family under a pecuniary obligation to a broker or a money lender or a subordinate employee of the Bank or any person, association of persons, firm, company or institution, whether incorporated or not, having dealings with the Bank;
- 2) buy or sell stocks, shares or securities of any description without funds to meet the full cost in the case of a purchase of scrips or delivery in the case of a sale;
- 3) Incurs debts in race meeting
- 4) Lend money, in private capacity to a constituent of the Bank or have personal dealings with such constituent in the purchase or sale of bills of exchange, Government paper or any other securities; and
- 5) Guarantee in his private capacity the pecuniary obligations of another person or agree to indemnify, in such capacity another person from loss except with the previous permission of the Competent Authority.

**Regulation 19:**

An Officer Employee shall so manage his private affairs as to avoid habitual indebtedness or, insolvency. An Officer Employee against whom any legal proceedings are instituted for the recovery of any debt due from him or for adjudging him as an insolvent shall forthwith report the full facts of the legal proceedings to the Bank

B. Clause 5 and 6 of Memorandum of Settlement dated 10.04.2002 for Award Staff employees also mention following acts and omissions as Gross/Minor Misconduct

- I. Engaging in any trade or business outside the scope of his duties except with the written permission of the Bank
- II. Giving or taking a bribe or illegal gratification from a customer or any employee of the bank
- III. Incurring debts to an extent considered by the management as excessive

C) Of late, instances of violation of aforesaid provisions on the part of Officer/Award Staff have come to notice of the Management, wherein they not only indulge in Lending/borrowing with customers/staff members/outside but also engage themselves in trade/business activities unauthorizedly. It is also observed that the staff accounts including clean overdraft facility allowed to staff members are being misused for the above activities. Staff Circular no.4861 dated 20.06.2002 regarding grant of clean overdraft facility specifically provides for carrying out transactions of personal account through this account and prohibits use of the same for any commercial /business purpose. Instances of excessive borrowing without permission of the Bank have also come to the notice of Management resulting into issuance of garnishee/recovery orders by Courts/lenders. Scrutiny of staff/staff related accounts during inspections have also revealed existence of several abnormal/unusual transactions in these accounts which are beyond the known source of income of concerned officer/ employee. Such unauthorized activities not only bring reputational loss to the Bank in the eyes of clients/public but also make these officers/employees liable for disciplinary action as per service rules

All the officers/employees of the Bank are therefore, requested to desist from indulging in such activities and abide by the service rules/provisions in this regard. Any violation in this regard will make the concerned officer/employee liable for disciplinary action as per rules.

All the Branch Heads/ Vertical Heads/ Departmental Heads are requested to monitor the activities of the staff members working under them and anything abnormal noticed be immediately enquired into. Similarly, all the Branch Heads are also advised to monitor the accounts of staff members regularly to check the transactions therein and to avoid occurrence of such lapses and report any violation to higher authorities.

Please take a careful note of the aforesaid instructions and be guided accordingly.

Classification: Confidential

## **TRANSACTION IN STAFF ACCOUNTS**

**(Staff Circular No. 7001 dated 24.07.2019)**

Off-site Transactions Monitoring (OMC) Alert pertains to High Value Transactions in Staff Accounts

Attention of Officers and Award Staff is invited to Union Bank of Officers (Conduct) Regulations, 1976 and provisions of Bipartite Settlement governing the conduct of both cadres of staff members.

During the analysis of the alerts generated pertaining to high value transactions in staff accounts through Offsite Transactions Monitoring(OMC) by Audit Department at different levels, it has come to notice that various high value credit transactions and credit transfers in staff accounts from accounts of other staff members/unrelated accounts are observed. It is also observed that some of property/personal loans etc. without obtaining any prior permission from the Competent Authority in this regard.

As employees of Financial Institution and dealing with public money, staff members in both Officer and Award Staff cadre need to maintain discipline and transparency in their financial dealings and need to avoid transactions which are not related to them and beyond their source of income.

Hence, all the staff members are advised to desist from having above mentioned financial dealings and to operate their accounts within their known source of income. Further, before availing any loan from any other Bank/Financial Institution, prior permission from the Competent Authority be obtained to avoid unpleasant action in this regard.

## **AVOIDANCE OF ENGAGING IN SPECULATIVE ACTIVITIES**

**Staff Circular No. 7930, 17th March, 2023**

It has come to notice that a number of employees have been found to be regularly engaging in online betting/gambling including spending money on online games as well as frequent trading of shares/stocks/ commodities/ securities like options, during working hours from their staff COD accounts.

It has been reiterated in various circulars issued from time to time to refrain from such actions. Moreover, the purpose of staff COD has been clearly defined in the relevant circulars and limits so sanctioned cannot be utilized for speculative purposes.

Further, in line with Union Bank of India Officer's conduct regulations 1976, point no 18, involvement in any type of investment which could lead to embarrassment or influence the officer in discharge of their duties is a breach of the extant conduct regulations for officers. Moreover, as per memorandum of

settlement for employees dated 10.04.2002, it has been specified that gambling/ betting and speculating in stocks, shares, securities or any commodity are misconducts under point no 5(h) and 5(i). Indulging in such addictive habits has an adverse effect on the work culture of the office and has a direct bearing to the Bank's image and customer service. Rampantly engaging in such activities is detrimental to the mental health of the individual and it negatively affects work productivity and hence should be avoided.

It is once again stressed upon that proper decorum should be maintained at the office, at all times. In the event anyone is found engaging in such speculative activities, necessary disciplinary action may be initiated against them as per extant regulations.

## **VOLUNTARY NPS**

### **Introduction of Voluntary NPS**

- [Staff Cir 6744 dated 24.01.2018]
- [Staff Cir 6320 dated 20.02.2016]

### **(Extension of Tax benefits to staff covered under NPS as per Union Budget)**

- 1) Attention is invited to Staff Circular No 5834 dated 01.03.2012 vide which the details of National Pension System for employees joining the Bank on or after 01.04.2010, as per Bipartite/Joint Note dated 27.04.2010 signed between unions and IBA, were circulated. As per rules laid down by Pension Fund Regulatory Development Authority (PFRDA), 10% of Basic + DA is to be contributed towards NPS. This amount is deducted directly from the employee's salary every month. An equal contribution is made by the Bank towards the NPS fund.
- 2) Contribution towards NPS is eligible for tax benefit. Till FY 2014-15 the tax benefit available to the subscriber was capped to Rs 100000/- (One Lac) only.
- 3) As per Union budget 2015-16, the tax benefit under NPS, where employee and employer both contribute towards the corpus, has been raised to Rs 150000/- (One Lac Fifty Thousand only). Besides the above another additional tax benefit of Rs 50000/-(Fifty Thousand) has also been provided to the subscriber .where the subscriber can contribute voluntarily.
- 4) As per communications received from NSDL the following is the gist of the

### **Benefit introduced for NPS in budget FY 15-16:**

- A. The ceiling amount qualifying for total tax benefit, where employee +employer contribution is done is raised to Rs 150000/- from the existing Rs 100000/ this is Subject to only 10% of Basic +DA deducted. This benefit is available under section'80 CCE of IT Act, 1961.
- B. An additional investment of Rs 50000/-has been introduced under sub-section 80 CCD (1 B) of IT Act, 1961 where the 'Subscriber may invest voluntarily. This is over and above the - limit of deduction available as mentioned in point (A) above.
- C. The total tax benefit available where the subscriber Contributes voluntarily to the tune of Rs 500.00/-,, thus will be for Rs 200000/-
- D. There will be no Bank contribution towards 'the additional amount of Rs 50000. /- as it is voluntary in nature.
- E. In case the employee + employer contribution is less than 150000/-, say Rs 100000/-, the amount qualifying for the benefit under section 80CCE will be Rs 100000/- only. It can't be clubbed with 80 CCD (1B). Neither can there be any voluntary contribution under section 80 CCE under corporate structure of NPS followed by Banks.
- F. This additional Investment option to the subscriber is beneficial in two ways. Firstly it will reduce the tax liability and secondly will add to the retired benefits of the subscriber.



G. The newly introduced Voluntary NPS contribution will be credited in TIER I of PRAN account.

5) To provide the employees the benefit of extra tax savings, a new module has been introduced in Union Parivar under the head VNPS:

A. This module is available only to employees covered under NPS.

B. The voluntary contribution towards NPS under section 80 CCD (1 B) will be done through Union Parivar for proper record and accurate calculations.

C. The new module viz. "Voluntary NPS" will be a component of salary slip henceforth.

D. This new component is completely voluntary in nature.

E. Employee has been provided with the option to select either the deductible amount in figures, or a percentage of Basic +DA, say like 10% of basic + DA (same like VPF). Employee can select either amount or percentage, not both. (Annexure I for details.)

F. The benefit of choosing percentage is that, with the modification in DA rate; the amount of VNPS will change automatically.

G. A new field has been introduced in the existing NPS report menu, in Union Parivar, which will generate the employee wise, 'Voluntary NPS contribution' report every month.

H. A selection/declaration page (similar to present VPF) has been introduced in Union Parivar where the employee will himself/herself choose for voluntary deduction towards NPS and also choose the amount by themselves.

I. The amount thus deducted will be credited in the existing NPS accounts at RO-level.

6) The total NPS amount i.e. regular Bank +Employee contribution as well as this newly introduced Voluntary NPS will be remitted to this office, as per the prevailing practice, every month by the respective ROs.

7) There will be no change in the rest of the procedure, i.e. of onwards remittance to trustee Bank. The amount thus remitted will reflect in the PRAN account of the employees.

#### **Additional Tax Benefit under National Pension System**

**[STAFF CIRCULAR NO.6326 March. 03, 2016]**

1. NPS was introduced for all the 'employees joining the organization on or, after 01.04.2010.

2. "Voluntary NPS" in Union Parivar, where all employees covered under NPS are provided with an option of Voluntary NPS contribution for additional tax benefit.

3. The additional tax benefit of Rs 50000/-(Fifty Thousand Only) is available to all the employees of the Bank, i.e. the employees covered under the old pension scheme are also eligible for a tax benefit of Rs 50000/- if they contribute towards the National Pension System. ( letter no UNC/MIS/1091 /2016 dated 7.02.2016 from PFRDA )

4. All the employees, willing to take the additional tax benefit may open a NPS account at their respective branches, as all Union Bank branches are authorized to open NPS accounts.

5. Employees may use NPSCOLL menu in Finacle to open new NPS accounts. (For full procedure refer Circular Letter no DIT: CBS: RN: 2912 dated 03rd February 2011)

6. Employees may also open an account online using their Aadhar Number issued by UIDAI and by authentication through OTP received from UIDAI for additional tax benefit, the contribution of Rs' 50000/- should be deposited latest by 31.03.2016

#### **Staff circular no 6744 24.01.2018**

Subject: national pension system for existing employees recent modifications carried out by PFRDA

- Reduction in minimum contribution requirement of Rs 6000/- per annum to Rs 1000/- per financial year (FY) in Tier I.
- Transfer of funds from recognized provident fund to NPS.
- Increase in maximum age of joining NPS from present 60 years to 65 years.

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- For further reference: Staff Circular 5834 dated 01/03/2012, SC 6320 dated 20.02.2016

**Employer Contribution towards NPS effective from 11.11.2020-Consideration of differential of 4% as perquisite, for income tax calculations.**

**Staff Circular 7899: dated 18.01.2023**

This has reference to Staff Circular 7877 dated 30.12.2022 regarding deduction of tax at source during the F.Y.2022-23 under Section 192 of the Income Tax Act, 1961.

In view of the aforesaid, we reiterate the deduction available in respect of contribution of pension scheme of Central Government:

"Section 80CCD(1) allows an employee, being an individual employed by the Central Government on or after 01.01.2004 or being an individual employed by any other employer, or any other assessee being an individual, a deduction of an amount paid or deposited out of his income chargeable to tax under a pension scheme as notified vide Notification F. N.5/7/2003- ECB&PR dated 22.12.2003 National Pension System NPS or as may be notified by the Central Government. However, the deduction shall not exceed an amount equal to 10% of his salary (includes Dearness Allowance but excludes all other allowance and perquisites) in the case of an employee and 20% of

his gross total income in any other case.

As per section 80CCD(18), an assessee referred to in BOCCD(1) shall be allowed a deduction in computation of his income, of the whole of the amount paid or deposited in the previous year in his account under the pension scheme notified or as may be notified by the Central Government, which shall not exceed Rs. 50,000. The deduction of Rs. 50,000 shall be allowed whether or not any deduction is allowed under sub-section(1). However, the same amount cannot be claimed both under sub-section (1) and sub-section (18) of section 80CCD.

As per Section 80CCD(2), where any contribution in the said pension scheme is made by the Central Government or the State Government or any other employer then the employee shall be allowed a deduction from his total income of the whole amount contributed by the Central Government or any other employer subject to limit of 14% if the amount is contributed by the Central Government or the State Government of his salary, and 10% in case of contribution by any other employer. The provisions with respect to the employer being "State Government" is effective retrospectively from the 1st day of April, 2020 and accordingly, applies in relation to the assessment year 2020-2021 and subsequent assessment years so as to ensure no additional tax liability arises on any contribution made in excess of 14% during such time."

As per Income Tax Law, Employer contribution to NPS shall be included in the Gross Income of the employees and thereafter the deduction for the same shall be allowed / u/s 80CCD(2) while computing TDS on Salary of employees.

In terms of 11th Bipartite settlement dated 11.11.2020 & as approved by DFS vide letter F.No. 1/1/2019-IR dated 25.08.2021, the Employer contribution towards NPS has been increased from existing 10% to 14% effective from 11.11.2020. However, the income tax exemption u/s 80CCD (2) is still limited to 10% of Basic+ DA.

After obtention of due approval from the Banks' Board, the implementation of the enhanced employer contribution @ 14% has commenced in Union Parivar effective from November 2021. As regards the arrears pertaining to the period from 11.11.2020 to Oct 2021, the same was manually calculated and remitted to the PRAN Accounts of the respective employees in March 2022. As the arrear payment has been processed in the fag-end of FY 2021-22, the taxable amount of employer's contribution to NPS paid in March 2022 viz., 4% differential was not considered as perquisite for FY 2021-22, for calculation of TDS thereon.

Now, it has been decided that employer's contribution to NPS @ 14% shall be included in the Gross Income of the Employee and the exempted portion of 10% shall be deducted under u/s 80CCD (2), while computing TDS on Salary of employees.

Further, the taxable amount of employer's contribution to NPS paid in FY 2021-22 shall also be added in the Gross Income under "other income (4% NPS)", for the FY 2022-23, while computing TDS on Salary of employees. The Form 16 for FY 2022-23 shall include the perquisite amounts as stated above and the employees shall claim the rebate benefit u/s. 87A of the Income Tax Act, 1961, by duly filing Form 10 E, for the respective years, based on the arrear calculation sheet provided by the concerned department.

**“MY NPS BY NSDL” – NATIONAL PENSION SYSTEM (NPS) ONLINE ACCOUNT OPENING PROCESS  
THROUGH BANK’S WEBSITE**

**SC:7713 dated 13.06.2022**

1. Attention is hereby invited to Staff Circular 5834 dated 01.03.2012 vide which the details on the then newly introduced 'National Pension System – Corporate Model', for employees joining the Bank on or after 01.04.2010, were circulated.

2. Protean eGov Technologies Limited {Earlier known as NSDL e-Governance Infrastructure Limited}, empanelled by PFRDA (the regulatory authority for National Pension System), provides services of Central Record Keeping Agency (CRA), to Union Bank of India.

3. As per existing practice, employees are required to submit hard copy of the form – Application form for Subscriber Registration: CS-S1, to the NSDL for opening of NPS account and generation of PRAN No.

4. “My NPS by NSDL” page for Online NPS account Opening:

Bank has integrated with Protean eGov Technologies Limited {Earlier known as NSDL e- Governance Infrastructure Limited} for online opening of NPS Accounts & generation of PRAN numbers.

Our Bank has developed a specialized page by name “My NPS by NSDL”, which is available on Bank’s corporate website under the tab ‘Apply Online’. The direct link of the page is

<https://www.unionbankofindia.co.in/english/my-nps-by-nsdl.aspx>.

The navigation for – ‘My NPS by NSDL’ is as follows:

[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) > Apply online > My NPS by NSDL > Apply online > Registration > New Registration > Corporate Subscriber.

5. The following modes are available for online NPS account opening process, through “My NPS by NSDL”, available on Bank’s corporate website.

i) PAN Number based online account opening process – Standard operating procedure for subscribers using PAN number-based method for generation of NPS accounts, is available as Annexure – I

ii) AADHAAR Number based online account opening process – Standard operating procedure for subscribers using AADHAAR number based method for generation of NPS accounts, is available as Annexure – II.

6. The collaboration with NSDL e-Gov has been established in order to ensure that, the account opening process under National Pension System (NPS) becomes faster, seamless, user-friendly and risk-free. The online NPS platform will smoothen the online account opening process under National Pension System (NPS) and would ensure opening of NPS account and generation of PRAN number, on real-time basis without undue delay.

7. All employees, those who would join the Bank on or after 01.06.2022, shall open NPS account and obtain PRAN number, under National Pension System through “My NPS by NSDL” page, available on Bank’s corporate website, mandatorily. In addition to above employees, all such employees who are required to open NPS accounts and

obtain PRAN numbers, however are yet to do the same are also advised to get their PRAN numbers generated, by applying online, through “My NPS by NSDL” page, immediately.

The HR officials posted at respective regional offices are strictly advised to ensure necessary follow-up with the employees for immediate and swift generation of PRAN No's.

8. Employees who have already obtained PRAN numbers from their previous organization need to submit CS-C3 form to Regional office for shifting of PRAN numbers to Union Bank-Corporate.

9. For any service-related issue, please contact the National Pension System Division, Central Office, Mumbai on the below mentioned contact number/ e-mail:

IP Phone Number: 116354/ 116254

E-mail ID: [staffnps@unionbankofindia.bank](mailto:staffnps@unionbankofindia.bank)

All concerned are hereby advised to take careful note of the aforesaid guidelines.

**Note: Please visit the above circular for detailed Standard Operating Procedure**

## STAFF NPS ACCOUNT

Staff Circular No. 7779 -2022 Date: 19-09-2022

### 1.1 Introduction

National Pension System (NPS) is an easily accessible, low cost retirement savings account. Under the NPS, the individual contributes to his retirement fund. Union Bank of India has adopted NPS for its employees' who have joined the Bank on or after 01.04.2010. All such staff members have to mandatorily obtain a Permanent Retirement Account Number (PRAN) under Corporate Module which is a 12 digit unique number.

### 1.2 Corporate Module of Staff NPS

Tier-I account is opened and operated for the respective employee under Corporate Module of staff NPS. Tier I account is mandatory and is a non withdrawable retirement account which can be withdrawn only upon meeting the exit conditions prescribed under NPS as described below in paragraph 2.

### 1.3 PRAN Account Creation

The PRAN generation can be done using Union Bank of India Corporate website. The employee has to mandatorily select "Corporate Subscriber" and not under Individual Subscriber for creating PRAN account. The link for the same is <https://www.unionbankofindia.co.in/english/my-nps-by-nsdl.aspx>.

Please note that OTP/ e-sign is compulsory for generation of Active PRAN number.

**A detailed staff circular with screen shot and SOP has been circulated as per SC:7713-2022 date 13.06.2022**

**IMPORTANT: It is to be noted that No staff member should send forms in hard copy/open PRAN account in Finacle/ "Individual Subscriber" option using the above mentioned link. The amounts debited from salary will not be credited to PRAN Accounts under "Individual Subscriber".**

The generation of PRAN account will be the sole responsibility of the Employee. The onus for delay/ losses, if any, due to non-generation/ updating the same, shall lie with the respective employee.

The Employee/ Employer contribution deducted from salary/ provided by Bank is to be transferred to PRAN Account of the respective employee immediately after the salary process. Such deduction/ contribution is credited to NPS pool account maintained at Central office, which is subsequently transferred to PRAN account once the PRAN number of the respective employee is updated in Union Parivar.

### 1.4 Staff with Existing PRAN number

Those who have already obtained PRAN in their previous organization/ individual subscriber, need to submit CS-S3 form for shifting of PRAN to our Bank's POP. This form is available in UBINET and can also be obtained from respective ROs.

### 1.5 Voluntary NPS

All existing staff with active PRAN numbers can apply for voluntary NPS for further savings/ tax benefits. The same can be applied through Union Parivar by logging in to Union Parivar ☐ Main Menu ☐ Employee Self Service ☐ Terminal Benefits ☐ Pension ☐ Voluntary NPS Declaration.

The Deductions are started/ stopped from the subsequent month salary from the date of application. For example, application of Voluntary NPS in the month of January shall be effective from the month of February.

### 1.6 NPS related Application Forms

- ❖ Subscriber Registration Form
- ❖ Request for Change/ Correction in Subscriber Master Details and/or Reissue of I-Pin/T-Pin? PRAN Card (CS-S2).
- ❖ Application Form for Corporate Subscriber Employment and Scheme Preference Change (CS-S3).
- ❖ Partial Withdrawal form for Tier I account under NPS (601)
- ❖ Exit from National Pension System due to Death (303)
- ❖ Exit from National Pension System due to Premature Exit
- ❖ Exit from National Pension System due to Superannuation/ Incapacitation

### 2. Exit and Withdrawal from NPS

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**IMPORTANT:** All Regional Offices/ FGMOs to note that No Resignation/ VRS/ any other type of Exit of staff member should be accepted unless the PRAN number in 'Corporate Module' is opened and updated in Union Parivar, for the employees who joined the Bank, on or after 01.04.2021

As per regulation 4(b) of PFRDA (Exit & Withdrawal from NPS) Regulation 2015, subscriber can exit from the NPS if the subscriber having subscribed to the national pension system for at least a minimum period of ten years. Following EXIT options are available to the subscribers.

#### 2.1 Normal Retirement

On attaining Normal Retirement age of 60 years, the subscriber is required to invest minimum 40% of his/her accumulated corpus fund to purchase a life annuity from any IRDA-regulated life insurance company. The remaining corpus fund can be withdrawn as lump sum or in phased manner.

If the corpus fund is less than or up to Rs. 5,00,000, then the entire amount can be withdrawn fully as a lump sum. In case of normal retirement, the form 'Exit from National Pension System due to Superannuation/ Incapacitation' needs to be submitted by the employee to Central Office through their respective Regional Office. The details of various annuity providers and withdrawal types are detailed in the form itself.

#### 2.2 Pre mature Retirement

Before attaining the age of 60 years of Age, the subscriber would be required to invest at least 80% of the corpus fund to purchase a life annuity from any IRDA – regulated life insurance company. Rest 20% of the corpus fund may be withdrawn as lump sum.

If the corpus fund is less than or up to Rs. 2,50,000, then the entire amount can be withdrawn fully as a lump sum. In case of pre mature retirement, the form 'Exit from National Pension System due to Premature Exit' needs to be submitted by the employee to Central Office through their respective Regional Office. The details of various annuity providers and withdrawal types are detailed in the form itself.

#### 2.3 Partial Withdrawal

Partial Withdrawal is allowed to the subscriber subject to subscriber fulfilling the following conditions and withdrawal can happen only against specified reasons:

- ☑ Subscriber should be in NPS for a minimum period of 3 years
- ☑ Amount should not exceed 25% of the contributions made by the subscriber

Purposes for which partial withdrawal allowed

- ☑ For the purpose of higher education of his/her children
- ☑ For marriage of his/her children
- ☑ For purchase or construction of residential house or flat
- ☑ For treatment of specified illnesses.
- ☑ For skill development or any other self-development activity.

Frequency of partial withdrawal

- ☑ Maximum 3 (three) times during entire tenure
- ☑ Minimum 5 (five) years gap between consecutive withdrawals

In case of partial withdrawal, the form 'Partial Withdrawal form for Tier I account under NPS (601)' needs to be submitted by the employee to Central Office through their respective Regional Office.

#### 2.4 Death of subscriber

In such an unfortunate event, option will be available to the nominee to receive 100% of the NPS corpus fund in lump sum.

#### 3. Useful Links and Circulars

UBINET link for all forms [UBINET](#) DEPARTMENTS [HUMAN RESOURCES](#) [PRODUCTS](#) [7. UNION HR PORTAL – HR AAPKE SATH](#) [HR SECTIONS](#) [EMPLOYEE BENEFITS](#) [FORMS](#)

NSDL link for all forms

[www.npscra.nsdl.co.in/organised-sector-forms.php](http://www.npscra.nsdl.co.in/organised-sector-forms.php)

Circulars



- ❖ SC 7713-2022 date 13.06.2022
- ❖ SC 6320-2016 date 20.02.2016
- ❖ SC 5834-2012 date 01.03.2012

#### App for Smart phones

The application "NPS by Protean (NSDL e-GOV)" is available on Google Play Store/ App Store and provides various functionalities that can be directly initiated by the subscriber.

In case of any query/ guidance on staff NPS Account, employees may contact in the below mentioned number/ mail

- ☐ Landline : 022 – 2289 6255
- ☐ IP : 116354, 116254, 116250
- ☐ Mail : staffnps@unionbankofindia.bank

Any hard copies or correspondence can be send to the below address

HR-EBD-NPS, 9TH Floor,  
239, Union Bank Bhavan,  
Vidhan Bhavan Marg,  
Nariman Point, Mumbai-400021

Branches/Offices are advised to ensure that the contents of the circular are brought to the notice of all staff members and a copy is displayed on the notice board.

### Absorption of Specified Charges in Staff NPS Account

Staff circular :7880 dated 02 January,2023

1. As mandated vide 11th Bipartite settlement/8th Joint Note dated 11.11.2020, Management has approved absorption of specified service charges by the Service Provider I Fund Manager of NPS, in Staff NPS Accounts.
2. The effective date shall be from FY 2021 and accordingly the active employees of the Bank and registered under 'Corporate Module' of Union Bank of India shall be receiving refund of the charges debited during April 2020 to Sept 2022, in their respective PRAN accounts.
3. The service charges which shall be refunded for Tier I account are One Time Account Opening Charges, Transaction Charges and Annual Maintenance Charges ONLY. All other charges would have to be borne by the employee themselves.
4. In cases of "De-Active" PRAN account, the following procedure shall be followed
  - )>- "De-Active" status due to death of the employee: The charges shall be credited to the SB account of the nominee/legal heir.
  - )>- "De-Active" status due to "Superannuation": The charges shall be credited to the SB Account of the ex-employee, wherein the superannuation NPS amount was credited.
  - )>- "De-Active" status due to resignation/premature withdrawal: On receipt of the request from the ex-employee, the charges shall either be credited to the pool account of the current employer, for further credit to the subscribers PRAN Account or to the individual SB account of the ex-employee.
5. Effective from October 2022, the specified charges as stated above, shall be borne by the Bank centrally and such charges shall not be debited to the individual staff PRAN Accounts.

#### PRESS/MEDIA COVERAGE

- Staff Circular No.6774 dated 31.03.2018

Certain instances have come to light wherein statements/material / documents pertaining to the Bank have been given/released by staff members of the bank to the Press/Media, as also posted on various social media websites. It is further observed that, most of the times; such information is unauthentic and not based on full facts. Such publications not only tarnish the image of the bank ,but Bank being a listed entity, also affects the share price of the bank and in turn the interest of the shareholder.

Bank has put in place Social Media Policy ,the recent being the one circulated vide IC No.1151 dated 31.03.2018,giving detailed guidelines on responsive and constructive communications .Further ,Bank's Corporate Communication Policy& Guidelines circulated vide IC No.1095:2018 dated 29.01.2018 mentions the authorized

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persons to speak /release statements to Press /media on behalf of the bank. Union Bank of India Officers employee (conduct) Regulations, 1976 and Bipartite settlement applicable to Officers and Award Staff respectively also enjoin upon officers/employees to maintain secrecy regarding Bank's affairs and its constituents and not to disclose /divulge any information of a confidential nature without any authority/permission

All staff members are, therefore, advised to refrain from making any statements /releasing any information/documents about the affairs of the bank or its constituents and not to divulge any information to the press/media/social media/member of the public/outside agency, unless authorized to do so.

#### **SERVICE OF SUMMONS ISSUED BY AUTHORITIES**

- **(Staff Circular. No. 6548 dated. 08.02.2017)**

It has come to our notice that summons issued in the name (in service/retired) officers/employees of the bank by various agencies like Police/Judiciary/CBI/Enforcement Directorate etc. and sent to the concerned branch/offices are not being delivered promptly to the concerned officer/employees which creates legal issues besides prejudice to the employee/officer concerned against whom these summons have been issued. Sometimes, summons are in vernacular language and therefore necessary care should be taken to ascertain the name and address of the employee/officer concerned to ensure proper service to him/her.

It may be mentioned that non service of summons would cause serious damage including arrest warrants/contempt against the concerned employee/officer who are required to respond to the summons as per date. Time and place mentioned on the same.

All concerned are therefore advised to ensure that summons if any, received in the name of any staff member (in service/retired) are to be served against their proper acknowledgement. In case of retired staff, letter may be sent to their last known address through registered post. Further a copy of the summons should be forwarded invariably to respective regional office for necessary action.

#### **PROFESSIONAL DRESS CODE**

- **Staff Circular No.7710 Date: June 6th, 2022**
- **(Staff circular no: 6791 dated 10.04.2018)**
- **Staff Circular No.7932 Date: 18<sup>th</sup> March, 2023**
- **Staff Circular No.8264 Date: 19.04.2024**
- **Staff Circular No.8459 dated 11.11.2024**

#### **Courteous & Smartly Attired Staff - Professional Dress Code**

Attention is invited to Staff circular nos. 6791 dated 10.04.2018 & 7710 dated 06.06.2022 on the captioned subject matter regarding guidelines advising employees/officers to adhere with appropriate dress code while on duty.

With the adoption of various reforms, Banks are moving towards professionalism & strengthening their work culture. Under EASE 5.0 reforms also Banks are continuing to focus on driving an enhanced digital experience along with data driven, integrated and inclusive banking. In banking sector, one of the most crucial aspect is.to provide essential & effective customer service and to maintain brand image of the Bank. Our attire conveys our commitment to professionalism, attention to detail and concern for our customers, as each and every employee maintains a one point of contact for the customers and are ambassador for the Bank.

However, it has been observed that the employees/ Officers are not adhering to the aforesaid guidelines in true spirit. Therefore, in order to adhere to a minimum level of decorum & to ensure proper professional dress code across the Bank, all employees should adhere to standard dress code as mentioned below:

| Particulars                         | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dress Code for Male Employees       | Male Employees should preferably wear formal plain shirts, trousers and formal shoes.<br>Shorts, T-Shirts, Jeans and sneakers/ sports shoes, fancy shirts etc. should not be treated as a part of official attire.                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Dress Code for Female Employees     | Female Employees should preferably wear formal Indian or Western Corporate attires and formal footwear.<br>T-Shirts and sneakers/ sports shoes, fancy shirts etc. should not be part of official attire.                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Dress Code for Scale IV & above     | Male Executives should wear formals like Suit/ blazer/ shirts & trousers along with Tie a formal shoes etc.<br><br>Female Executives should wear Formal Indian or Western Attire with formal footwear.                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| General Instructions for appearance | Staff should wear clean shoes/ footwear and not slippers while on duty.<br><ul style="list-style-type: none"> <li>• Personal hygiene and appearance is essential at work place and all are encouraged to avoid unkempt look (unshaven/ruffled hair) and keep footwear clean at all times.</li> <li>• Official ID provided to employees should be worn by them . Those employees who are not having official ID should approach their respective Regional/Zonal/Central Office for the same immediately.</li> <li>• All sub-staff employees should wear clean uniform provided to them while on duty with name of staff displayed.</li> </ul> |

All staff members are advised to follow the above-mentioned guidelines and work for enhancement of Bank's image in Public.

### **Courteous & Smartly Attired Staff - Professional Dress Code**

Attention is invited to Staff Circular no. 6791 dated 10.04.2018 on the subject vide which guidelines were issued to the employees/ officers, advising them to adhere to appropriate dress code while on duty to ensure decency at workplace.

Of late it has been observed that the employees/ officers are not adhering to the aforesaid guidelines in true spirit. It is needless to mention that every employee/ officer is a Brand Ambassador of the Bank and his/her appearance, and conduct leaves a lasting impact on the image of the Bank.

Every employee is a Brand Ambassador for the Bank and his or her appearance and demeanor plays lasting impact on the image of the Bank. Therefore, Employees are advised from time to time for being decently dressed and appropriately presentable at branches and offices.

Govt. of India also desires that there should be suitable guidelines for appropriate dress code for officers/employees while on duty to ensure decency at work place.

The Bank has prescribed uniform for sub-staff cadre. However, in respect of others, though a specific uniform has not been prescribed, it is expected that they will present a clean and professional image of the Bank while discharging official duties or representing the Bank on other places.

In order to adhere to a minimum level of decorum, all employees should adhere to a standard dress code as under:

1. All staff should wear the official ID provided to them. Those employees who are not having official ID should approach their RO/FGMOs for the same immediately.
2. All sub-staff employees should wear clean uniform provided to them while on duty with name of staff displayed.

3. Staff should wear clean shoes/footwear and not slippers while on duty.
4. Shorts, trousers other than full-length, T-shirts, Jeans and sneakers/sports shoes etc. should not be part of attire.
5. Senior male staff at Administrative offices and Branch Heads of Large/VLB/ ELB/Premier branches should wear Formals like Suit/Blazer/Shirt/Trouser/ Jacket/Tie/Shoes etc. Senior female staff should wear Formal Indian or Western.
6. Branch Heads of Small/Medium branches, Other Staff at Administrative offices/Branches should wear formal Shirts & Trousers and shoes. Female staff should wear Formal/Semi-formal Indian or Western.
7. Personal hygiene and appearance is essential to work place and all are encouraged to avoid unkempt look (unshaven/ruffled hair) and keep footwear clean at all times.

All staff members are advised to follow the abovementioned guidelines and work for enhancement of Bank's image in Public.

**DEPUTATION OF BANK EMPLOYEES TO EXTERNAL OFFICES / INSTITUTIONS / DEPARTMENT**

**Staff Circular:7851 dated 03 December,2022**

Attention of all staff members is drawn to the Staff Circular No. 6810 dated 30.05.2018 advising not to forward their applications for deputation to external Offices / institutions /Departments directly without routing the same through proper channel. However, it is observed that despite of clear instructions few Staff members, Branches or

FGMOs / ROs are forwarding such applications to external institutions, without clearance from the Competent Authority. Such institutions are subsequently communicating about the applicants and their suitability for deputation, directly to Central. Office. Please note that any application for induction to external institutions on deputation basis is to be necessarily routed through H R Department, Central Office only and the Chief General

Manager (HR) is the Competent Authority to decide as to whether such applications are suitable / feasible for forwarding to the external institutions, based on the cadre-wise /Scale-wise manpower position of the Bank.

Accordingly, all applications for external deputation are initially to be forwarded to the HR, Central Office along with recommendations / comments of the respective Field General Manager / Regional Head / Vertical Head as to whether their Zone / Region / Vertical is in a position to spare the services of such applicant for external deputation, without seeking for substitute in their place.

### **ENGAGING SERVICES OF OUTSIDERS**

- SC 5258 dated 18.03.2006
- SC 5384 dated 27.04.2007
- SC 5480 dated 05.03.2008
- SC 6582 dated 20.03.2017
- SC 6839 dated 03.09.2018

All the concerned have been advised not to engage outsider to perform Bank's work. Engaging outsiders not only endangers the secrecy of the Bank's records but also sometimes, it is observed that such outsiders are involved in fraudulent activities thus putting the Bank's properties and working environment into jeopardy.

Despite clear cut instructions through abovementioned circulars, it has come to Bank's notice that Branch Managers are entrusting sensitive assignments like handling of ATM cards/PINS (which should be in the sole possession of the Dy. Branch Manager and Branch Manager), other computer related jobs to such outsiders by even parting with the IDs etc. These assignments are in itself confidential and sensitive in nature and should never be assigned to the outsiders nor should such sensitive information such as ID etc. shared with them.

It is further observed that casual laborers are being engaged indiscriminately despite clear cut instructions issued from time to time in this regard, resulting such casual labourers on getting access to the Branch, obtain Xerox copies of cash vouchers and other records of the Bank to file litigation against the Bank for regularization in the services of the bank.

All concerned are, therefore, once again advised not to engage an outsider. Violation of these instructions will be viewed seriously.

### **BRINGING EXTERNAL INFLUENCE**

Staff circular:7720 dated 24/06/2022

Staff circular:7891 dated 06.01.2023

Staff circular:8342 dated 08.08.2024

Staff Circular:8533 dated 10.02.2025

1. Attention of all staff members is drawn to Staff Circular No. 7720 and 7854 dated 24.06.2022 and 05.12.2022 respectively and various other communications, advising them not to bring external influence to further their interests and career in the Bank.
2. However, it is observed that despite repeated instructions some officers/ employees persist in bringing external influence which has been viewed seriously by the Top Management.
3. Please note that bringing external influence is in contravention of Regulation 12 of the Union Bank of India Officers' (Conduct) Regulations, 1976/ Chapter XIX of the Bipartite Settlement and constitutes misconduct making the concerned officer/ employee liable for disciplinary action.
4. As such, it is reiterated that Staff members should refrain from bringing external influence in any manner for their appointment, promotion, posting, transfer, disciplinary matters etc. The officers/ employees found indulging in such activities will be liable for disciplinary action and an adverse entry shall be made in their records also.

#### **For further reference:**

- Staff Circular No. 6417 dated 08.08.2016
- Staff circular 6602 dated 10.04.2017
- Staff Circular No. 7219 dated 03.07.2020.
- Staff circular 7712 dated 08 June 2022
- Staff circular 7854 dated 05.12.2022

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## IMPLEMENTATION OF GOODS & SERVICES TAX

(Staff Circular No. 6669, Date: 11.09.2017)

Goods and Services Tax (GST) has been implemented pan India w.e.f 1<sup>st</sup> July, 2017 as per the directives of Government of India. Various modules in our bank have also been updated with the current GST parameters to capture the complete data. This data requirement will be a continuous process now to enable the Bank to claim the benefit of the Input Tax Credit. Unless and until the Bank's GSTIN of respective state is mentioned in the Bill, Bank will not be able to avail Input Tax Credit.

For official journeys, employee would pay the bills along with GST and Bank will reimburse the same to the employee and claim input tax credit on the tax amount. There are various important modules pertaining to our department where GST would be applicable.

### 1. Travelling Expenditure reimbursement:

There are many components in travelling bills which attract GST such as Air tickets, taxi bills, Railway bookings, transportation charges, hotel expenses etc. Since accounting entries for travelling expenses are now required to be made as per every invoice submitted in a single travelling bill, as such expenditure on travelling bills now requires mechanism to capture data regarding GST number etc. so as to get the benefit of the Input credit for the expenditure incurred on the Official journey undertaken by the bank employees.

In view of the above, travelling expenses module in Union Parivar is being redesigned to enable the bank to capture the required GST details. Earlier in some cases e-tickets (without fare summery) were considered for reimbursement by HR – Suvidha which we shall now not be able to consider due to GST rollout. **Henceforth, employee has to submit the proper GST invoice for each bill he/she is likely to enter in Union Parivar for reimbursement through Bank. A proper Invoice shall be considered valid only if all the details are clearly mentioned in the Invoice as GST number, Invoice number with date, complete address of the Vendor/service provider, GST value, type and percentage, GST number of Bank etc.**

**For the entire Official journey undertaken, following points are to be kept in mind henceforth while booking tickets, obtaining bills/invoices etc.:**

- It is now **mandatory** that every booking made should be supported by the **Invoice containing GST details** of the vender/service provider as well as the Bank.
- Please refer to **IC no 00905-2017 dated 11.07.2017** and **IC No. 03975-2017 dated 24.08.2017** wherein Bank has informed GST number applicable for different States. Indicative list of type of services & Rate of Tax has also been provided in these circulars.
- Employee has to use the **GST number of that State** where the expenses are to be controlled in accounting books of the Bank. It is clarified that if an employee is posted at a place say in State X, then the GST number of Bank of State X should be entered in all the bookings to be made by the employee as expenses are to be controlled in State X only. Keep a ready record of Bank's GST number of your State and enter the same in the bookings made for official purposes. To enable the bank for availing the benefit of Input Tax Credit (ITC), it is important that GST details of the customer/vendor/service provider/travel agent as well as our Bank are mentioned in all the bills/invoices.
- In case **bookings done through online portal or any travel agent**, GSTIN number of our bank is to be entered/ informed to the agent and staff members should ensure to obtain an Invoice of the same with all the GST details clearly mentioned of Bank as well as of vendor/service provider.

Detailed guidelines are given in the enclosed annexure. In order to capture the details, Travelling Bills Module is undergoing updates as per the GST regime which will be effective from 15.09.2017. The changes incorporated and the detailed guidelines are described in the attached annexure.

**2. Payment to Casual Workers:**

It has been observed that branches are making payment towards daily wages by debiting expenditure head "Amount paid to Casual workers" or Miscellaneous Expenses. In this regard, vide our various circulars, last being no 6582 dated 20.03.2017, clear cut instructions have been issued not to engage any outsider/casual worker. As such, this head has been blocked for further debit.

**3. Reimbursement of expenses towards Briefcase:**

As per Staff Circular no 5870 dated 07.06.2012 and 6363 dated 11.05.2016, Bank reimburses expenses of Briefcase on declaration basis to all the officers as per eligibility.

After implementation of GST, officer has to purchase these items from Registered Vendor and invoice should invariably be in the name of **Union Bank of India A/c (employee name)** and Bank's GSTIN should be quoted on the Bill. Officers are entitled to purchase these items as per their eligibility + applicable G.S.T. **Henceforth, employee has to upload bill for purchase of Briefcase after entering details of bill in Union Parivar.**

W.E.F. 15.09.2017, provision is being made available in Union Parivar for uploading of bill/invoice as in the case of TE/LFC bills. Bill/Invoice should be obtained in original and be verified and certified by the Branch Head/Deputy Branch Head/Department Head before uploading. All bills/invoices should be properly kept in Branch/Office along with a printout of the application form for verification by Auditors.

Before uploading the bill/invoice in Union Parivar, it will be ensured that the same is affixed with the following rubber stamp along with the signatures of the Deputy Branch Head /Branch Head /Departmental In charge.

"Original bills received and  
Kept in Branch/Office custody"  
UNION BANK OF INDIA

Name\_\_\_\_\_ PF No.\_\_\_\_\_  
Designation\_\_\_\_\_  
Branch/Office\_\_\_\_\_

Following additional expenditure heads of account have been opened, which do not attract GST and hence entries need not be routed through GSTTDS menu. Direct entries are permitted through Transaction Maintenance (TM).

| Account No       | Name of Accounts                           |
|------------------|--------------------------------------------|
| XXXXXX8620023000 | Exp. a/c Diem Allowance for officers       |
| XXXXXX8620024000 | Exp. a/c Diem Allowance for Clerks         |
| XXXXXX8620025000 | Exp. a/c Diem Allowance for Sub-staff      |
| XXXXXX8620026000 | Exp. a/c Discomfort Allowance for officers |

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|                  |                                             |
|------------------|---------------------------------------------|
| XXXXXX8620027000 | Exp. a/c Discomfort Allowance for Clerks    |
| XXXXXX8620028000 | Exp. a/c Discomfort Allowance for Sub-staff |
| XXXXXX8620029000 | Exp. a/c Incidental Charges for Officers    |
| XXXXXX8620030000 | Exp. a/c Incidental Charges for Clerks      |

Further, we are reimbursing amount to our staff members under Scheme for Reimbursement of Examination fees, Cost of Course Material and payment of Honorarium on completion of certain courses. We have opened following account for debiting these expenses.

| Account No       | Name of Account                   |
|------------------|-----------------------------------|
| XXXXXX8840407000 | Exp. a/c Honorarium paid to Staff |

❖ **Guidelines regarding bills/invoice pertaining to the period before 01.07.2017**

Under GST type column, **NO GST** sub-type has been added in addition to other GST types. In such cases, employee may claim the bills by selecting “NO GST” sub-type. In such case, there is no need to fill GST details.

❖ **Guidelines regarding bills/invoices pertaining to the period from 01.07.2017 to 15.09.2017**

Although, the guidelines regarding obtaining invoice containing GST details of vendor/service provider as well as Bank were communicated through emails, there may be some cases, where the invoices without GST details have been obtained by the employees due to delayed upgradation of travel sites or other reasons. Such claims may also be entered in Union Parivar by choosing **NO GST** type.

❖ **Guidelines regarding bills/invoices pertaining to the period after 15.09.2017**

Any invoice without GST details for which booking made after 15.09.2017, will not be considered for **sanction of GST amount**.

Please note that NO GST sub-type shall be available only up to 30.09.2017 as such all employees are requested to make sure that they have applied all the pending claims to enable HR Suvidha to sanction the same as per the eligibility.

**We reiterate that Bank will not be able to claim Input Tax Credit on the expenses incurred, in case Bank's correct GSTIN no and name is not mentioned in the Invoices.**

All Staff members are advised to strictly follow the guidelines and submit the claims properly. In case of any further clarification, staff members may contact HR department of their respective Regional Office or H.R.Suvidha at Central Office.

**ANNEXURE TO STAFF CIRCULAR NO 6669 DATED 11.09.2017**

**A. TOUR PLAN/ADVANCE APPROVAL**

Additional undertaking/declaration regarding compliance of the guidelines after implementation of GST has been added in Union Parivar while applying tour plan-cum-advance approval, which reads as:



“I further undertake to comply with the guidelines as regard to Goods & Service Tax while booking of journey/accommodation etc. and ensure correct GST details of Service Provider/Vendor as well as Bank.”

## **B. INLAND TRAVEL BILLS & TRANSFER BILLS**

### **CARE TO BE TAKEN WHILE BOOKING OF TICKETS/HOTEL/CONVEYANCE ETC.**

- **Air Tickets:** While online booking of air tickets, all tour and travel sites are providing option to capture the details of GST number, name etc. Please ensure to enter **Bank's correct GST details** at the time of booking and ensure to obtain an Invoice with correct GST details of Bank as well as of service provider/vendor. If the booking done through any travel agent, inform him Bank's correct GST details at the time of booking.
- **Railway Tickets:** There is 0% GST on train tickets other than First Class or AC coach. First class or AC coach travelling attracts 5% GST. Please ensure to enter Bank's correct GST details at the time of online booking through IRCTC.
- **Bus Tickets:** There is 0% GST on bus tickets – Public Transport. In case ticket is booked online, please ensure to enter Bank's correct GST details to obtain invoice with GST number, if GST is being charged by any travelling agency. In case of offline purchase of pre-printed tickets by the employee, if no GST is being charged in the ticket, there is no need of GST details.
- **Taxi:** Staff members are requested to book the taxi/cab through online portals to the extent possible and upload the tax invoice while claiming in TE bills. At places where online booking facility is not available, registered taxi operators should be preferred who would be providing the proper tax invoice. In case of taxi bill of more than Rs.800/-, it is mandatory to have invoice with GST details.
- **Hotel expenses (Wherever applicable):** Registered Hotels/online booking of hotels should be preferred for all the bookings for Official trips. Wherever, the employee book the hotel offline, ensure to inform the correct GST number to Hotel and obtain Invoice with complete GST details.
- **Transporter Bill (Wherever applicable):** Please ensure to inform correct GST of Bank to the transporter while engaging transporter for shifting of households in case of transfer. Ensure to obtain Invoice with proper details of GST of transporter as well as Bank.

### **CARE TO BE TAKEN WHILE ENTRING BILLS IN UNION PARIVAR**

- **Amount claimed for Journey & Conveyance Charges** - Please ensure to enter following details:

**Vender name:** As mentioned in Invoice

**Bill/Invoice No:** As mentioned in Invoice

**GST Type:** Please select type CGST/SGST, CGST/UTGST, IGST, NO GST as mentioned in Invoice. Under this tab, all the GST types are made available in the system and employee has to select from the dropdown types provided **as per screen shot no.1**. Please refer to Central Accounts Department Circular no 00873-2017 dated 17.06.2017 for detailed guidelines as regards to type of GST.

**Bank's GST number:** We have provided pop-up of all State GST numbers. Please ensure to select appropriate GST number of the State as per posting of the employee and also enter Bank's GST number as per Invoice in the next column. If the system will find any difference between two, it will display the message **“Mismatch in Bank's actual GST number and one mentioned in the Invoice”**.

**Vendor's GST number:** Please ensure to enter correct GST number of Vendor as per Invoice. Please note that system will pop up error message in case wrong format (15 digits) of GSTIN of Vendor is used as shown in **Screen Shot No.2**.

**GST Percentage:** Under this Tab, GST % is to be filled in as per invoice. After entering the specified percentage, system will auto calculate the value in Service Tax/GST column, which has to be verified from the bill. If the same is not matching with the Invoice, **you may edit Fare Charges column to arrive the GST value as per**

**invoice.** Difference of the fare charges will be shown separately in additional row by selecting (+) with 0% GST percentage. In case any service provider/vendor has not charged GST, then in this column 0 shall be put in.

Example: If the total fare is shown as Rs.4500/- and @ 5% GST must be Rs.225/- but the same is shown as Rs.100/- in the Invoice. Employee has to enter one row with fare of Rs.2000/- for which GST @ 5% will come as Rs.100/- (as per Invoice) and enter Rs.2500/- fare in additional row by clicking (+) with 0% GST slab to arrive at total fare value of Rs.4500/- and GST amount of Rs.100/- (as per Invoice details).

All the details should be entered as per **Screen Shot No. 3 & 4 mentioned in the circular**

➤ **Hotel Expenses -**

**Same procedure as mentioned above should be adopted.** All the details should be entered as per **Screen Shot No. 5 mentioned in the circular**

➤ **Transportation Expenses:**

**Same procedure as mentioned above should be adopted.** All the details should be entered as per **Screen Shot No. 6 mentioned in the circular**

**C. LFC BILLS**

Bank is eligible to claim Input Tax Credit only in cases where the expenditure is made by the employee in exercise of official duty. Hence, there is no change in the process of claiming LFC bills in Union Parivar.

**4. Telephone/Mobile expenses reimbursement:**

Bank reimburses mobile bill expenses incurred by the employees as per their eligibility based on a declaration or on production of actual bills. Similarly, Landline bills are also being reimbursed to employees as per their eligibility. As the employee benefit is given for performance of official duties, Bank can claim input tax credit, if the Bill is in the name of the Bank and the Bill amount is inclusive of GST though the payment of the same has been made by the employee.

In case, the reimbursement is for a pre-paid/post-paid connection where a bill in the name of the Bank is not available, Input Tax credit cannot be claimed by the Bank.

**5. Other reimbursement such as Briefcase, Mobile handset etc.:**

As per Staff Circular no 5870 dated 07.06.2012 and 6363 dated 11.05.2016, Bank reimburses expenses of Briefcase on declaration basis to all the officers as per eligibility.

Similarly, as per Instruction Circular no 9896 dated 03.04.2014 and Staff Circular no 6290 dated 01.01.2016, Bank reimburses expenses of Mobile handset on submission of bill as per the eligibility.

After implementation of GST, officer has to purchase these items from Registered Vendors and invoices should invariably be in the name of **Union Bank of India A/c (employee name)** and Bank's GSTIN should be quoted on the Bill. Officers are entitled to purchase these items as per their eligibility + applicable G.S.T. Henceforth, employee has to upload bill for purchase of Briefcase and mobile handset after entering details of bill in Union Parivar. Original Invoice/bill will be kept at branch/office for audit purpose, where the transaction is being passed. The necessary modification in Union Parivar is being done at our end, which will be effective w.e.f. 15.09.2017.

**6. Bond executed by the employees leaving the Bank:**

Please refer to our earlier guidelines regarding collection of GST on bond amount to be collected from the employees who resign from the services of the Bank before completing the stipulated service. The matter was again referred to Legal Department and they have opined that we may continue with the existing procedure and need not to collect GST on the bond amount till further instructions. We are in the process of refund of GST amount collected from some of the employees, who resigned after 01.07.2017.

## PROCEDURE FOR SUBMISSION OF CLAIMS UNDER TE/TA & LFC

(Applicable to Branches/Offices/Departments situated in Mumbai Zone, Delhi Zone and Central Office Verticals. It also includes Zonal Audit Offices, Vigilance offices and other offices situated at these places.)

- There will be no change in the existing practice of applying and sanctioning of tour program.
- Sanctioning of Advance against TE/LFC will continue to be done as being done hitherto by their respective Competent Authority as per the existing system.
- Attention of staff members are drawn towards letter No.DP/PAD.267/2015 dated 12.06.2015 wherein as per CVC guidelines, it was advised that all staff members will book tickets for LFC under the lowest airfare available for that day. Authorities sanction LFC advance will take care of these guidelines and will require them to submit a copy of the comparative fare chart of various airlines on the date of booking. Staff members while sending hard copies of bills/documents to HR SUVIDHA, will enclose the above chart.
- Methodology and process of applying the final claim in the Union Parivar Module will not undergo any change.
- After applying for final claim under the TE/TA and LFC in Union Parivar, staff members have to take a print out of the first page of the claim application and send the same duly signed, along with original bills/.documents./receipts, to HR SUVIDHA on the address mentioned above, through their branch/office.
- While submitting the claim, all relevant columns in the format should be filled in by the claimant properly. Please note that incomplete applications and /or claims without supporting bills/documents/receipts will not be considered.
- Staff members/Branches are required to ensure that supporting documents/bills/receipts to their final claim under TE/LFC are forwarded to HR SUVIDHA on the same day on which they have filed the claim in Union Parivar.
- HR SUVIDHA will reject the TE/LFC bills where supporting original documents/bills/receipts are not received by them within 15 days of applying the final claim in Union Parivar.
- After processing and sanction of the bills, HR SUVIDHA will prepare and send branch/office wise envelope containing screen shot of sanctioned page and original bills/documents/receipts to the controlling Regional Office, who in turn, will forward it to the concerned Branch/Office. Concerned branch/office will pass necessary entry in the Finacle and will keep the screen shot of sanction page along with the original bills/documents/receipts for verification by the auditors in future. Branches/offices are required to maintain separate file for sanctioned TE/LFC bills for inspection of auditors.
- Staff members will apply under respective module in Union Parivar and click 'Submit' button. Claims under all the above mentioned modules will be reimbursed on declaration basis. Once the claim is sanctioned by the HR SUVIDHA, the sanctioned amount will be directly auto credit to the account of staff member. Facility of auto credit is already available to Conveyance, Cleaning, Newspaper, Entertainment and Mobile Expenses reimbursement modules. Staff members are required to fill the complete details of bill/expenditure pertaining to their claim under the above modules.
- In case of newly joined staff members or the staff member who are applying for petrol/conveyance reimbursement for the first time, instead of calling for physical copy of RC or any other proof evidencing ownership of vehicle, SSC will call for online declaration from staff members in Conveyance application itself containing details of vehicle owned by the employee. Accordingly, the declaration field containing above details has been made mandatory in Conveyance module in Union Parivar.
- While making the claim under Conveyance module, staff members are required to claim actual price of normal petrol prevailing at their place during that period.

- No physical sanction advice will be sent to branches for sanctions of staff claims under the above modules. Branches / Offices are required to pass necessary entry at their end once the claim is sanctioned by the HR SUVIDHA.

(SC 6496 dated 09.12.2016)

- **Non submission of fare chart:-**staff members undertaking LFC by Air should submit a copy of comparative fare chart of various air lines, as on the date of booking, along with final LFC bill. A mandatory declaration by the sanctioning Authority to this effect is incorporated in LFC advance sanctioning page. If fare appears to be on higher side, SC will be sanctioning notional fare only as specified in the staff circular no 6366 dated 16.05.2016
- **Submission of proof of visit:-**staff members availing LFC to visit Place of domicile or for rest and recuperation were advice by aforesaid staff circulars to submit valid proof for having visited place of domicile/destination declared by applicant like any purchase bill or ATM withdrawal or Hotel bill or any other proof evidencing their visit to Domicile/state. Staff member are using other mode of transport like private cars/taxis/buses to reach their place of domicile. In such cases in the absence of valid proof evidencing that they have touched and visited place of domicile, it will be difficult for SSC to sanction the claim. Handwritten/typed bill/bills on declaration basis will not be considered for reimbursement.
- **Travel by taxi:** when an employee is undertaking journey on LFC by taxi either in full or in part, printed taxi bill is to be submitted. Bill should contain Vehicle No. Meter Reading from \_to\_ KMs travelled no of persons etc. if employee is visiting more than one place by taxi then he should get the proper breakup from the travel agent for the places visited and further evidence to prove that each of the members of the family in respect of whom the claim is made had actually traveled with him/her to such place.

### Proper Submission of Travelling Bills

(Staff Circular No. 6636 Date: 17.06.2017)

Attention of Staff is invited to Staff Circular No 6366 dated 16.05.2016 and 6513 dated 26.12.2016 vide which detailed guidelines on submission of travelling bills are circulated. It is observed that some of the staff members are still not adhering to guidelines while submitting Inland TE/Transfer claims for settlement at HR-Suvidha. Hence, in such cases, department has to reject the claims for proper resubmission. This may cause displeasure amongst staff members which can easily be avoided with a little care. This also affects TAT of HR-Suvidha. Hence, we once again reiterate hereunder important points to be taken care of by staff members and request all to comply with these points while submitting Inland TE/Transfer bills for quick processing:

- Adequate care is to be taken while entering Tour Plan cum advance approval as mentioned in Staff Circular Letter No. 1060 dated 22.2.2016. Staff members are required to enter the **exact date of travel of onward and return journeys** with complete **purpose of the journey**. In case of any training, workshop, enquiry etc., **nomination letter/official order** of the **Competent Authority** is required to be uploaded at the time of final submission of TE bill.
- It is observed in some cases, staff members are **choosing indirect/long route for reaching the place of visit, place of posting** etc. incurring higher travelling cost. If it is found without proper reasons/permissions, **eligibility shall be worked out through shortest available route** and within the mode and class eligible for the concerned staff member only.
- **Claim for excess baggage charges**. In case of air travel, employee is not entitled for reimbursement of excess baggage charges; as such the same should be avoided.
- Transfer TE bills are rejected mostly due to **non-submission of the required documents**. In order to facilitate smooth and speedy sanction, process of transfer TE bills following points are to be taken care of.
  - a) **Transfer order and relieving order are to be uploaded.**

- b) Journey tickets as per the tour plan sanctioned and duly certified as described in Staff Circular No 6322 dated 22.2.2016 are to be uploaded with all boarding passes (in case of air tickets), bills, receipts, etc.
- c) Transportation bills are to be submitted as specified in Staff Circular 6513 dated 26.12.2016 showing entire break up of charges paid like freight charges, packing charges, loading and unloading charges, insurance charges if any and service tax/GST as per the prevailing guidelines in vogue.
- d) It is observed that transporters are clubbing packing and insurance charges in the freight charges with or without the consent of staff member. It is practically not possible to transport the luggage/movable items without packaging. Since, the freight charges and packing charges are controlled under different heads for eligibility point of view, it is difficult for H.R.Suvidha to settle the claim. Further, the transporter is having limited liability in case of any damage/loss, it is in the own interest of the employees to take the insurance while transporting household.
- e) Keeping in view of the above facts, it has been decided that any invoice which does not have break up of packaging charges, the notional amount @ 10% of the freight amount will be treated as packaging charges. As such, in order to avoid any inconvenience, all employees are advised to ensure proper break-up of expenses like freight charges, packing charges, loading and unloading charges, insurance charges and Service tax/GST while taking invoice/bill from the transporter.
- f) Goods Consignment Note (Consignee copy) from the transport operator should be filled in with all the details such as Weight, Items number, complete address of consignor and consignee.
- g) Packing list/List of items transported on the inventory list of the transporter required to be submitted.
- h) Payment receipt is compulsorily required evidencing the actual payment made to the transporter. It is further informed that all payments made above Rs. 20,000/- should be paid either by cheque or NEFT/RTGS/IMPS etc. Money receipt for the same is to be obtained from the transporter and to be submitted with the claim.

#### **Points to be noted while SUBMITTING INLAND TE/transfer bills**

(SC no 6513 date 26.12.2016)

#### **Tour plan cum advance approval:-**

When applying for tour plan cum advance approval proper journey plan should be selected by the staff members for example,

- For inland journey, following type of tour may be selected  
Regular, sports, training, audit
- For overseas journey, following type of tour may be selected  
Audit, non-audit
- For transfer related journeys,

Like reporting to the new place of posting, for shifting of house hold goods etc. journey type “transfer” must be clicked

#### **POB outstanding:-**

All type of expenses would be borne by the staff himself/herself from the advance amount. Wherever, such arrangements are made by any RO POB claims received would be responded by debiting account of concerned employee and it is the responsibility of the concerned employee to obtain copy of such bills from that office and to claim the same in the TE bill. This will facilitate speedy processing and also all expenses will reflect in Union Parivar.



### **Ticket booking**

- Staff members eligible to travel by Air should book refundable economy ticket only
- Tour programme should be approved only by eligible class/mode of travel through direct and shortest route. In case of Training officers up to Scale IV are not eligible for travel by air, so same is to be avoided.
- The competent authority for approving air travel in exceptional cases is General manager (HR) for staff posted in central office and Field General Manager in other cases

### **Transportation documents:-**

Staff members are required to obtain the following documents from transport agency while submitting transfer TE bill.

- Invoice/bill with the stamp of the transport agency containing breakup of the total amount paid, which should necessarily contain the following information:
  - Freight charges(mandatory)
  - Packing charges (mandatory)
  - Loading and unloading charges (mandatory)
  - Insurance amount, if any and
  - Service tax

If any of the aforesaid charges are zero, it is to be reported as Nil

- Goods consignment Note/MLR/RR showing weight of goods, distance (in Km) and stamp of the transport agency. It is informed that GC Note/MLR and invoice are two different documents and both are compulsorily required to be submitted.
- Packing list provide by the transporter with complete list of articles transported.
- Payment to be compulsorily made through digital mode, Cheque/DD etc. for transportation amount above Rs 20000/-.

It is observed that in some cases invoice submitted is of exorbitant amount without giving proper break up. Staff members are advised to make enquires with different transport agencies and to negotiate with them for getting competent rates before finalizing the transport operator. While doing so, proper quotations should be obtained from different transport operations, which should form part of other documents while submitting the claim. The transport must be IBA approved/renown.

### **DISABLING OF USER ID OF EMPLOYEES ON LEAVE**

DIT:CBS:1433:09 DATED 08-07-09:

Staff members who are proceeding on leave/training should inform data centre to suspend their login id for the period they are on leave/training and ensure that the login \_id is disabled before they proceed on leave/ training.



**REIMBURSEMENT OF MEDICAL EXPENSES AND GRANT OF SPECIAL LEAVE TO WORKMEN STAFF  
SUSTAINING INJURIES IN THE COURSE OF DUTY**

**Staff circular:2805 dated 08th May 1985**

Clause No. 18(iv) of the Bipartite Settlement dated 31st October, 1979 (i.e. the 11th Bipartite Settlement) provides as under :

"In case of injuries sustained by a workman in the course of his duty, he shall be fully reimbursed the medical cost and treatment and/or hospitalisation over and above his normal entitlement. He shall also be treated on Special Leave for the period of his absence required for treatment".

However, no detail procedure has been laid down to consider cases of Workmen Staff sustaining injuries in the course of their duty. The broad guidelines in this regard are, therefore, given hereinbelow :

It is, however, clarified that reimbursement of Medical Expenses in such cases would be independent of Medical Aid entitlement as also reimbursement of 75% of Hospitalisation Expenses to which a member of Workmen Staff is eligible in terms of the Bipartite Settlement (s).

While sanctioning the expenses and Special Leave, broad guidelines given hereinbelow will be followed :

- (i) Injury should be sustained in the course of employment while on duty. "Injury in the course of employment while on duty" shall mean injury suffered as a direct consequence while discharging official duties. The reimbursement of bills will, however, be made subject to their scrutiny by the Bank's Medical Officer and his recommendations to the effect that the expenses incurred are reasonable and legitimate, keeping in view the nature of injury sustained by the concerned workmen.
- (ii) Special Leave will be granted for the period of medical treatment, including recuperation, as advised by the Doctor acceptable to Bank and/or by the Bank's Medical Officer.

**Note :** The expenses and Special Leave mentioned herein will not be granted if his negligence has contributed to injury or he was under the influence of drug, medicine. Any willful disobedience of an express order given or of a rule expressly framed for the sake of security of the employee, could also make him ineligible for the above. Disregard or removal of any safety guard or other device which have been provided for the purpose of securing safety of the employee will also make him ineligible.

The Competent Authority for sanctioning Medical Expenses and Special Leave will be an Officer in Scale IV, working in the Department of Personnel or an authority above him, looking after/overseeing Department of Personnel.

If a member of Workmen Staff suffers injury arising out of and in the course of employment while on duty, the workman concerned should forward, through the Branch Manager/Departmental Head, the necessary application for reimbursement of Medical Expenses and grant of Special Leave in the prescribed Form given in the Annexure, to the concerned Superintendent, Department of Personnel, Central Office. The application should be accompanied by a Certificate from a recognised Medical Practitioner, certifying the nature of injury suffered and the extent of Special Leave, if any, required by the workman.

**Proforma of application to be submitted by the Workman for reimbursement of Medical Expenses and sanction of special leave for injury suffered while on duty.**

1. Name :
2. Date of Joining :
3. Place of Posting :
4. Date and time of accident :
5. Narrate the details as to : how accident occurred
6. Nature of duties which the : workman was performing at the time of accident.

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7. \*Nature of injury : (Full details) (\*Certificate from the recognised Medical Practitioner should be submitted).

8. How injury suffered is a : direct consequence while discharging official duties.

9. Period for which Special : Leave required

I hereby certify that to the best of my knowledge and belief, the above information is correct. I request the Bank to consider reimbursement of Medical Expenses and grant of Special Leave applied for.

Signature

(To be filled in by the Branch Manager/Departmental Head, as the case may be)

Certified that the statement as above, made by Mr./Mrs./Miss \_\_\_\_\_ is true.  
He/she was performing the following duties for which he/she was fully authorised by me.

The nature of injury and the period of special leave has been certified by Dr \_\_\_\_\_ who is a recognised Medical Practitioner of repute.

I also certify that injury has been suffered by Mr./Mrs./Miss \_\_\_\_\_ while discharging official duties assigned to him/her. I also certify that he/she has suffered injury not because of his/her negligence.

I also certify that at the time Mr./Mrs./Miss.

.suffered injury, he/she was not under the influence of drinks or drugs; nor had wilfully disobeyed an order expressly given or to a rule expressly framed for the sake of security of the employee; nor had disregarded or removed any safety guard or other device which had been provided for the purpose of securing safety of the employee.

Place :

Date :

Signature of the Branch Manager/ Departmental Head with Office Seal.

**REIMBURSEMENT OF TA/DA TO SERVING EMPLOYEES/ EX-EMPLOYEES (INCLUDING RETIRED, DISMISSED) OF THE BANK ATTENDING DISCIPLINARY/CRIMINAL PROCEEDINGS**

**Staff Circular No. 7636**

**Date: March 23<sup>rd</sup>, 2022**

IBA, vide its communication dated 22.10.2021 has issued guidelines regarding payment of Boarding & Lodging expenses to Defense Assistants attending Disciplinary/ Criminal proceedings.

The previous communications in respect of Reimbursement of TA/DA to serving/ retired employees attending disciplinary/ criminal proceedings as charged officer, prosecution/ defense witnesses, etc. & Reimbursement of TA/DA to serving employees/ Ex-employees (including retired, dismissed) of the Bank, listed below along with the one dated 22.10.2021 are also enclosed as annexures to this circular.

| S.N | Letter No.                            | Date       | Subject                                                                                                                                                  | Annexure   |
|-----|---------------------------------------|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 1   | HR&IR/MBR/ XI BPS/10470               | 22.10.2021 | Payment of Boarding & Lodging expenses to Defense Assistants attending Disciplinary/ Criminal proceedings                                                | Annexure-I |
| 2   | HR&IR/CIR/2015-16/E9/M1/1641          | 19.11.2015 | Reimbursement of TA/DA to serving/retired employees attending disciplinary/criminal proceedings as charged officer, prosecution/ defense witnesses, etc. | Annexure-2 |
| 3   | No. CIR/HR & I R/2012-13/665/E10/6244 | 12.07.2012 | Reimbursement of TA/DA to serving employees/Ex-employees (including retired, dismissed) of the Bank.                                                     | Annexure-3 |

Further, Employee Relations Department, Central Office has sent a communication on the subject matter vide its letter dated 14.06.2011 and the same is also enclosed as annexure - 4. Therefore, all HR Officials are advised to go through the contents of the enclosures while processing/ sanctioning the aforesaid bills.

Annx— I

HR & INDUSTRIAL RELATIONS

No. HR&IR/MBR/XI BPS/10470

October 22, 2021

Chief Executives of member Banks which are parties to the Joint Note/Bipartite Settlement signed on 1 November, 2020

Dear Sir,

Payment of Boarding and Lodging expenses Defense Assistants attending Disciplinary/Criminal Proceedings

IBA. vide its advisory CIR/HR&IW2012-13/665/E-10/6244 dated 12<sup>th</sup> July 2012. had allowed TA/DA to be paid to Defense representatives also. as per rules. if the enquiry is held at the behest of the 'Management at a place other than the place where the incident occurred.

2. One of the demands raised by the Officers' Associations in the record note pertains to payment of boarding and lodging to Defense Assistants attending Disciplinary Criminal proceedings.

3. Currently, Defense Assistants are being reimbursed TA DA. lodging. Boarding and Lodging Expenses is not being reimbursed

4. In this connection. the Negotiating Committee of IBA had agreed to the aforementioned demand of Officers Associations. The Matter was placed before the Managing Committee meeting held on 14.10.2021. The Managing Committee after detailed deliberations approved the recommendation and allowed issuance of an advisory to banks to extend Boarding and Lodging Expenses also in addition to the TA/DA to defense assistants as per their eligibility and extant rules, with immediate effect.

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5. Banks may therefore please be guided by this advisory.

Warm regards.

| S. No. | Circumstances                                                        | Award Staff                      |         | Officer    |         |
|--------|----------------------------------------------------------------------|----------------------------------|---------|------------|---------|
|        |                                                                      | In service                       | Retired | In service | Retired |
|        | Attending departmental enquiry as                                    |                                  |         |            |         |
| a.     | Defense Representative                                               | Yes                              | NO*     | Yes        | No      |
| b.     | Charge Sheeted employee including suspended employee                 | Yes                              | Yes     | Yes        | Yes     |
| c.     | Defense witness                                                      | No                               | No      | No         | No      |
| 2      | Attending CBI / Court cases                                          |                                  |         |            |         |
| a      | Cases filed by Police/CBI against employee for official acts         | As accused**                     | No      | No         | No      |
|        |                                                                      | As witness on behalf of bank     | Yes     | Yes        | Yes     |
|        |                                                                      | As witness on behalf of employee | No      | No         | No      |
| b      | Cases filed by employee against the bank                             | As a petitioner                  |         | NO'        | No      |
|        |                                                                      | As witness on behalf of bank     | Yes     | Yes        | Yes     |
|        |                                                                      | As witness on behalf of employee | No      | No         |         |
|        | Cases filed by outsiders/customers, etc. pertaining to official acts | As accused                       | Yes     | Yes        | Yes     |
|        |                                                                      | As witness on behalf of the bank | Yes     | Yes        | Yes     |
|        |                                                                      | As witness on behalf of others   | No.     | No         | No      |

\*However, if the enquiry is held at place other than the place where the incident occurred at the behest of the management, TA/DA will be paid to the defense representative as per rules

\*\*however, if the employee is acquitted honorably, the TA/DA will be reimbursed as per rules

### GUIDELINES FOR GOING ABROAD

**Staff Circular No. 7762 Date: 30th August, 2022**

Attention of all concerned is drawn to Staff Circular No. 4765 dated 08.09.2001 and various other guidelines issued by this Department from time to time, the last being Staff Circular No. 6608 dated 18.04.2017.

It has come to the notice of the Management that, employees are not adhering to the aforesaid extant guidelines of the Bank and are acting in contravention thereof. The employees are either not seeking prior approval/permission from the Competent Authority before proceeding on leave or even if leave is applied in system, they are concealing or submitting incomplete information w. r. t. purpose of visit/ place of visit/ address a contact number during leave period etc. These acts are in violation of Regulation 13 of the Union Bank of India 'Officer Employees' (Conduct) Regulations, 1976 and various other rules/regulations governing the service conditions of the employees. The Top Management has expressed grave concern over the same and has directed that all the employees/ officers abide by the Bank's guidelines and abstain from concealment of facts. In view of the aforesaid,

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the detailed guidelines on sanction of leave for going abroad and Station leaving permission are once again reiterated for the information of all concerned:

1. There is a defined procedure for Bank employees to obtain No Objection Certificate (NOC) from the Bank while applying for issuance/renewal of their Passport as per Section 6(2) of the Passport Act, 1967. The same has to be applied in Union Parivaar, as per procedure in place.

2. Similarly, while applying for Visa of a foreign country, for trip related to medical treatment/excursion/meeting family/spouse etc., the employees are required to obtain NOC from the Bank. However, there are some countries where either no Visa is required, or they offer visa on arrival.

3. Employees, willing to travel to any foreign country, are required to seek prior approval/permission from the Competent Authority before leaving the country. The detailed procedure regarding the same is as under:

- It is mandatory on the part of all employees to obtain prior permission / sanction of leave from the Competent Authority i.e. their leave Sanctioning Authority, before leaving the country, clearly stating the period of leave proposed to be taken as well as the purpose of the trip, in 'employee comments' and 'absence reason'. The leave has to be applied in HRMS package- Union Parivaar.
- Employees, while applying for leave in the system are required to ensure that Station Leaving Permission is marked as "YES" at the time of applying for leave, with specific period of absence from station Head Quarters.
- The employees must furnish their address as well as contact number during the leave period as required in the leave application.
- Besides this, it is mandatory for the employees to submit an undertaking that they will not extend their period of leave under any circumstances or on any reason. Address for the place of stay during the period of leave must be provided along with contact details (such as mobile number and email ID) in this undertaking and the same must be kept on record. Undertaking format is enclosed as Annexure-I.
- Employees visiting foreign country are required to declare whether their trip is self-financed or sponsored and give details thereof: in case of sponsored trip – details of sponsor with reasons; and source of funds in case of self-financed.
- After ascertaining the outstanding in various loans availed by the concerned employees, suitable undertaking be obtained from them stating that the same may be recovered from their terminal benefits. If the balance of the Provident Fund is less than the loans availed by them as well as in case of employees covered under NPS, then personal guarantee of two persons may be obtained for the amount outstanding in the loan accounts.

4. The Sanctioning Authority must ensure the submission of aforesaid information/ application and undertaking before sanctioning the leave application.

5. Leave to employees to visit abroad may be sanctioned very sparingly in consultation with the concerned Regional Office/FGMO/ Departmental Head at CO, as the case may be.

6. It is hereby reiterated that leave cannot be claimed as a matter of right and whenever exigencies of service so require, discretion to refuse or revoke leave of any description is reserved by the authority granting it and an employee already on leave may be recalled by that authority, when it considers it necessary in the interest of the Bank.

7. No leave or extension of leave shall be deemed to have been granted unless an order to that effect is passed and communicated to the employee concerned.

All employees are required to take careful note of the aforesaid instructions and any violation/ deviation from the aforesaid guidelines shall be viewed seriously and action as deemed fit shall be taken against the erring employee as per Bank's rules/regulations/ Bipartite Settlements in vogue.

Annexure I  
Undertaking Letter

From:  
Shri/Smt./Ms .....  
Employee No .....  
Designation .....  
Scale .....

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Posting- Branch/Office ..... , ..... .  
Regional Office ..... FGMO ..... .  
Passport No ..... .

To:

The AGM/DGM/GM,  
Human Resources Department,  
RO/ZO/CO  
Location •.....•.....

Subject: Sanction of Leave for going abroad  
I hereby solemnly undertake as under:

- 1) I have applied for leave from ..... to ..... (specify period of leave) in HRMS Package for trip to .....•.....
- 2) I have clearly stated the period of leave proposed to be taken along with purpose of Trip/place of visit abroad.
- 3) Leave for visiting abroad be sanctioned to me in consultation with the concerned RO ..... . IZO ..... .ICO ..... (Department). (Strike out whichever is not applicable).
- 4) I will not extend my leave under any circumstances or on any reason.
- 5) My address and contact no. during the leave period shall be as given below:
- 6) Details of the Trip

| Period of Leave | Name of foreign countries to be visited | Whether NOC for Visa applied for or no visa required or visa on arrival | Purpose of Trip | Estimated expenditure (travel, boarding, lodging, visa, misc etc.) | Whether Sponsored or self-financed | If Sponsored- Name of the Sponsor with reasons of sponsorship Or If self-financed source of funds |
|-----------------|-----------------------------------------|-------------------------------------------------------------------------|-----------------|--------------------------------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------|
|                 |                                         |                                                                         |                 |                                                                    |                                    |                                                                                                   |
|                 |                                         |                                                                         |                 |                                                                    |                                    |                                                                                                   |

7) In case of any failure to return on duty, the Bank shall be entitled to recover all outstanding loans/advances against me, as and when due from Gratuity or any other terminal benefits, which may be payable to me by the Bank.

8) I agree to abide by other conditions as per Staff Circular No. 7762 dated 30.08.2022 and leave rules of the Bank.

Yours faithfully,  
[Signatures of the Employee]  
Place:  
Date:

## ACCEPTANCE OF GIFTS

**Circular Letter No: 5983:2022**

**Date :04th October 2022**

Government of India, Ministry of Finance and Central Vigilance Commission from time to time, have informed that they have noticed gifts are presented to influential persons by Public Sector Undertakings I Banks, including government officials during festive occasions or otherwise. The practice of sending gifts to government servants unnecessarily embarrasses them and puts them in a dilemma. On the other hand, the expenditure for the same is covered up by debiting/booking it under wrong heads. This is a very serious violation attracting vigilance sensitivity. Likewise, it has been also noticed that gifts are received by officials of Public Sector Undertakings I Banks during festive season or otherwise. The matter has been the subject of comments in the press, media etc. The Commission has considered the matter and is of the view that this practice is to be discouraged. The Conduct Rules provide that no government servant shall accept or permit any member of the family or any other person acting on his behalf to accept any gift except on occasions like weddings, anniversaries or religious functions subject to a monetary ceiling. It is clarified that these instructions would not apply to mementoes, diary and calendar etc. for publicity and business promotion.

It has been advised that such practices are not to be allowed and the accounting policies are to be followed in letter and spirit. Any person engaged in such activities or influencing other members to engage in such activities will be proceeded against and stern staff action will be initiated without fail.

All are requested to kindly take note of the above instructions and co-operate in the matter.

## UNION ACTIVITIES DURING OFFICE HOURS EQUITABLE APPROACH BY HR DEPARTMENT

**Staff Circular No. 7795 Date: 01st October, 2022**

1. It has come to the notice of the management that some of the employees/office bearers of the unions/federations/ associations working in the branches/offices are carrying on trade union/welfare association activities during working hours and are also seen loitering around in the bank/office premises during the office hours.
2. Time and again it has been emphasised that discharging one's duty in a just and orderly manner is pivotal for the growth and development of the organisation as well as the individual.
3. On previous occasions, it has been instructed to the field functionaries not to allow any union/association activities during office hours. However, instances of non adherence to the aforesaid guidelines have come to notice of the top management.
4. In this connection it is once again reiterated that no office bearer of any union/federation/ association or any employee should be permitted to engage in any union/association activity during office hours to the detriment of his/her normal official work.
5. It is to be made very dear that despite the above instructions, if any employee fails or refuses to perform his/her duty during the office hours and proceeds unauthorizedly for union/association activities, the principle of 'no work no pay' shall be invoked and appropriate disciplinary action, as deemed fit under the union bank of india officer employees' (conduct/discipline ft appeal) regulations, 1976 i bipartite settlements, as applicable, shall be initiated. The names of such employees should be brought to the notice of the concerned disciplinary authority at fgmo/co, as the case may be, with details like date, duration of absence from the place of work, etc.
6. Further, to ensure an equitable and fair approach towards every individual union/ association/federation functioning in the bank, as well as to maintain consistency and transparency in various hr process/ decisions, field functionaries are advised not to post an office bearer of any trade union/federation/welfare association at hr department at respective regional office/fgmo.
7. All the authorities at various branches/ offices are advised to take a careful note of the above direction and ensure strict compliance.
8. Gm (HR) shall be the competent authority to issue any further clarification, if required, in this regard.



## RESPONSIBLE USE OF SOCIAL MEDIA

Staff Circular No. 7917 dated 13.02.2023

Staff Circular No. 8085 dated 16.09.2023

In today's world, social media has become an important medium to express individual thoughts across various sections of the society. The advent of social media platforms has, in fact blurred the lines between the real and virtual worlds. Social media offers several advantages to banks; among these, is the access and reach digitally to the customers, opportunity to communicate the Bank's vision, products, and services, and resolve grievances. At the same time, if not managed correctly, it can also provide unwanted publicity for the Bank, miscommunicate issues, and compromise the brand image of the Bank.

Bank has, from time to time, issued guidelines on responsible use of Social Media vide Staff Circular letter No. 7007 dated 02.08.2019, Instruction Circular No. 3195-2022 dated 31.03.2022, (Corporate Communication Policy), Staff Circular No. 7793 dated 01.10.2022 (Staff Accountability Policy for Non-credit Areas, Clause No.7.3) etc. These guidelines are designed to protect the Bank's reputation, ensure compliance with legal and regulatory requirements, and establish norms for appropriate conduct on social media platforms by the employees. These guidelines also help in setting expectations for employee conduct, such as maintaining confidentiality and avoiding conflicts of interest.

However, despite the aforesaid guidelines in place, several instances of misuse of Social Media have been observed/reported.

With our society becoming increasingly connected by social media, it is crucial for the Bank to keep upgrading its guidelines on usage of social media by the Bank's employees and other relevant stakeholders in their personal capacity, while upholding the brand equity of our Bank.

Some of the key Dos and Don'ts for usage of Social Media are reproduced herein below for ready reference of all concerned:

### The Dos

1. Maintain social etiquette while using social media sites and keep professional and personal lives separate.
2. Maintain accuracy and confidentiality of Bank's offers/policies and be aware of the Bank's service conditions, statutory and regulatory guidelines, business ethics.
3. Protect Bank against malicious content/campaigns by reporting immediately to the Bank's social media team.
4. Protect interest/reputation of Bank while using social media platforms.
5. Employees are encouraged to RT (Retweet), Share (on Facebook, LinkedIn etc.), any brand posts made by the Bank on its official pages/ channels/handles.
6. Double check language, including slang and hashtags in the social media content to better understand the origin of phrasing or words and to avoid unintended consequences.
7. All employee grievances should be routed through Bank's established internal channels.
8. Immediately report to Bank's respective vertical in case of instances of cyberbullying or harassment for appropriate further action.

### The Don'ts

1. Do not upload, post, forward, comment or post a link to any abusive, obscene, discriminatory, harassing, derogatory or defamatory content etc. against Bank / other organization/any individual or against the Government or any Constitutional Body on Social Media handles.
2. Never disclose any commercially sensitive, anti-competitive, private or confidential information about the Bank or its employees, customers or business partners.
3. Do not use Bank's e-mail address (individual or generic ID) to register on Social Media handles etc. for personal use.
4. Refrain from speaking on behalf of the Bank when not authorized.

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5. Do not share Bank's internal circulars/letters/any screenshots of Bank's software etc. on public platforms.
6. Do not engage in collusive behavior on any internet site/social media, with Bank's competitors or employees.
7. Do not disclose any information such as address, telephone / mobile number, Bank account number, email ids and passwords, etc. of any employee or customer of the Bank on any internet site/social media.
8. Do not create or become a member of any e-group, forums, Channels which indicate to be an official group, forum or channel of the Bank.
9. Do not copy, amend or in any other manner use the content posted by the Bank (or Bank logo/references/circulars) without prior written permission of the Vertical Head, Corporate Communications.
10. Do not post anything that could be considered as violation of the Bank's code of conduct or a violation of laws and regulations/service conditions.

The aforesaid guidelines on responsible use of Social Media are in addition to the already existing set of guidelines in this regard. It is expected that the employees must adhere to the aforesaid guidelines besides ensuring compliance with the guidelines contained in Bank's Corporate Communication Policy and Staff Accountability Policy for Non-Credit Areas and other such guidelines issued from time to time.

It is further expected from the employees to harness the power of social media in a pure, positive manner to build a strong Brand of the Bank across physical and digital realms

#### **Staff Circular No. 8085 dated 16.09.2023**

Attention is drawn towards Instruction Circular No. 3971 dated 31.03.2023, (Corporate Communication Policy, Clause No. 9), Staff Circular No. 7917 dated 13.02.2023 (Responsible use of Social Media), Staff Circular No. 7793 dated 01.10.2022 (Staff Accountability Policy for Non-credit Areas, Clause No.7.3) and other various guidelines issued by the Bank from time to time, sensitizing staff members on responsible use of Social Networking Platforms (Social Media). **These guidelines are designed to protect the Bank's reputation, ensure compliance with legal and regulatory requirements, and establish norms for appropriate conduct on social media platforms by the employees. These guidelines also help in setting expectations for employee conduct, such as maintaining confidentiality and avoiding conflicts of interest.**

Despite the aforesaid guidelines in place, several instances of misuse of Social Networking Platform (Social Media) have been observed/reported and the Top Management has taken a serious note of the same.

At the cost of repetition, some of the key Do's and Don'ts for usage of Social Networking Platforms (Social Media) by our employees are reproduced herein for ready reference of all concerned:

#### **The Do's**

1. Protect interest/reputation of Bank while using social media platforms.
2. Double check language, including slang and hashtags in the social media content to better understand the origin of phrasing or words and to avoid unintended consequences.
3. Maintain social etiquette while using social media sites and keep professional and personal lives separate.
4. Maintain accuracy and confidentiality of Bank's offers/Policies and be aware of the Bank's Service Conditions, Statutory and Regulatory Guidelines, business ethics.
5. Unfriend/off-connect with any malicious content. Protect Bank against malicious content/campaigns by reporting immediately to the Bank's Social Media Team on [unionconnect@unionbankofindia.bank](mailto:unionconnect@unionbankofindia.bank).
6. All employee grievances should be routed through Bank's established internal channels.
7. Immediately report to Bank's respective vertical in case of instances of cyberbullying or harassment for appropriate further action.
8. Any personal opinion of an employee on social media must be presented with a disclaimer that it is expressed solely in individual capacity and does not represent Bank's views, in any manner. Even in the absence of such disclaimer, the employee is personally responsible for what is posted online.

#### **The Don'ts**

1. Do not upload, post, forward, comment or post a link to any abusive, obscene, discriminatory, harassing, derogatory or defamatory content etc. against Bank / other organization/any individual or against the Government or any Constitutional Body on Social Media handles.
2. Never disclose any commercially sensitive, anti-competitive, private or confidential information about the Bank or its employees, customers or business partners.
3. Publishing rumors and/or internal and/or confidential information about Bank or related third parties on social networks can have a negative impact on the Bank's image and reputation and may lead to legal action against the issuer.
4. Refrain from commenting on futuristic issues/views on Corporate Policies, Financial Results, Management Structure/change, future plans of the Bank, Government Policies on social media/ internet site, including speaking on Bank's behalf when not authorized.
5. Do not share/publish on public platforms including individually created community/page/group etc., any official information/ internal circulars/ letters/ memorandum/ documents/ any screenshots of Bank's software etc. which are meant for Bank's internal circulation only and are Bank's records and exclusive property.
6. No employee of the Bank shall express any view on any internet site/social media about the working of our Bank or our Bank's business or generally about our Bank or any of its officials, when not authorized.
7. Do not engage in collusive behavior on any internet site/social media, with Bank's competitors or employees.
8. Do not disclose any information such as address, telephone / mobile number, Bank account number, email ids and passwords, etc. of any employee or customer of the Bank on any internet site/social media. Do not use Bank's e-mail address (individual or generic ID) to register on Social Media handles etc. for personal use.
9. Do not create or become a member of any e-group, forums, Channels which indicate to be an official group, forum or channel of the Bank.
10. Do not copy, amend or in any other manner use the content posted by the Bank (or Bank logo/references/circulars) without prior written permission of the Vertical Head, Corporate Communications.
11. Do not post any adverse comment against the Management of the Bank or the business processes or strategies or policies of the Bank on any internet site or Social Media.
12. Use of social media for personal use during office hours should not interfere with business and office commitments and should be minimal.
13. Do not post anything that could be considered as violation of the Bank's code of conduct or a violation of laws and regulations/service conditions.

The aforesaid guidelines on responsible use of Social Networking Platforms (Social Media) are in addition to the already existing set of guidelines in this regard. It is expected that the employees must adhere to the aforesaid guidelines besides ensuring compliance with the guidelines contained in Bank's Corporate Communication Policy, Staff Accountability Policy for Non-Credit Areas and other such Guidelines issued from time to time. It is the duty of every employee to protect the interest & reputation of the Bank while using social media platforms.

**Any non-compliance/breach/deviation/violation of the policy guidelines by the employees shall be viewed seriously and shall attract appropriate action including disciplinary action as deemed fit under relevant Rules, Regulations and Settlements.**

**SENSITIVE POSTS / POSITIONS/ AREAS OF OPERATION IN THE BANK**

**Staff Circular : 7959 dated 01.04.2023**

**Staff Circular :8479 dated 29.11.2024**

This has reference to Staff Circular No. 7959 dated 01.04.2023, vide which List of Sensitive Posts/Positions/Areas of Operation in the Bank, as approved by the Chief Vigilance Officer, was circulated.

In view of the recent developments, including verticalization, the said list has since been reviewed, and as per the approval received from the CVO, the following posts/ positions/areas of operations in the Bank have been identified as sensitive:

| S. No. | Revised Sensitive Posts/ Positions/ Areas of Operation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Officers engaged in processing / vetting of credit proposals & OTS / Settlement/ Relief cases in NPAs at Branches/ ROs/ FGMOs/ CO and its Annexes/ any other Centralized processing cells (viz. RLP/ MLPs etc.) MLCC/SAMB/ARB including RLCC/ ZLCC Committee Members.                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2      | Vertical Heads posted at CO & its Annexes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 3      | In-charge of Sections/ Verticals involved in bulk procurement (above Rs. 5.00 lacs) at <ol style="list-style-type: none"><li>Information Technology Vertical (DIT)</li><li>Digitization (including Digital Banking &amp; Digitalization)</li><li>Printing &amp; Stationery Section at Central Office and its Annexes</li><li>Operations Vertical</li><li>Support Services &amp; Corporate Communications Vertical</li><li>ROs, FGMOs, other Verticals in CO, ULAs (erstwhile CoEs)/ZLCs (erstwhile STCs), other outfits etc.</li></ol>                                                                                                                                                                                    |
| 4      | Officers in Support Services & Corporate Communications Vertical including Security Services at CO & its annexes/ ROs/ FGMOs/ Training Centres/other admin offices involved in tendering and maintenance of following goods & services: <ol style="list-style-type: none"><li>Electrical &amp; electronics,</li><li>Architect, Civil works,</li><li>Car purchase and maintenance,</li><li>I-pad, mobile, Wi-Fi installation,</li><li>Insurance,</li><li>Housekeeping,</li><li>Security related works; Acquisition/construction/ maintenance &amp; renovation of properties/ premises, Residential Quarters for the Bank</li><li>Social Media, advertisements/ sponsorships, other Corporate Communication works</li></ol> |
| 5      | Security Officers/Security In-charge at RO/FGMO/Training Centres/ other admin offices                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 6      | Officers in Scale IV & above having delegated authority for approval/ sanction of Expenditure (excluding small and/or routine expenses) in Administrative Offices                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 7      | Committee members at CO and its Annexes /FGMOs/ROs involved in empanelment of Valuers, advocates, auditors, consultants and other outside agencies.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 8      | Branch Heads, Regional Heads & Field General Managers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 9      | Custodian officers/ employees of safe Keys in Branches & Currency Chests                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 10     | Officers/ Employees working in Currency-Chests including Currency-Chest In-charge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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|    |                                                                                                                                                                                                                                                                                                         |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 11 | Officers associated with reconciliation of any type, posted in Digitization Vertical including Credit Card & Merchant Acquisition Business (MAB), Operations Vertical and Finance & Accounts Vertical                                                                                                   |
| 12 | Officers in Dealing room/ Treasury Branch                                                                                                                                                                                                                                                               |
| 13 | In-charges of Forex in A & B Category Forex Dealing Branches                                                                                                                                                                                                                                            |
| 14 | Officers looking after TBML alerts monitoring                                                                                                                                                                                                                                                           |
| 15 | Officers working in Centralized swift back office, who verify the transaction (V1/V2/V3)                                                                                                                                                                                                                |
| 16 | System and Database Administrators of transaction-based system in DIT/ Digitization such as SWIFT, IMPS, UPI, NEFT/RTGS, ATM Switch, Financial Inclusion, Internet banking, Mobile Banking, CBDC, Data Centre In Charge, System and database administrators -CMS (Bulk Payments), IT Security In-charge |
| 17 | Posting in Vigilance Cells/Vertical shall be as governed by CVC guidelines, issued from time to time.                                                                                                                                                                                                   |
| 18 | HR officers at CO who are in-charge of sections dealing with Recruitment, promotion, transfer and posting, investments & Insurance Section.                                                                                                                                                             |
| 19 | Disciplinary Authority at FGMO/ Central Office                                                                                                                                                                                                                                                          |
| 20 | Executives/Officers posted in wealth management service dealing with third party products, MF, Insurance etc.                                                                                                                                                                                           |
| 21 | DGM ALM-CFT Et Principal Officer to FIU-NID                                                                                                                                                                                                                                                             |
| 22 | Relationship Managers for High Value Customers                                                                                                                                                                                                                                                          |
| 23 | All officers posted in Centralized Rating Pool and in Credit Risk Review Team at Central Office, Mumbai and all Regional and Zonal Risk Officers                                                                                                                                                        |
| 24 | Any other post defined as 'sensitive post' from time to time.                                                                                                                                                                                                                                           |

All concerned are advised to take a note of the above list while carrying out rotation of officers/ employees and also while deciding the posting of officials who have been identified for non- sensitive assignments. It is also to be ensured that no officer/ employee posted in a sensitive position shall continue at the same position beyond three/ five years as per the existing guidelines on Job rotation

#### **COMPETENT AUTHORITY FOR ACCEPTANCE OF RESIGNATION/ VRS**

Staff Circular No: 7893 dated 10.01.2023

Attention is invited to Staff Circular no. 4229 dated 28.10.1995, instruction circular no. 5671 dated 06.05.1998 and various communications regarding Competent Authorities for resignation / VRS. As the guidelines are very old, we are in receipt of queries with regard to Competent Authorities for acceptance of Resignation/ VRS. Further, with the introduction of post of Chief General Manager, a need is felt to define the Competent Authority for acceptance of Resignation I VRS for the said post. Therefore, the Competent Authorities for Resignation/VRS are reiterated as under:

a) Competent Authority for accepting Resignation:

| Scale                              | Competent Authority  |
|------------------------------------|----------------------|
| For Officers in Scale VI & above . | Board                |
| For Officers in Scale IV & V       | General Manager (HR) |

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|                                                          |                                    |
|----------------------------------------------------------|------------------------------------|
| For Officers upto Scale III working under Central Office | General Manager (HR)               |
| For Officers upto Scale III                              | Field General Manager / Zonal Head |
| Award Staff working under Central Office                 | Dy. General Manager (HR)           |
| For Award Staff                                          | Regional Head                      |

b) Competent Authority for accepting VRS:

| Scale                                                                       | Competent Authority                                                                            |
|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| For Officers in Scale VI & above.                                           | Board                                                                                          |
| For Officers in Scale IV & V                                                | General Manager (HR)                                                                           |
| For Award Staff and Officers upto Scale III working under Central Office    | Officer in TEGS VI or authority above him overseeing Department of Personnel at Central Office |
| For Award Staff and Officers upto Scale III working under Branches/ Offices | Field General Manager / Zonal Head                                                             |

The resignation/ VRS applications of Award Staff may be accepted subject to IR and Vigilance Clearances whereas for Officers the resignation / VRS applications may be accepted subject to IR, Vigilance & Audit Clearances. The acceptance of resignation/ VRS will also be subject to settlement of various Bank dues.

**CELEBRATION OF WHITE CANE SAFETY DAY- OCTOBER 15, 2022**

**STAFF CIRCULAR NO. 7804 Dated:- October 14, 2022**

We extend greetings on the White Cane Safety Day to all staff members.

White Cane Safety Day is celebrated on October 15 of every year since 1964. White cane is a mobility tool that helps persons with visual disabilities in independent mobility. This device can be understood as an extension of hand of persons with vision impairment through which they can tap the ground and navigate around.

Our visually impaired employees have consistently amazed everyone with their abilities. On this day it gives us immense pride to celebrate the accomplishments of the visually impaired staff members posted across the organization. On this special day, we reiterate Bank's commitment to provide all possible reasonable accommodations to empower our differently abled staff members for enabling them to contribute at their work place.

Bank is pioneer in celebrating special days like 3rd December, as International Day for Person with Disabilities and 19th May, as Global Accessibility Awareness Day. On the similar ground, Union Bank of India is celebrating 15th October as "White Cane Safety Day". On this occasion, bank has provided interaction and presentation opportunity to the employees with visual disabilities at their workplace for spreading awareness. Let's appreciate our employees with visual disabilities and learn from them.

Bank believes in providing equal opportunities without any discrimination on the grounds of disability. It is our endeavor to provide inclusive work environment, where employees can work with dignity and realize their potential.

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Bank has approved enhanced conveyance limits for PwD's upto Rs 10000/ .

As we celebrate this special day, let us commit ourselves for equality and inclusivity as integral part of our services.



**USAGE OF YOGA BREAK (Y-BREAK) PROTOCOL/ APP**

**Staff Circular:7898 Date : 18.01.2023**

Ministry of Ayush has designed and developed a five-minute duration Yoga Protocol named Y-Break for workplace by an Expert Committee in the year 2019. The same was launched in January 2020 on Pilot Project basis in 6 major Metro Cities.

Consequent to its success, Ministry of Ayush developed an android based application Y -break. Further, a campaign was also launched to spread awareness of providing access & usage of Y -Break Protocol/ app among people at workplace with a view to refresh, de-stress and refocuses them with enhanced efficiency and productivity at workplace. The Y-Break App and videos are available at the Google Play Store/ App Store and Youtube Channels of the Ministry of Ayush and Moraji Desai National Institute of Yoga (MDNIY).

Looking to the benefits of Yoga Break Protocol! App, all employees are advised to download the 'Y Break' application and use the same for re-energizing/ refocussing and de-stressing themselves.

## NEED FOR THE PROFESSIONAL ETIQUETTE AND PREVENTION OF WORKPLACE HARASSMENTS

The etiquette and good manners forms basis and axis for success of any individual and the society at large. Though both are not innate but need to be learnt as a discipline for positive conduct and character development. Workplaces are nothing but the second home wherein everyone is expected to display suitable standards both at work and between the individuals. Banking being a service-oriented profession, people meet at all levels. Hence it is imperative that an organization should have guiding rules and procedures for accepted social behavior and the same need to be effectively disseminated and inculcated to every employee associated with it.

Though workplaces are multiethnic and pluralistic, to succeed, the organization goals and priorities should score high. Union Bank of India, being a forerunner and benchmarked leader in banking field in terms of human resources management and its policies, came out with various guidelines on professional manners and workplace etiquette to preclude the unsolicited conduct. Our bank upholds a strong commitment to foster a safe, respectful, and inclusive workplace environment for all our employees. In this regard, we would like to emphasize the importance of understanding, preventing, and addressing issues related to sexual harassment and workplace harassment.

In banking sector, one of the most important aspect is to provide timely and best customer service and to maintain brand image of the Bank. Our outfit conveys our commitment to our work, attention to detail and concern for our customers, as every employee maintains a one point of contact for the customers and are ambassador for the Bank. The details of professional dress code are being communicated to the employees through various circulars. All employees should adhere to standard dress code as mentioned below:

| Particulars                         | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dress Code for Male Employees       | Male Employees should preferably wear formal plain shirts, trousers and formal shoes. Shorts, T-Shirts, Jeans and sneakers/ sports shoes, fancy shirts etc. should not be treated as a part of official attire.                                                                                                                                                                                                                                                                                                       |
| Dress Code for Female Employees     | Female Employees should preferably wear formal Indian or Western Corporate attires and formal shoes/sandals. T-Shirts and sneakers/ sports shoes, fancy shirts etc. should not be part of official attire.                                                                                                                                                                                                                                                                                                            |
| Dress Code for Scale IV & above     | Senior male staff at Administrative Offices (Scale IV & above) and Branch Heads of Large/ VLB/ ELB/ RLP/MLP etc. should wear Formals like Suit/blazer/ shirt/trouser/ Jacket/Tie/ formal shoes etc.                                                                                                                                                                                                                                                                                                                   |
| General Instructions for appearance | <ul style="list-style-type: none"><li>• Staff should wear clean shoes/ footwear and not slippers while on duty.</li><li>• Personal hygiene and appearance are essential at workplace and all are encouraged to avoid unkempt look (unshaven/ruffled hair) and keep footwear clean at all times.</li><li>• Official ID provided to employees should be worn by them. Those employees who are not having official ID should approach their respective Regional/Zonal/Central Office for the same immediately.</li></ul> |

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- |  |                                                                                                                                                                  |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <ul style="list-style-type: none"><li>• All sub-staff employees should wear clean uniform provided to them while on duty with name of staff displayed.</li></ul> |
|--|------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### **Committee Structure for Career Counselling**

Two Committees for Career Counselling & Business Development Opportunity is formed at each Zonal Office and Central Office Levels, viz. Power Him & Empower Her, one for the male employees and other for the female employees. In order to create a comfortable platform for both the genders to express their concerns freely; two committees have been formed. Also, Zonal level committee has been advised to identify the Regional representatives to take the initiatives of the committee and its implementation.

The purpose of these Committees is to create a forum for our employees where they can approach for their career counselling, skilling & grooming, and have meaningful discussions on their productivity and grievance redressal. The Committee shall encourage the employees to speak up or share concerns regarding their career trajectory, performance improvement, hindrances for the same, and give suggestions regarding their skilling & grooming etc. The specific gender-sensitive Committee is to understand the employees better, as men and women have differential needs, different career aspirations and different challenges faced at workplace. The email IDs for the committees are [powerhim@unionbankofindia.bank](mailto:powerhim@unionbankofindia.bank) & [empowerher@unionbankofindia.bank](mailto:empowerher@unionbankofindia.bank).

### **Zero tolerance for any kind of harassment:**

Union Bank of India maintains a zero-tolerance policy towards all forms of harassment within our organization. Harassment threatens the dignity and well-being of our employees and can undermine the productivity and harmony of the workplace. We unambiguously uphold our stance in maintaining a workplace that is free from harassment of any kind.

### **Not your perception, but the individual's perception:**

It is imperative to understand that the harassment will be determined only by how the individual has perceived it. This is irrespective of differences in individual perception, and intent of the perpetrator. An act that may seem innocent to the perpetrator could be perceived as harassment by the victim.

It is our individual responsibility to be cognizant of how our words and actions may impact our colleagues. Do not engage in any behavior that could be perceived as harassment by the individual.

### **Inside or Outside the Workplace:**

Harassment can occur not only within the workplace but also outside of it. Our commitment to preventing harassment extends to all aspects of our employees' lives, as it has the potential to significantly affect their well-being and professional performance.

### **Examples of Harassment:**

To provide clarity, here are some examples where behavior can be considered harassment:

1. Unwanted Advances: Repeated, unwelcome romantic or sexual advances, both within and outside the workplace.
2. Inappropriate Comments: Comments that are offensive, derogatory, or sexually explicit.
3. Offensive Jokes or Humor: Sharing jokes, memes, or humor that is discriminatory or offensive.
4. Intimidation: Using threats, insults, or aggressive behavior to create a hostile environment.
5. Cyberbullying: Engaging in online harassment through emails, messages, or social media.
6. Unwanted Touching: Inappropriate physical contact, even if it appears to be minor.
7. Defamation: Spreading false or malicious information about someone, whether online or offline.
8. Retaliation: Taking adverse action against an individual for reporting harassment or participating in an investigation.
9. Sexual Coercion: Forcing or pressuring someone into sexual activity against their will.
10. Stalking: Persistently following, spying on, or obsessively contacting someone without their consent.
11. Verbal Abuse: Using derogatory language, insults, or slurs to degrade or belittle someone.
12. Unwanted Gifts or Materials: Sending unsolicited gifts, explicit materials, or any items meant to make the recipient uncomfortable.
13. Sabotage: Deliberately undermining someone's work, reputation, or success in a harmful manner.
14. Racial or Ethnic Discrimination: Treating someone unfairly or with hostility due to their race, ethnicity, or nationality.
15. Religious Discrimination: Discriminating against someone based on their religious beliefs or practices.
16. Appearance-based Harassment: Mocking, ridiculing, or making derogatory comments about someone's physical appearance.
17. Unwanted Intrusion of Personal Space: Repeatedly invading someone's personal space, making them feel uncomfortable.
18. Microaggressions: Subtle, often unintentional, comments or actions that marginalize or belittle someone's identity, such as their gender, race, or sexual orientation.

### **Strict Action and Investigation:**

There will be strict action, including a thorough investigation, against any person found to be committing harassment. Bank's commitment to a harassment-free workplace extends to ensuring that the rights and well-being of victims are protected, and wrongdoers are held accountable for their actions.

We strongly encourage all employees who experience or witness harassment to report it without delay. Also, in case an employee is unable to represent due to any reasons, other colleagues working with them who has knowledge of the incident can report and help the employee. Union Bank has established clear reporting channels and a robust redressal mechanism to ensure that such complaints are addressed swiftly and with the utmost confidentiality. Please refer to SC: 8017 dated June 23, 2023, Policy on Prevention, Prohibition &

Redressal of Sexual Harassment at Workplace & Redressal of Complaints of Sexual Harassment, Equal Opportunity and Diversity, Equity & Inclusion (DEI) is explained in detail with the procedures to be followed while reporting and redressal mechanism thereof.

By promoting a culture of mutual respect, understanding, and proactive prevention, we can collectively eliminate harassment from our workplace. Let us join hands to create an environment where every employee feels secure, valued, and empowered and contribute to the business vision and mission of our bank.

# HR INITIATIVES

## REALIGNMENT OF HR DEPARTMENTS AT CENTRAL OFFICE

[SC 6546 dated 07.02.2017]

4. In the recent past, HR department, Central Office has taken various initiatives to reach out to the employees. One such initiative is **Shared Service Centre** which has been set-up for fast and efficient reimbursement of various staff bills / claims and another is **HR Aapke Dwar** portal which was launched to address the grievances of the employees. The department has also set-up **HR Analytics Unit** which shall be a tool for leveraging available HR information for proper deployment / career progression of the employees.
5. The department is now in the process of developing a dedicated HR link through UBI Intranet, which shall provide single window access to HR related information to all employees. Accordingly, it was felt necessary to rename some of the divisions under the HR department, Central Office and realign its functioning to match the changing HR dynamics. The existing and the new names of the HR Sections at central Office shall be as under:

| Sr. No. | Section                                  |                                                 | Sub-Section                                                                                                                                                                                       |
|---------|------------------------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|         | Existing Name                            | New Name                                        |                                                                                                                                                                                                   |
| I       | Industrial Relations Division            | Employee Relations Division (ERD)               | i. Policies<br>ii. Disciplinary Matters                                                                                                                                                           |
| II      | Promotion Section                        | Career Development Division (CDD)               | i. Promotion<br>ii. Placement                                                                                                                                                                     |
| III     | Personnel Administration Division        | HR Administration Division (HRAD)               | i. Staff Welfare<br>ii. HR Suvidha<br>a. Reimbursement of TE / LFC bills<br>b. Reimbursement of other staff claims<br>iii. Union Parivar<br>iv. SC/ST Cell<br>v. Salary Cell<br>vi. HR Aapke Dwar |
| IV      | Manpower Planning & Recruitment Division | Manpower Planning & Recruitment Division (MPRD) | i. Manpower<br>ii. Recruitment<br>iii. Compassionate Appointment                                                                                                                                  |
| V       | Performance Management System (PMS)      | Talent Management Division (TMD)                | i. HR Analytics Unit<br>ii. PMS<br>iii. Training<br>a. Internal Training<br>b. External Training<br>iv. Innovations<br>v. Incentive Management                                                    |

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|           |                            |                                  |                                                                                                                                                                                                                                                                                   |
|-----------|----------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|           |                            |                                  |                                                                                                                                                                                                                                                                                   |
| <b>VI</b> | Terminal Benefits Division | Employee Benefits Division (EBD) | i. Terminal Benefits <ul style="list-style-type: none"> <li>a. PF</li> <li>b. NPS</li> <li>c. Pension</li> <li>d. Gratuity</li> <li>e. DRF</li> </ul> ii. Medical Insurance <ul style="list-style-type: none"> <li>a. Existing Employees</li> <li>b. Retired Employees</li> </ul> |



## HR AAPKE DWAR

[SC 6271 dated 16.11.2015]

As all are aware, the success of an organization is the result of the unstinted support and contribution of its employees and their total compliance of its systems and procedures.

Despite the fact that the HR machinery at the various Regional Offices is already contributing and supporting employee welfare through various staff and admin functions, as an additional motivating gesture, the Bank has introduced a Grievance Redressal Portal on the Bank's website, with the objective of providing a platform for staff members to escalate their grievances / complaints for expeditious redressal of the same as per the Bank's rules

It is now extended to all the Regional Offices pan India and include all staff related issues of employees, except those relating to transfer and posting. The Grievance Redressal Portal will enable an employee to present his/her grievance for examination / redressal at the level of Branch / respective Regional Office /respective FGMO / Central Office, as the case may be. A time limit of maximum 3 working days at each level of redressal is fixed to resolve the grievance. This department has already issued detailed guidelines fixing specific 'TAT / time lines for the performance of various staff functions. Regional Heads / HR Heads of all Regional Offices are advised to ensure that the redressal of a grievance must be actual and the grievance shall not be closed with frivolous / interim remarks like "will be looked into", or "concerned official is on leave" etc. which will defeat the very purpose and objective of providing this platform to employees.

Regional Offices / FGMOs are requested to sensitize all concerned in their Region / Zone to ensure expeditious disposal of the staff complaints lodged in the Portal, so as to prevent their escalation to higher levels. Redressal of staff grievances / complaints is included in the Job Role of the Deputy Regional Heads /Deputy Zonal Heads, and it will be their responsibility to ensure that the Portal is used effectively for ensuring cordial HR relations in their Region / Zone. We are confident that introduction of the above Portal will lead to increased. Job satisfaction and improved productivity and efficiency and seek support and co-operation of all concerned in this regard.

- Grievance Redressal Portal on Bank's website - "HR Aapke Dwar"

## "HR AAPKE SATH" A DEDICATED HR PORTAL

(SC No. 6655 date 31.08.2017)

- HR has initiated an employee friendly initiative in order to have all the HR related information on a single platform, a dedicated HR portal, "HR Aapke Saath".
- **HR Aapke Saath** is intended to provide single window access to the employees. It provides an array of information related to various HR functions in detail. Further, it contains relevant information regarding both existing and retired employee benefits. Various application formats are available in the portal and can be downloaded easily.

## "HR SUVIDHA"

### Centralization process of staff bills / Amenities at HR SUVIDHA

Bank has set up SSC (now HR SUVIDHA) as part of the ongoing "Project Utkarsh for sanctioning of claims related to staff members reimbursement of TE/TA, LFC and other monthly bills like conveyance cleaning newspaper entertainment briefcase uniform & liveries and monthly mobile expenses bills etc.

ADDRESS:

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Union Bank of India,  
Shared Service Centre, (NOW HR SUVIDHA)  
The Arcade, Tower – 4, East Wing, 2<sup>nd</sup> Floor,  
World Trade Centre, Cuffe Parade,  
Colaba, MUMBAI 400005

Telephone Nos. : 022-22178851; 22178852; 22178853; 22178820

Dedicated email ID of HR SUVIDHA and In charge of HR SUVIDHA are [hrsuvudha@unionbankofindia.bank](mailto:hrsuvudha@unionbankofindia.bank) and [santhosh.babu@unionbankofindia.bank](mailto:santhosh.babu@unionbankofindia.bank) respectively.

Commencement of HR SUVIDHA has necessitated the following changes in certain Union Parivar modules as well as in the process:

- 3 Tier sanctioning procedure for TE/TA bills (recommender, approver sanctioner) is reduced to 2 stage of sanctioning i.e. approver and sanctioner.
- 2 Tier sanctioning procedure (approver & sanctioner) is reduced to one stage of sanctioning for Conveyance, Newspaper, Cleaning Material, Entertainment, Briefcase, Uniform &\* Liveries and Monthly Mobile Expenses bills on reimbursement basis.
- Reimbursement of claims under modules e.g. Newspaper, Entertainment, Cleaning, Conveyance, Briefcase, Uniform & Liveries and Mobile Expenses, will be on declaration basis only. However, staff is required to fill the complete details of bills in the respective module for which he/she is seeking reimbursement.

#### **SSC to all Zones (PAN INDIA)**

On a pilot run basis SSC started functioning by servicing 2 Zones w.e.f 02.11.2015 in phased manner 4 more zones were added to SSC extending the coverage to 6 zones as on 21.03.2016. The feedbacks received from various branches/offices were also found encouraging .Hence it has been decided by steering committee of PROJECT UTKARSH to extend the services of SSC to all 10 zones of the bank i.e. PAN INDIA w.e.f.. 19.05.2016 [SC 6366 dated 16.05.2016 SSC]

#### **AUTO CREDIT OF TE ADVANCE & LFC ADAVANCE**

**[Staff circular 6342 dated 26.4.2016]**

Our Bank has embarked upon new journey for its Business Process Transformation under "Project Utkarsh". Ever since the setting up of "HR SUVIDHA", with the technical support of DIT, many improvements have been made in TE/TA, LFC-end in other Reimbursement Modules by Union Parivar to facilitate convenience and to improve end to end TAT.

- As a further measure to improve end to end TAT, it has been decided to Auto credit the amount of TE/TA advance and LFC advance in Finacle. Branches/Offices are advised that from 02.05.2016 onwards no manual vouchers are to be passed for TE/TA and LFC advance sanctioned by the competent authority. On approval of TE/TA and LFC advance application, system will pass necessary debit and credit entries in the following Heads:-

| Module      | Debit / Credit | - | Account                                                                |
|-------------|----------------|---|------------------------------------------------------------------------|
| TE ADVANCE  | Debit          |   | Suspense Account TE Advance (8250929100) of respective branch/office   |
|             | Credit         |   | Employee Account                                                       |
|             | -              |   | ,                                                                      |
| LFC ADVANCE | Debit          |   | -Suspense Account LFC Advance (8250030000) of respective branch/office |
|             | Credit         |   | Employee Account                                                       |

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It has also been decided to stop debit entries in Suspense Account- TE Advance and Suspense Account - LFC Advance for Branch users in Finacle from 02.05.2016 onwards. Only HR Administrators at Regional Offices will have the power to debit the heads in case of exigencies. There is no change in the existing procedure of passing manual entries for TE/TA bill final settlement / LFC claims and PL encashment at Branch/Office level.

In the past, we have received several requests for deletion of LFC application on the grounds that while applying LFC advance employee did not notice that name of all the dependents are captured in the system and as such amount sanctioned as LFC advance did not commensurate with his/her estimated expenditure. Please note that after the start of auto credit, it is not possible to entertain any such request as technically system will not support any modification/deletion of the record.

In the light of above, all staff members are advised to update the details of their dependents in Bio-data in Union Parivar and to give proper care to select the names of the eligible persons in LFC claims, as system will not allow any subsequent claim once the LFC advance is sanctioned and credited to the account of employee.

All sanctioning authorities are advised to strictly follow the instructions contained in Staff Circular letter No.980 dated 25.01.2016 and 'Staff Circular No.6329 dated 05.03.2016 while approving TE/TA and LFC advance to Staff members.

#### **INNOVATION: STAFF FEEDBACK/SUGGESTIONS**

With a view to motivate the staff and encourage them to freely communicate with the Top Management & give their views/ suggestions for the betterment of the Bank, a platform in the form of dedicated **e-mail id: [innovation@unionbankofindia.bank](mailto:innovation@unionbankofindia.bank)** is created.

There has been encouraging response from the staff members to this initiative. Suggestions and feedback received are evaluated by a committee of executives for their feasibility for implementation. Till date a total of 181 suggestions received from our staff have been implemented by the Bank. Staff members whose suggestions are implemented are presented with a letter of appreciation and a book of a renowned author duly autographed by Managing Director & Chief Executive Officer of the bank. (As per staff circular 7104 dated 26.02.2020)

List of 11 such new suggestions approved and implemented by our bank have been uploaded in the UBINET and enclosed for information. If any of the suggestion implemented is sent by more than one staff member, the one received first would be considered for appreciation.

Staff members are encouraged to contribute by sending innovative ideas for the betterment of our beloved institution, by using the dedicated e-mail id [innovation@unionbankofindia.bank](mailto:innovation@unionbankofindia.bank).

**For further reference refer staff circulars:**

- Circular letter No. 3047 dated 12th September, 2014
- SC 6369 dated 23.05.2016,
- SC 6523 dated 03.01.2017,
- SC 6581 dated 20.03.2017

### **LAUNCHING OF "DIVYA" PORTAL**

**Staff Circular:18148 dated 30 December 2022**

Access to information and the ability to contribute is recognized as basic human rights and not a nice-to-have features. In our ongoing commitment towards creating an accessible workplace to our PwD employees and approachable banking solutions to all our PwD customers, our Training System and Union Access team with support of Department of Information Technology has developed a portal "DIVYA". "DIVYA" has been developed to provide a platform for comprehensive information & inputs pertaining to PwD individuals. The portal contains various circulars pertaining to PwD employees as well as customers, Staff College publications pertaining to PwDs, Link to Union Vidya accessibility modules, accessible reading material provided by Staff College, various links i.e. Union Radio, Union Podcast, Outlook Manual & Jaws Software etc. The circulars and various contents on DIVYA Portal are uploaded to create awareness among all the staff members. Employee awareness and support on inclusion and accessibility is essential to provide inclusive and accessible banking.

Path to access the DIVYA portal:

**UBINET > Fast Access > Staff Connect & Feedback / DIVYA > DIVYA**

### **A V I S A- AN OCEAN OF VIVACIOUS, INSPIRING, STELLAR, ALTRUISTIC WOMEN**

Staff circular: 01423 dated 13/03/2023

International Women's Day (March 8) is a global day celebrating the social, economic, cultural, and political achievements of women's that personify best of virtues viz. love, resilience, strength and beauty; indeed her existence is celebration of life. In this magazine Staff College have celebrated the existence of all Women leaders right from the top executives to scale 1 officers of our bank and outside the bank. The superwoman who works at the office goes back and builds her family and her home by covering their banking journey, their achievements and life learnings.

This magazine carries a special section on women's who have been recognised for their exemplary work in different fields, those who are not only breaking ageold patriarchal norms but also excelling in what were traditionally considered as male-dominated fields. We wanted to cover all of them due to paucity of space, we were able to cover only few of them. AVISA booklet is the outcome of the assiduous work of the entire team of Staff College Bengaluru.

### **DIVYA-DIGITAL INFORMATION TO VITALIZE YOUR ACCESSIBILITY**

Circular: 32035

"DIVYA" is an effort from our training system to consolidate all the information and various guidelines of our Bank for employees with disabilities and also help them with a few tips to plan their work life. Hope this booklet will work as useful guide for creating awareness among all our employees towards our PWD customers and colleagues. Release of handbook "DIVYA" is yet another step among others by our training system to create awareness among all and walk on the path of equality.

## LAUNCH OF EMPLOYEE ASSISTANCE PROGRAM – UNION SWAR (SUPPORTING WELLNESS AND RESILIENCE)



The Bank has been committed towards creating enabling circumstances for professional growth & development and enhancement of overall wellbeing of employees. Given the characteristics of present socioeconomic environment and the dynamic work requirements of the banking industry, maintaining a healthy work-life balance poses its own challenges.

At different points of time, a person may face crises related to health, time and career management, meeting demands of varied familial roles, etc., all of which act as stressors known to impact the wellbeing of an individual leading to lifestyle diseases, including depression and anxiety. These factors subsequently affect performance on the job, and can be gauged as difficulties in making decisions, comprehending risks, coping with performance expectations and relationships at work.

While eliminating complexity from work and life situations is not always feasible, it is possible to help employees better manage themselves and build durable resilience. With this intention to provide for the holistic wellbeing of employees, Bank has launched an 'Employee Assistance Program (EAP) - Union SWAR (Supporting Wellness and Resilience)', in partnership with M/s itohelp.net Pvt. Ltd through which Bank shall be able to provide avenues to its employees to get help and support for physical and mental wellness as and when required by them.

The facilities offered under Union SWAR are categorized as follows: -

### 1. Physical Wellness Initiatives (for employees)

- Yoga Sessions
- Virtual Consultation with Nutritionists / Dieticians
- Virtual Consultation with General Physician

### 2. Mental Wellbeing Initiatives (for employees & their dependents)

- Meditation Sessions
- Virtual/face-to-face Counselling sessions (Anonymous & Confidential)

### 3. Awareness and Sensitization Workshops

A dedicated mobile app and portal will be launched soon which will allow employees to have access to services, book appointments/slots, 24\*7 helpline support, chatbots etc. The guidelines for availing the benefits of the Program will be shared in due course.

**Sc No 8470 dated 18.11.2024 Onboarding of M/s Habuild Healthtech Pvt Ltd under Employee Assistance Program**

## SELECTION OF EXECUTIVES FOR OVERSEAS TRAINING PROGRAMS IN PREMIER INSTITUTIONS )

Sc. No. 8220 dated 15.03.2024

### 1. Background

- 1.1. The Bank has undertaken several pioneering projects in the HR space and made significant investments to improve performance culture, talent engagement & grooming and learning a development.
- 1.2. As we navigate through a rapidly evolving banking landscape, It is Imperative that Bank's leaders embody the right behaviors, possess the necessary skills, acquire relevant competencies and lead with vision to create an agile organization, inspire their teams and propel the Bank towards continued growth and Innovation.
- 1.3. Bank recognizes that effective leadership is crucial for driving our organization's success and achieving our strategic goals.
- 1.4. To create a robust leadership pipeline, selected executives in CGM a GM cadre shall be identified a nominated for leadership courses in premier overseas institutions/ universities like Harvard / London School of Economics & Political Science (LSE) / Kellogg's / Cambridge / Oxford University etc., through a well-defined selection process with the objectives of developing unique leadership cadre in the Bank and implementing best practices of the globe.
- 1.5. An External Selection Panel (ESP) shall be engaged for the conducting the selection process which will be responsible for shortlisting the final pool of candidates for overseas training programme. The ESP shall comprise academicians, behavioral experts, industry leaders and Independent consultants. The members of ESP will be selected by the MD & CEO or ED in charge of HR in absence of MD & CEO.
2. Eligibility criteria a selection process:
  - 2.1. The primary eligibility criteria for participation in this process will be:
    - 2.1.1. Residual Service -Minimum residual service of 2 years for CGMs and minimum residual service of 3 years for GMs, as on 1<sup>st</sup> April of financial year.
    - 2.1.2. Annual PMS Score -Minimum Average score of 85 or above for the preceding three years as on 1<sup>st</sup> April of financial year.
  - 2.2. The selection process will involve two stages of i.e. Assessment and Interview. The details are given as under:
    - 2.2.1. Assessments:
      - Psychometric Assessment - This will cover personality map, leadership profile and leadership development assessment.
      - Assessment based on Questionnaire-

- i. This will be done through administering a set of questionnaires which are to be filled out by all candidates.

- ii. Questions will be based on Leadership, Strategic Vision, Team Development, Communication and Influence.
- iii. Scoring of the responses received will be done by the ESP.
- iv. Scoring will be based on a pre-decided set of metrics such as relevance, specificity, insight, Impact etc. mentioned in the responses of respective candidates.

2.2.2. Interview:

The interview will be conducted by the same ESP. The Interview will cover the following aspects, among other things:

- i. **Vision for self:** Candidate has a clear understanding of own goals for the short-term and Long-term and how this training will help in achieving them.
- ii. **Vision for Bank:** Candidate has a clear understanding of Bank goals for the short-term and Long-term and how this training will help them contribute towards achieving them in their current role.
- iii. **Diligence towards Learning:** Candidate displays a genuinely positive attitude towards learning & clarity of thought, is curious and open minded and whether their past track record also indicates the same.
- iv. **Solution-Oriented & Creativity:** Candidate is goal-oriented, displays creativity and draws on experience a learned skills when problem-solving.
- v. **Alignment of values:** Candidate is self-aware, displays a strong work ethic, is aligned with own values when taking important decisions.

### 2.3 Candidate Evaluation criteria

| S.N. | Stages of Selection | Maximum Marks |
|------|---------------------|---------------|
| 1.   | Assessments         | 50            |
| 2    | Interview           | 50            |
|      |                     | 100           |

Based on the overall score under Evaluation Criteria, name of the candidates will be shortlisted and nominated for the Overseas Training Programs.

2.4 The participants will have to submit the key learnings from the programme & roadmap of the learning to be implemented in the Bank. In this regard, a sem].nar/ workshop may be organized where each participant needs to give presentatl.on before executives for shan.ng the knowledge through power point presentation.



## UNION RATNA - EMPLOYEE RECOGNITION SCHEME FOR SCALE IV TO VIII OFFICERS)

Sc No.8038 dated 21.07.2023

Sc No.8579 dated 29.03.2025

### Introduction:

In order to foster an environment of performance mindset, continuous learning, involvement and engagement of the employees, it is decided to introduce "Union Ratna", an employee recognition scheme. The scheme is intended to identify & recognize selected outstanding performers who continue to perform extra ordinary till the last day of their service, despite not being promoted in the next higher cadre because of limited vacancies in comparison to eligible candidates in respective cadre.

### The objective of Union Ratna:

- To foster an environment of performance mindset, continuous learning, involvement and engagement of the employees, till superannuation.
- To honour officials who deliver to their fullest potential / give their best to the Bank and remain unrewarded due to residual service criteria and limited vacancy.
- To place on record their exemplary performance and dedication towards organizational growth.

### Coverage of the scheme:

- Officers/ Executives of the Bank in the rank of Scale-IV to Scale VIII.
  - Executives, who had opted for VRS/ resigned from the services will not be eligible under the Scheme.
  - Officials on deputation to other organization (excluding subsidiaries/JV of the Bank) during the FY in which they are superannuating from the services shall not be eligible under the Scheme.
  - For the purpose of the Scheme, "employee" would mean and include only a confirmed, regular employee superannuating from the service of the Bank and does not include anyone engaged on contractual/temporary/casual basis.
- The scheme shall be effective from the FY2024-25 onwards and eligible officers superannuated from the services w.e.f. April 2024 shall be considered under the revised scheme.

### Eligibility Criteria for Union Ratna:

The detailed eligibility criteria for being considered, subject to assessment & screening under Union Ratna Scheme shall be as follows:

Officers/ Executives in scale IV & above, who have completed minimum three (3) years in their maximum scale of pay (scale in which superannuating) as on the last day of their superannuation shall be eligible under the Scheme. Stagnation increments shall not be considered while ascertaining the eligibility under the Scheme.

- Officials should have completed minimum 20 years of service in the Bank.
- Minimum Performance Appraisal Scores of 75 (in each year) during last five (5) financial years.

- The decision regarding eligibility of such employees on whom the disciplinary proceedings are pending, shall be taken by the Apex Committee on case to case basis.
- Such employees on whom the punishment is already imposed, are eligible under the Scheme.
- Such employees on whom the disciplinary proceedings are finalized and the employee has been found not guilty/exonerated of the charges, are eligible under the Scheme.
- Officers who had not applied in the promotion process despite having their eligibility preceding last 5 years (in any of the years in which he/she is eligible) will not be eligible for the Award.

#### **Methodology for enrolment and recommendation of eligible officers:**

Officers/ Executives in scale IV Et above, who have completed minimum three (3) years in their maximum scale of pay (scale in which superannuating) as on the last day of their superannuation shall be eligible under the Scheme. Stagnation increments shall not be considered while ascertaining the eligibility under the Scheme.

- Officials should have completed minimum 20 years of service in the Bank.
- Minimum Performance Appraisal Scores of 75 (in each year) during last five (5) financial years.
- The decision regarding eligibility of such employees on whom the disciplinary proceedings are pending, shall be taken by the Apex Committee on case to case basis.
- Such employees on whom the punishment is already imposed, are eligible under the Scheme.
- Such employees on whom the disciplinary proceedings are finalized and the employee has been found not guilty/exonerated of the charges, are eligible under the Scheme.
- Officers who had not applied in the promotion process despite having their eligibility preceding last 5 years (in any of the years in which he/she is eligible) will not be eligible for the Award.

#### **Screening & Selection Process:**

- The recommender (Appraiser as per PMS) of the enrolling employee shall give the scores and record his / her comments clearly about the scores given by him / her to the officer in the 'Section B' of Suitability Assessment Form (SAF) enclosed as Annexure-II.
- The SAF will then be forwarded to the reviewer (as per PMS) of the officer who is going to retire as per the flow is assigned in his / her performance management system.
- The reviewer shall review the scores and record his / her comments clearly about the scores given by him / her to the officer.
- The concerned Team at HRAD, CO shall cull out all the applications along with SAF for further vetting and presenting the same before the respective Apex Committees.

#### **Apex Committee Structure:**

- The Apex Committee shall be structured in the following manner:

| Apex Committee Structure     | Scale IV & V       | Scale VI, VII & VIII |
|------------------------------|--------------------|----------------------|
| Chairperson of the Committee | ED in Charge of HR | MD & CEO             |

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|          |                            |                      |
|----------|----------------------------|----------------------|
| Members  | All other EDs and CGM (HR) | All EDs and CGM (HR) |
| Convenor | GM (HR)                    | GM (HR)              |
| Quorum   | Minimum 3 members          | Minimum 4 members'   |

- After assessing the applications based on various factors such as the officer's overall performance, contribution to the Bank, and any other notable achievements during the service etc., the Apex committee shall award wore to the officer.
- Screening and selection process for the current P/ will be initiated in July 2023 for the officers retiring after 01.07.2023.
- The officers shall score minimum 75% so as to be eligible for the award. The Apex committee, however, may decide not to award 'Union Ratna' if any candidate is found to be not suitable based on assessment as per 'Section C' regardless of the marks secured in Section A Ee Section B (Annexure II) or recommendation by appraiser/ reviewer.

#### **Felicitation of Union Ratna:**

The officials selected under 'Union Ratna' will be felicitated by way of:

- Certificate Awarding 'Union Ratna' duly signed by the respective Chairperson of the Apex Committee along with a 'Union Ratna' Memento as a mark of recognition of their dedicated service towards the growth trajectory of the Bank.
- A one-time monetary reward as a token of appreciation of their exemplary performance along with the terminal benefits at the time of their retirement. The monetary benefits shall be calculated as per the following methodology:

| Scale | Methodology (A)*                                                                                                                                                        | Minimum Amount of Reward# (One time during Superannuation) (B)* | Maximum Amount of Reward# (One time during Superannuation) (C)* |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|
| IV    | Three Times of Last stagnation increment in the scale of pay (Presently Rs. 2730) X No. of months of service after receiving the last increment / stagnation increment. | Rs.3.00 lacs                                                    | Rs.5.00 lacs                                                    |
| V     | Three Times of Last stagnation increment in the scale of pay (Presently Rs. 2970) X No. of months of service after receiving the last increment / stagnation increment. | Rs.4.00 lacs                                                    | Rs.6.00 lacs                                                    |
| VI    | Three Times of Last stagnation increment in the scale of pay (Presently Rs. 2970) X No. of                                                                              | Rs.6.00 lacs                                                    | Rs.8.00 lacs                                                    |

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|      |                                                                                                                                                                         |               |               |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
|      | months of service after receiving the last increment / stagnation increment.                                                                                            |               |               |
| VII  | Three Times of Last stagnation increment in the scale of pay (Presently Rs. 3220) X No. of months of service after receiving the last increment / stagnation increment. | Rs.8.00 lacs  | Rs.10.00 lacs |
| VIII | Three Times of Last stagnation increment in the scale of pay (Presently Rs. 4400) X No. of months of service after receiving the last increment / stagnation increment  | Rs.10.00 lacs | Rs.12.00 lacs |

#The Amount of Rewards shall attract Govt. Taxes as per IT Norms.

\*If A is lesser than B, then B will be payable

\*If A is greater than B but lesser than C, then A will be payable

\*If A is greater than both B & C, then C will be payable

**Other Covenants:**

The 'Union Ratna' Scheme is being rolling out on Pilot Basis for current Financial Year i.e. 2023-24 only and will be effective from July 2023. This scheme shall be reviewed after one year thereof.

ED in charge of HR shall be the competent authority to issue any clarifications regarding this scheme. MD & CEO Shall be the approving authority to bring any change / modification in this scheme.

Note: For annexure forms please refer Sc No.8038 dated 21.07.2023

## UNION SAHYOG - A FINANCIAL SUPPORT SYSTEM)

Sc No.08163 dated 04.01.2023

Human Capital is one of the greatest assets in an organization. In our Bank also, human capital i.e. all Unionites are continuously working towards accomplishing various goals, targets, strategic business requirements of the Bank as well as self-development and growth. During our journey, sometimes we face instances where we lose our Seniors/Mentors/ Colleges/ Team Members due to their unfortunate demise.

Unfortunate demise of an employee is a tragic and challenging time for the family. On account of demise of an employee, the family not only suffers with the loss of a family member but also gets burdened with financial turmoil in running their livelihood thereafter as well. Our Human Capital is our 'Union Parivar' and the demise of any of member of this 'Parivar' also affects this organization as well. Though, nothing can replace a family member, providing some financial relief to the bereaved family members on demise of an employee will reduce the financial turmoil to some extent.

We are pleased to inform that Board in its meeting held on 28.12.2023, has approved introduction of Scheme named as 'UNION SAHYOG' - A FINANCIAL SUPPORT SYSTEM for providing financial relief towards the bereaved family members on demise of an employee.

The details regarding the Scheme is enclosed. The Scheme is effective from 28.12.2023. Hence, all the cases where the employees demised on or after 28.12.2023 are eligible for financial assistance under the Scheme.

| UNION SAHYOG - A FINANCIAL SUPPORT SYSTEM |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Particulars                               | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Scheme Name                               | UNION SAHYOG - A FINANCIAL SUPPORT SYSTEM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Eligibility                               | <ul style="list-style-type: none"><li>• Managing Director &amp; Chief Executive Officer.</li><li>• Executive Directors.</li><li>• CVO/Additional CVO (If not covered in their parent Bank under any insurance Scheme or provided with financial assistance on demise.</li><li>• All permanent employees of the Bank (including employees on probation as well as on deputation to foreign offices/other organizations inside/outside India) will be covered under the Scheme.</li><li>• Contractual employees will not be covered under the Scheme.</li><li>• Employees on sabbatical leave, will be covered under the Scheme.</li><li>• In such cases where disciplinary action is initiated/pending/contemplated on employees will also be eligible under the Scheme. However, employees on unauthorized loss of pay will not be covered under the Scheme.</li></ul> |

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|                                                                             | <ul style="list-style-type: none"> <li>Employees, who cease to be in services of the Bank on account of Superannuation/VRS / resignation/termination/CRS etc. will not be covered under the Scheme.</li> <li>The eligibility of the employees who are suspended will be assessed by a Committee of 3 Executives i.e. Chief General Manager (HR), General Manager (HR) &amp; Dy. General Manager (HR) depending upon the gravity of the cases.</li> <li>All types of deaths will be covered under the Scheme.</li> </ul>                                                                                                                                                                                                                                                                                                                                                             |       |        |          |                                                           |       |                                                           |           |                                                            |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|----------|-----------------------------------------------------------|-------|-----------------------------------------------------------|-----------|------------------------------------------------------------|
| Financial Assistance to be provided under the Scheme on demise of employees | <p>The amount of financial assistance under the Scheme is as under:</p> <table border="1"> <thead> <tr> <th>Cadre</th><th>Amount</th></tr> </thead> <tbody> <tr> <td>Officer*</td><td>20 months' gross salary subject to minimum of Rs.20 lakhs</td></tr> <tr> <td>Clerk</td><td>20 months' gross salary subject to minimum of Rs.15 lakhs</td></tr> <tr> <td>Sub-Staff</td><td>20 months' gross salary subject to minimum of Rs.10 lakhs.</td></tr> </tbody> </table> <p>*MD &amp; CEO/EDs/CVO/Additional CVO are also covered in this group.</p> <p>For the said purpose last drawn monthly gross salary paid to the demised employee will be considered for calculating the financial assistance under the Scheme.</p>                                                                                                                                                           | Cadre | Amount | Officer* | 20 months' gross salary subject to minimum of Rs.20 lakhs | Clerk | 20 months' gross salary subject to minimum of Rs.15 lakhs | Sub-Staff | 20 months' gross salary subject to minimum of Rs.10 lakhs. |
| Cadre                                                                       | Amount                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |       |        |          |                                                           |       |                                                           |           |                                                            |
| Officer*                                                                    | 20 months' gross salary subject to minimum of Rs.20 lakhs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |        |          |                                                           |       |                                                           |           |                                                            |
| Clerk                                                                       | 20 months' gross salary subject to minimum of Rs.15 lakhs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |       |        |          |                                                           |       |                                                           |           |                                                            |
| Sub-Staff                                                                   | 20 months' gross salary subject to minimum of Rs.10 lakhs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |       |        |          |                                                           |       |                                                           |           |                                                            |
| Effective Date of Scheme                                                    | 28.12.2023                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |       |        |          |                                                           |       |                                                           |           |                                                            |
| How to apply                                                                | <ul style="list-style-type: none"> <li>The application to be submitted by the nominee of the demised employee in the format as enclosed along with the death certificate, KYC documents of nominee a account details of nominee.</li> <li>On receipt of the claim from the nominee, HR Official of the Region/ Zonal Offices/Vertical Heads where the demised employee was posted, will submit the application on behalf of the nominee through HRMS i.e. Union Parivar. For the said purpose a separate module is under development and the same shall be informed in due course.</li> <li>The documents uploaded should be verified with the originals and a clear marking of the same should be mentioned while uploading the documents.</li> <li>The application once recommended will escalate in the Worklist of the Officials at HRAD, CO for further processing.</li> </ul> |       |        |          |                                                           |       |                                                           |           |                                                            |

|                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                       | <ul style="list-style-type: none"> <li>On receipt of the applications routed through Union Parivar, the same shall be processed and placed before the Competent Authority for release of payments.</li> <li>Once approved, the amount will be credited to the account of the nominee by HRAD, CO directly.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Who can be nominee    | <p>A page will be created for declaring the nominee for the said purpose and the modalities of the same shall be informed in due course.</p> <p>If the nominee is not declared under the Scheme, nominee as declared by the employee under below mentioned Schemes will be considered in the order as mentioned below:</p> <ol style="list-style-type: none"> <li>1. Nomination under Gratuity</li> <li>2. Nomination under PF</li> <li>3. Nomination under Scheme on Grant of Funeral Expenses/Financial Aid</li> <li>4. In case details of nominee are not available in any of the Scheme as mentioned above, the procedure for finalizing the beneficiary will remain the same as adopted under 'Death Claim Settlements'.</li> </ol>                                                                                                                                                              |
| Competent Authorities | <ul style="list-style-type: none"> <li>Chief General Manager (HR) shall be the Competent Authority for finalizing the modalities, guidelines for implementation and for providing clarifications under the Scheme.</li> <li>General Manager (HR) shall be the Competent Authority to approve release of payments of financial assistance in individual cases on submission of requisite documents.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| General Instructions  | <ul style="list-style-type: none"> <li>For the said purpose a separate expenditure head will be opened and the amount will be released by HRAD, CO only.</li> <li>Claims under the Scheme to be submitted at the earliest. Hence all 'HR Officials are advised to sensitize the bereaved family about the Scheme.</li> <li>Till the development of separate module under this Scheme is being finalized, all concerned are advised to submit the claims manually in the enclosed format. In such cases claims to be forwarded by the HR heads of the respective offices at <a href="mailto:hrad@unionbankofindia.bank">hrad@unionbankofindia.bank</a>. While forwarding the claims, HR heads should ensure that the documents should be verified with the original documents (with proper marking a stamp) alongwith the recommendations of the Regional Head/ Zonal Heads/ Vertical Head.</li> </ul> |



## EMPLOYEE FEEDBACK MECHANISM

Staff circular: 8320 dated 15.07.2024

With an objective to provide an easy and direct system for employees to offer their feedback & suggestions on systems & processes in the Bank & to encourage employees to share their innovative ideas and insight via Landline Telephones, Bank is introducing a 'Employee Feedback Mechanism' via Landline Telephones for employees. While providing the feedback through the said mode, disclosure of identity is optional. A detailed SOP for the 'Employee Feedback Mechanism' is enumerated as under:

| S. No. | Particulars                       | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.     | Initiative                        | Employee Feedback Mechanism                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 2.     | Scope of Initiative               | <ul style="list-style-type: none"><li>Improvement in systems and processes in the Bank</li><li>Strategies for increasing customer satisfaction</li><li>Opportunities for enhancing operational efficiency</li><li>Improving the functioning department/branch/Zone/Region.</li><li>Innovative product and service offerings</li><li>Ideas for improving the Bank's competitive edge</li><li>Potential new markets and customer segments.</li></ul>                                                                                                     |
| 3.     | How to Provide Feedback           | <ul style="list-style-type: none"><li>Any employee of the Bank can call the dedicated landline numbers to provide their feedback during operational hours from 10:00 AM to 5:00 PM.</li><li>Call should be made from the mobile number registered in EKAM.</li><li>The landline numbers are: 022-22896954/ 022-22896955.</li><li>The employee who is calling, need not to disclose their name and other details.</li></ul>                                                                                                                             |
| 4.     | Disposal of the Feedback Received | <ul style="list-style-type: none"><li>The Bank will not keep any records of the feedback received through this mechanism.</li><li>Feedback received will be used as initial information to explore the possibility of improvement in functioning of the Bank.</li><li>If feasible, relevant departments/verticals will be alerted based on the feedback.</li><li>This initiative aims to foster a culture of proactive engagement by ensuring employees have a way to voice their ideas and contribute to the Bank's continuous improvement.</li></ul> |

## **LAUNCH OF KNOWLEDGE BYTES IN EKAM**

**Staff circular: 8333 dated 30.07.2024**

1. EKAM which stands for - Empowering employees through Knowledge, Analytics and Mentorship is not just a platform for employees to experience pulsating HR interventions but also represents a change in our system, our mindset - towards greater collaboration, integration, and unity in our pursuit of excellence. It reflects the bank's commitment to make a workplace that operates as a cohesive unit, valuing each employee and their contributions.
2. Presently, the landing page of EKAM is host to many built in features of performance appraisal of employees, performance summary, performance dashboards, rewards and recognition, community connect platform, employee success stories etc.
3. In pursuit of enhancing the banking knowledge of employees and in order make information related to various banking activities and trends easily available to employees, a new section called "Knowledge Bytes" has been introduced in the EKAM landing page. This is a library of short, informative series of write ups designed to provide employees easy access to various banking related circulars/ articles/ news. The knowledge bytes will be regularly updated by the L&D Department and can be accessed by the employees through the following path:

**UBINET → Fast Access → EKAM - HR Digital Tools → Login → Knowledge Bytes**

4. The contents of this circular may be brought to the notice of all employees.

**INTRODUCTION OF 'MILESTONE AWARD' IN LIEU OF EXISTING SCHEMES FOR GRANT OF 'SILVER JUBILEE AWARD/LIFE TIME ACHIEVEMENT AWARD' IF 'MEMENTO ON SUPERANNUATION'**

Bank as a part of recognition of the services rendered by an employee, grants 'Silver Jubilee Awards/ Life Time Achievement Award to the eligible employees. Further, as a good gesture towards the employee superannuating, an employee is eligible for Memento on Superannuation of Rs.7500/-.

We are pleased to inform that Board has introduced 'Milestone Award' in lieu of existing Schemes for grant of 'Silver Jubilee Award/Lifetime Achievement Award' It 'Memento on Superannuation'. The Milestone Award is bifurcated into three (3) categories depending on the years of service completed by an employee in the Bank and the same is as under:

| Award Name              | Details                                           |
|-------------------------|---------------------------------------------------|
| Crystal Award           | On completion of 15 years of service.             |
| Silver Jubilee Award    | On completion of 25 years of service.             |
| Award on Superannuation | To the employees superannuating from the services |

**SCHEME ON MILESTONE AWARD**

| S. N.         | Particulars                                    | Details                                                                                                                                                                                                          |            |         |               |                                       |
|---------------|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------|---------------|---------------------------------------|
| 1             | Scheme Name                                    | Milestone Awards                                                                                                                                                                                                 |            |         |               |                                       |
| 2             | Applicability                                  | <div><div><div>• MD &amp;CEO</div><div>• Executive Directors</div><div>• All Officers &amp; Award Staffs</div></div><div>Employees recruited on contractual basis are not eligible under the Scheme.</div></div> |            |         |               |                                       |
| 3             | Type of Awards provided under Milestone Awards | <div>Milestone Award is categorized into 3 categories:</div> <table><tr><th>Award Name</th><th>Details</th></tr><tr><td>Crystal Award</td><td>On completion of 15 years of service.</td></tr></table>            | Award Name | Details | Crystal Award | On completion of 15 years of service. |
| Award Name    | Details                                        |                                                                                                                                                                                                                  |            |         |               |                                       |
| Crystal Award | On completion of 15 years of service.          |                                                                                                                                                                                                                  |            |         |               |                                       |

Classification: Confidential

|                      |                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
|----------------------|----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|------------|------------------------------------|---------------|----------------------------------------------------|----------------------|----------------------------------------------------|----------------------|-------------------------------------------------------|
|                      |                                                                            | Silver Jubilee Award                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | On completion of 25 years of service.             |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
|                      |                                                                            | Award on Superannuation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | To the employees superannuating from the services |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
| 4                    | How the Award will be granted                                              | The Milestone Award shall be granted in form of any article/ silver memento/souvenir/or article of choice of an employee/or on reimbursement basis upto the amount equivalent to the limit/ceiling fixed by the Bank. The Competent Authority for deciding on the form by which the Award can be granted to eligible employees (i.e. any article/ silver memento/souvenir/or article of choice of an employee/or on reimbursement basis) is MD &CEO.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
| 5                    | Limit/Ceiling Fixed for the Award                                          | <table><tr><td>Award Name</td><td>Proposed Amount/ Grams of Silver *</td></tr><tr><td>Crystal Award</td><td>Amount equivalent to 100 gm of Silver (925 Silver)</td></tr><tr><td>Silver Jubilee Award</td><td>Amount equivalent to 150 gm of Silver (925 Silver)</td></tr><tr><td>Superannuation Award</td><td>Amount equivalent to 250 grams of Silver (925 Silver)</td></tr></table> <p><b>*The proposed amount is excluding all the taxes. Further, in case memento/citation of silver is provided, the proposed limit will be excluding labor/citation charges.</b></p> <p>For granting the Award, the silver rates (in Indian market) as applicable on the day of taking the approval shall be considered.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                   | Award Name | Proposed Amount/ Grams of Silver * | Crystal Award | Amount equivalent to 100 gm of Silver (925 Silver) | Silver Jubilee Award | Amount equivalent to 150 gm of Silver (925 Silver) | Superannuation Award | Amount equivalent to 250 grams of Silver (925 Silver) |
| Award Name           | Proposed Amount/ Grams of Silver *                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
| Crystal Award        | Amount equivalent to 100 gm of Silver (925 Silver)                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
| Silver Jubilee Award | Amount equivalent to 150 gm of Silver (925 Silver)                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
| Superannuation Award | Amount equivalent to 250 grams of Silver (925 Silver)                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |
| 6                    | Important Instructions for ascertaining the eligibility for Grant of Award | <ul style="list-style-type: none"><li>• Employees will be eligible for the Award on attaining 15 years of service &amp; thereafter on 25 years of service &amp; thereafter on attaining Superannuation.</li><li>• In such cases where an employee is superannuating within 5 years (from the date of his/her eligibility for grant of Crystal/Silver Jubilee Award), he/she will be awarded with the Award on Superannuation only and will not be awarded with Crystal/Silver Jubilee Award.</li><li>• Notional Date of Joining of employees shall be considered for calculating the number of years of service.</li><li>• In case, any punishment is imposed on employee, the proposed Awards can be granted after punishment period is over.</li><li>• Employees exiting from the services of the Bank due to resignation /CRS/termination/ removal from services/ dismissal/ VRS/ demise shall not be eligible for the proposed Awards. However, in case of deputation the Awards shall be provided. Banks</li><li>• Executives on their elevation to ED/MD&amp;CEO or coming under criteria of deemed VRS shall be provided with 'Award on Superannuation'.</li></ul> |                                                   |            |                                    |               |                                                    |                      |                                                    |                      |                                                       |

| 7                                                            | Expense on Superannuation Farewell Function                                                                   | <p>A farewell function also be arranged for the employees superannuating from the services. In partial modification to staff circular no. 7784 dated 29.09.2022, for the said function, depending upon the manpower staff strength of the branches/offices, an expenditure upto the amount mentioned below may be incurred for the farewell function. Other Terms Et conditions of the staff circular no. 7784 dated 29.09.2022 shall remain same.</p> <table><tr><th>Manpower Strength</th><th>Max. amt. per Staff (in Rs.)</th></tr><tr><td>All units having manpower up to 5 staff</td><td>500/-</td></tr><tr><td>All units having manpower above 5 &amp; up to 10 staff</td><td>400/-</td></tr><tr><td>All units having manpower above 10 staff/ including ZO/CO/RO</td><td>300/- subject to maximum cap of Rs.25000/-</td></tr></table> <p><b>*Units refers to all branches/offices/Annexes/CO</b></p>                                                                    | Manpower Strength | Max. amt. per Staff (in Rs.) | All units having manpower up to 5 staff | 500/- | All units having manpower above 5 & up to 10 staff | 400/- | All units having manpower above 10 staff/ including ZO/CO/RO | 300/- subject to maximum cap of Rs.25000/- |
|--------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------------------|-----------------------------------------|-------|----------------------------------------------------|-------|--------------------------------------------------------------|--------------------------------------------|
| Manpower Strength                                            | Max. amt. per Staff (in Rs.)                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                              |                                         |       |                                                    |       |                                                              |                                            |
| All units having manpower up to 5 staff                      | 500/-                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                              |                                         |       |                                                    |       |                                                              |                                            |
| All units having manpower above 5 & up to 10 staff           | 400/-                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                              |                                         |       |                                                    |       |                                                              |                                            |
| All units having manpower above 10 staff/ including ZO/CO/RO | 300/- subject to maximum cap of Rs.25000/-                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |                              |                                         |       |                                                    |       |                                                              |                                            |
| 8                                                            | Effective Date                                                                                                | <ul style="list-style-type: none"><li>• The eligibility for proposed Crystal/Silver Jubilee Award shall be reckoned every FY for the employees who are completing the 15 years/25 years of service in that particular FY only. For e.g. For FY2024-25, the eligibility for the said Award shall be reckoned from 01.04.2024 to 31.03.2025.</li><li>• The Crystal/Silver Jubilee Award shall be granted to the employees who are completing the required number of years of service w.e.f. 01.04.2024 onwards. However, Award on Superannuation as per new scheme shall be granted to the employees superannuating from the month of August 2024 onwards.</li><li>• Any pending claims related to grant of Silver Jubilee Award/ Life Time Achievement Award till 31.03.2024, shall be awarded as per old Scheme with the approval of General Manager (HR).</li></ul>                                                                                                           |                   |                              |                                         |       |                                                    |       |                                                              |                                            |
| 9                                                            | Release of Lump Sum eligible amount under 'Superannuation Milestone Award'<br><br>SC No 8576 dated 28.03.2025 | <p>This is in reference with staff circular no. 8360 dated 29.08.2024 vide which 'Milestone Award' was introduced. As per the said circular, the 'Scheme for Memento on Superannuation' was replaced with 'Superannuation Milestone Award' and it was also informed that detailed SOP on 'Milestone Award' i.e. how the award will be provided, form of providing the Award (i.e. memento/article/reimbursement basis etc.) shall be issued in due course. The revised Scheme was effective for the employees superannuated from the month of August 2024 onwards.</p> <p>In view of the aforesaid, it is informed that detailed SOP regarding 'Milestone Award' is still under finalization Et the same shall be issued shortly.</p> <p>However, it is decided by the Competent Authority to release a lump sum amount (out of the total eligibility ascertained for the FY) under Superannuation Milestone Award.</p> <p>Therefore, all concerned are informed as under:</p> |                   |                              |                                         |       |                                                    |       |                                                              |                                            |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>a) Employees superannuated/ superannuating from the Bank services from August 2024 to March 2025 shall be granted with the 'Superannuation Milestone Award' and lumpsum amount of Rs.19,225/- shall be paid immediately. The said amount of Rs.19,225/- shall be granted without submission of any application.</p> <p>b) Employees exiting from the services of the Bank due to resignation/CRS/termination/ removal from Banks services/ dismissal/ VRS/ demise are not eligible for the said Award. However, employees who are on deputation are eligible for grant of said award.</p> <p>c) As, grant of Rs.7500/- provided under old Scheme i.e. 'Memento on Superannuation' was discontinued w.e.f. 01.08.2024, all HR Heads/ Zonal Head/ Human Resources Department at Central Office are advised to generate a report and after ascertaining the eligibility as per the details mentioned above, the lumpsum amount of Rs.19,225/- shall be granted by the respective Regional Office (for employees superannuated/ superannuating from branches/ offices) Et HRAD (for employees superannuated/superannuating from Central Office Et its Annexes) by debiting the suspense account.</p> <p>d) A consolidated claim in the enclosed format is to be submitted to HRAD CO latest by 5th April, 2025. The consolidated claim should come under the signature of Dy. Regional Head/ Regional Head. The claims given will be settled Et credited through the DAC account by HRAD CO. Please note that no POB claims in this regard to be raised.</p> <p>e) Before making payment, all offices should ensure that if any amount was paid mistakenly to the employees superannuated from August 2024 to February 2025, under old scheme i.e. 'Memento on Superannuation' or revised Scheme i.e. 'Superannuation Milestone Award' the paid amount to be deducted while releasing the eligible lumpsum amount of Rs. 19,225/-. In such cases, eligible amount to be credited in the pension account.</p> <p>f) Such employees who are superannuating from the services in the month of March 2025, the eligible amount of Rs.19,225/- to be credited in the salary account of the employees latest by 29.03.2025.</p> <p>The aforesaid instructions are applicable only for the Superannuation Milestone Award and for the eligible employees during the FY2024-25 only. As the amount provided under the Scheme is only tentative, the procedure regarding how the remaining amount shall be provided will be issued shortly.</p> |
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# LEARNING & DEVELOPMENT

## MASTER POLICY ON LEARNING & DEVELOPMENT

Staff circular: 8071 dated 01.09.2023

The Learning & Development (L&D) unit of the Bank is committed to promote a culture of continuous learning for the development of individuals as well as the organization. It ensures that the Bank is able to build multi-disciplinary teams that are highly motivated to achieve business objectives. The major objective of the L&D unit is to empower employees by bridging the skill gaps and enabling them to undertake and successfully execute challenging roles for the overall growth of the Bank.

The L&D unit strives to meet the increasing and varied learning needs of the employees amidst continuously changing business environment by organizing required training programs vide different channels viz. physical training, virtual training, workshops, conferences, seminars etc.

This requires a well-trained, dedicated workforce which is sufficiently empowered to provide the requisite training to staff members to meet the individual and Bank's training needs. Bank has been successful in creating a performance-based mind-set in the organization through the ongoing project Union Purna and has brought a tectonic shift from conventional HR to data driven and digital Human Resource Management.

Now, the Bank is continuously revamping the entire L&D function to make it more Inclusive, Innovative & Inspiring, with an objective to be a continuous learning organization. This involves re-imagining the L&D practices and processes in the Bank to establish a best-in-class ecosystem for development and growth.

In addition, the banking industry has been receiving various guidelines and recommendations from the government and regulators, such as the recommendations under EASE agenda for capacity building, recommendations of the Khandelwal Committee and Gopal Krishnan Committee etc.

The emergent competition has prompted organizations to devise strategies to have a talented and innovative workforce to gain competitive advantage. Internship and apprenticeship are impactful strategies for creating the future talent pool for the industry. Bank recognizes the pivotal role that internship and apprenticeship programs play in nurturing talent and fostering a culture of continuous learning within organization. These programs serve as invaluable opportunities for aspiring individuals to gain hands-on experience, explore their potential in the banking industry and acquire essential skills.

In view of the aforesaid developments, the process of searching excellence and the endeavour to maintain competitive advantage, a well-defined and consciously designed Learning and Development strategy is indispensable.

### Scope

This policy shall govern domestic trainings and L&D activities in full accordance with regulatory requirements, corporate concerns & emerging scenarios. The Policy on Learning & Development ensures compliance of guidelines & recommendations and plays a strategic role in fulfilling the following objectives:

- To impart adequate and relevant knowledge to empower Bank's employees
- To bring about attitudinal changes in the workforce, to be in tandem with the corporate goals and transforming the employees into tech-savvy personnel
- Digital empowerment of employees for keeping pace with digital disruptions in banking
- To harness the potential of human capital in such a way that they stand apart, ranking high in the competitive environment.

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- To set in place best practices and pave the way for effective executive development.
- To assist field functionaries in solving their problems through diagnostic problem solving and action suggesting studies.
- Leveraging technology for spreading knowledge, skills and techniques amongst employees for effective handling of business
- To develop emotional intelligence and communication skills
- To provide the intern with a comprehensive practical experience in a setting where learning is primary objective of experience, provide an opportunity for intern to gain understanding of banking sector and help them to evaluate career opportunities.
- To establish comprehensive guidelines, defining the structure and objectives of apprenticeship program, prescribe the norms and standards to be adhered by both apprentice and the Bank ensuring a standardized and equitable learning experience.

### **Guiding Principles**

- To be a need-centric L&D function known for contextual learning with quality delivery.
- To equip the staff in every job role with required knowledge a skill sets
- To be a top creator of knowledgeable workforce through result-oriented L&D initiatives
- To be the most agile L&D function leveraging on technology
- To be the most trusted L&D team admired by every stakeholder
- To be a leader in the area of L&D in alignment with the job family framework

The Policy consists of the following eight sections:

1. Training
2. Job Family Grooming Plan
3. Induction Program
4. e-learning
5. Virtual Training
6. Capacity Building & Reimbursement / Incentives for Courses / Certifications
7. Internship
8. Apprenticeship

The purpose of this policy document is to lay down the scope of activities, policies and procedures for the L&D initiatives of Union Bank of India, hereinafter referred to as "Bank". The aim is to put in place an effective L&D framework which, inter alia, spells out the governing structure, processes, roles & responsibilities of stakeholders, training & learning evaluation, reporting, design & implementation of internship programs and prescribing norms and standards in respect of apprenticeship training etc.

## I. TRAINING POLICY



### 1. Introduction:

Developing the potential of human capital is fundamental to any organization for improving its efficiency and effectiveness. The training process focuses on developing core competencies which are required by individuals to perform their functions effectively. These competencies may be key skills which employees need to possess for functional proficiency or pertaining to leadership, communication and people management.

- 1.1. In order to enhance the effectiveness of the training process, it is necessary that all stakeholders are aware of the guidelines and concepts that govern the process. The rights and responsibilities of all stakeholders as well as Bank's position in terms of development of its human resources are spelt out in the Policy on Learning & Development.
- 1.2. The foundation of an effective L&D function is to state the Bank's stance on training processes in clear and unambiguous terms. The Policy on Learning & Development will ensure that all staff members of the Bank are made aware that the Bank is committed to:
  - 1.2.1. Developing staff and organizational capacity to improve processes and services provided
  - 1.2.2. Promoting a culture of continuous learning for the development of individuals as well as the organization
  - 1.2.3. Ensuring that trainings and learning translate into improved work practices and performance
  - 1.2.4. Adhering to the guidelines governing the L&D process as laid down in this policy

### 2. Core Values of Training

- 2.1 The manner in which the business objectives of the Bank are achieved depends primarily on the values and culture of the Bank. This is equally true of every initiative of the Bank. The values embraced by the Bank define the manner in which strategy is executed. Training is no exception to this rule. The values on which the training efforts are based will define the quality and standard of training as well as the processes involved.
- 2.2 The training system in the Bank has been driven by the following core values and beliefs:
  - 2.2.1 Every staff member is entitled to and needs training. The Bank believes that every staff member not only needs training but is also entitled to an opportunity to upgrade his/her skills and to redefine his/her attitude.
  - 2.2.2 Training will be delivered based on the needs of the organization and the individual staff member. Since training targets adults, it is vital that training efforts meet the needs of the individual, not only with regard to the areas in which training is given but also the manner in which the training is imparted. The focus of training delivery will be participant-oriented. The training process will ensure that the training needs of the participants will be the driving force for the design and delivery of all training programs, irrespective of the medium of training. The Bank also believes that training needs of the individual should be addressed within the overall context of the needs of the organization.
  - 2.2.3 Training will target the needs of both general banking and specialist segments. One of the major challenges in training of a public sector bank is training of both general banking and specialist segments. Training in the Bank addresses both these segments.

- 2.2.4 A well-trained work force is fundamental for future organization sustainability.
- 2.2.5 The Bank's ability to face challenges posed by an ever-changing environment is enhanced through training
- 2.2.6 Training is a Bank-wide responsibility managed by the training system in synchrony with field functionaries and verticals/departments at corporate office.

### 3. Training Mission and Objectives:

#### 3.1. Training Mission

- 3.1.1. It is necessary to ensure that the activities of the training system are aligned with these values in right earnest. In order to ensure this, the Bank has enshrined these values in a clearly defined Mission Statement of the Training System, which is given below.

***“To Promote a Culture of Continuous Learning for the Development of the Individual and the Bank”***

- 3.1.2. The Training Mission is framed to ensure that the organization will be able to build multi-disciplinary teams that are highly motivated to achieve the business objectives.
- 3.1.3. The training system is committed to enhance its effectiveness through a process of continuous improvement.
- 3.1.4. **Consequently, the training system has created a new-age, learning-centric training ecosystem through 9 Union Learning Academies (ULAs) to promote and prioritize development in key focus areas of the Bank, enhanced capacity building & skill sets as well as to create high performance leadership.**

#### 3.2. Training Objectives:

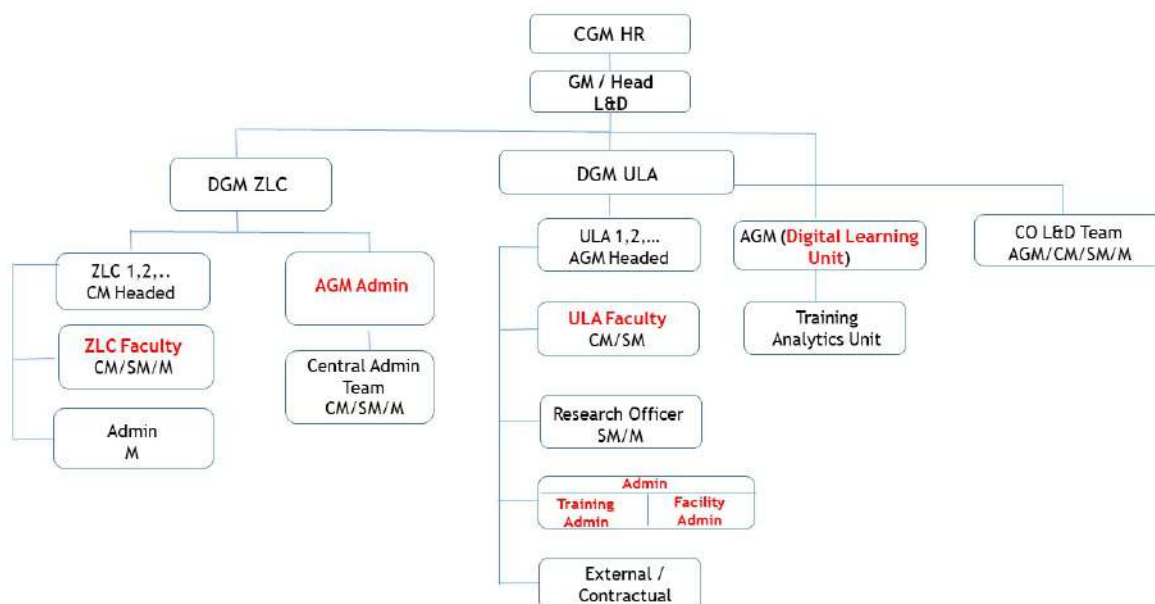
Based on the Training Mission, the objectives of training are:

- 3.2.1. To assess, on a continuous basis, the training needs of both individuals and the Bank
- 3.2.2. **Design new L&D processes to meet emerging development needs of the Bank**
- 3.2.3. To help employees bridge their skill gap and deliver their job roles effectively as per defined Job Family
- 3.2.4. To facilitate on-boarding of new entrants through classroom, on-the-job training and mentoring
- 3.2.5. **To identify talent needed to create internal L&D ecosystem of trainers, teachers, coaches etc.**
- 3.2.6. **To prepare a pool of staff members for specialized areas such as RAM Credit; Operations; Sales & Marketing and Relationship Management; Treasury, Forex & Corporate Banking; Credit Monitoring, Collections & Recovery; Risk, Audit, Compliance & Legal; Strategy and Finance & Accounts; Information Technology and Human Resources**
- 3.2.7. To groom staff members in leadership roles for shouldering higher executive responsibilities like Regional Head, SARAL Head, etc.
- 3.2.8. To ensure that the strategy and initiatives of the training system are in line with the business objectives of the Bank and are designed taking into consideration the transformation initiatives taken by the Bank along with the requirements & inputs of all stakeholders in the system, thereby making training a partner to the business of the organization
- 3.2.9. To provide opportunities for personal development and team building
- 3.2.10. To create a risk and compliance culture within the organization
- 3.2.11. **To expose employees to different new-age technology, innovative teaching & learning methodologies and research & entrepreneurial programs**
- 3.2.12. **To provide industry-backed curriculum which incorporates contemporary trends & application whilst integrating application-based learning**

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#### 4. Organization Structure and Administrative Control of Learning & Development:

- 4.1. **Organization Structure:** As per the revised L&D organization structure, the training system will consist of the Learning & Development Division at Central Office, 9 Union Learning Academies (ULAs) and 9 Zonal Learning Centres (ZLCs). The revised organization structure is represented in the figure below:



- 4.2. The Training System shall be headed by General Manager / Head - Learning & Development (GM/Head L&D) who shall be responsible for overseeing all Union Learning Academies (ULAs) and Zonal Learning Centres (ZLCs).
- 4.3. 9 (nine) Union Learning Academies (ULAs) have been created at six locations:
- i. **Leadership Academy** at Bengaluru
  - ii. **ULA of Sales & Marketing** at Bhopal
  - iii. **ULA of Corporate & Treasury** at Gurgaon
  - iv. **ULA of Strategy & Finance** at Gurgaon
  - v. **ULA of Operational Excellence** at Hyderabad
  - vi. **ULA of Rural & Financial Inclusion** at Hyderabad
  - vii. **ULA of Credit & Policy** at Lucknow
  - viii. **ULA of Risk Excellence** at Mangalore
  - ix. **ULA of Digital Transformation** at Powai
- 4.3.1. The ULAs are aligned with job families at the core of their theme along with select relevant sub-themes identified for each ULA.
- 4.3.2. The target group of the ULAs will be employees in Scale IV & above cadre with certain flagship programs extended to employees in Scale I-III cadre.
- 4.4. **Union Bank Knowledge Centre (erstwhile Staff College) will continue as an integrated unit accommodating the various knowledge reserves as well as L&D activities/initiatives of our Bank.**

**9 (nine) Zonal Learning Centres (ZLCs) across 9 locations will cater to the target group comprising all employees up to Scale III cadre:**

- i.** ZLC Bengaluru
- ii.** ZLC Lucknow
- iii.** ZLC Hyderabad
- iv.** ZLC Bhopal
- v.** ZLC Powai
- vi.** ZLC Gurgaon
- vii.** ZLC Mangalore
- viii.** ZLC Bhubaneswar
- ix.** ZLC Visakhapatnam

- 4.4.1. DGM ZLC, located at Bengaluru, shall be the overall in-charge of the ZLCs and shall also head ZLC Bengaluru
  - 4.4.2. Other ZLCs will be headed by Centre In-Charge (CIC) in Chief Manager cadre who shall report to DGM ZLC
  - 4.4.3. The ZLC team shall consist of Faculty – Delivery and Admin
  - 4.4.4. Subsequently, the ZLCs shall be extended to other zones too in a phased manner based on requirement and availability of infrastructure. The competent authority for opening/closing of ZLCs will be MD&CEO and in absence of MD & CEO, ED overseeing HR vertical.
  - 4.4.5. In case of relocation of ULA/ZLC, the competent authority for approval will be CGM (HR).
  - 4.4.6. The role of ZLCs shall include preparing & implementing the Training Plan for ZLCs, ensuring quality of training programs' delivery, evaluating post-training performance of participants and initiating corrective action.
- 4.5.** GM/Head L&D shall be assisted by DGM ULA and DGM ZLC. DGM ULA shall be responsible for overseeing the ULAs as well as the L&D Division at Central Office. DGM ZLC shall head ZLC Bengaluru as well as oversee the functioning of all other ZLCs.
- 4.5.1. Both DGM ULA and DGM ZLC shall report to GM L&D
- 4.6.** GM L&D will further be assisted by the Directors of each ULA (ULA Heads in AGM cadre) who will oversee the operations of their respective ULA including conduct of training programs, creation of specialized content, publications / research papers, budget utilization, training & impact assessment, etc.
- 4.6.1. The ULA Heads shall report to DGM ULA and will be supported by an AGM at Central Office for coordination among the ULAs.
- 4.7.** GM/Head L&D will also be assisted by the L&D Division at Central Office for strategy, MIS and monitoring activities. This team will be headed by DGM ULA who will be supported by one AGM & a team of other officers in junior cadres. The responsibilities of this team shall include identifying training gaps in consultation with other verticals, coordinating with ULAs/ZLCs for planning & execution of different training initiatives, managing other administrative activities including functioning of the Central Office Library as well as ensuring overall smooth functioning of training activities & providing necessary support, wherever required.
- (Further, now Digital Library at Central Office shall be managed by the Support Services Department. The physical library will be available Union Bank Knowledge Centre Bengaluru.)
- 4.8.** The ULA team shall consist of ULA Head, Faculty and Research Officer(s).
- 4.9.** ULA Faculty will be responsible for content creation as well as delivery of the training programs. The Faculty – Content will exclusively work on content creation whereas Faculty – Delivery (internal &

external faculty) will take care of the delivery of the training programs. This will allow increased focus of faculty in their assigned major.

- 4.10. Since the ULA structure is envisaged to create a think tank and innovation & research hub for the Bank and undertake new research to infuse best market practices in the training system, a separate position of Research Officer has been created at each ULA. The Research Officers shall report to the respective ULA Heads.
- 4.11. The Faculty at ZLCs shall report to their respective Centre In-Charges.
- 4.12. The ULA team shall be duly supported by industry advisors and academicians who will act as external experts to bring in, inter-alia, best-in-class market knowledge & insights on relevant topics pertaining to specific ULAs.
- 4.13. **Administrative Control**

The Central Admin team located at Knowledge Centre Bengaluru, headed by AGM Admin, shall oversee the administrative functions of all ULAs & ZLCs. AGM Admin shall report to DGM ZLC.

- 4.13.1. Trainer Admin shall be responsible to support the faculty in training related tasks, including but not restricted to, nomination management, welcome kit preparation & circulation, distribution of hand-outs/ study material, feedback management, calendar creation etc.
- 4.13.2. Facility Admin shall be responsible for all facility & premise related administration tasks, including but not restricted to, classroom & hostel management, housekeeping, canteen management, AMC renewals, vendor management, etc.
- 4.13.3. Reporting authority for admin teams across the training system at various locations will be the respective ULA Head, under overall supervision of AGM Admin posted at Bengaluru.
- 4.13.4. At locations with two ULAs and one ZLC, the reporting authority for the admin team will be the senior most ULA Head (based on the tenure in that scale), under overall supervision of AGM Admin posted at Bengaluru.
- 4.13.5. At ULAs with externally hired ULA Heads, the reporting authority for the admin team will be the respective ZLC Head, under overall supervision of AGM Admin posted at Bengaluru. However, at locations with 2 ULAs and 1 externally hired ULA Head, the reporting authority for the admin team will be the internal ULA Head, under overall supervision of AGM Admin posted at Bengaluru.
- 4.13.6. At locations with only ZLC, the admin team shall be responsible for both training & facility admin activities. Further, the reporting authority for the admin team at these ZLCs will be the respective ZLC Head, under overall supervision of AGM Admin posted at Bengaluru.
- 4.14. **Digital Learning Unit**
- 4.14.1. Digital Learning Unit headed by executive in AGM cadre, formed to boost the digitization of entire L&D processes, will be stationed at Bengaluru.
- 4.14.2. The AGM (Digital Learning Unit) shall be assisted by a team of officers in CM/SM/M cadres. This team shall be responsible for looking after entire e-learning activities (LMS), Training Management System (TMS), Digital Library (DL), Training Analytics Unit (TAU), Union Studio, various publications, podcasts and YouTube Channel, etc.



4.14.3. The AGM-Digital Learning Unit shall report to GM / Head L&D.

4.14.4. Training Analytics Unit (TAU)

- i. The Training Analytics Unit will have at least 3 staff members supervised by a Senior Manager. AGM (Digital Learning Unit) will report to GM/Head L&D regarding finalizing the Action Plan and initiatives to be taken by the Training Analytics Unit.
- ii. Consolidated training calendar of ULAs & ZLCs will be prepared centrally by Training Analytics Unit (TAU) on quarterly basis. The training calendar will consist of programs to be conducted through physical as well as digital mode after duly taking into consideration the current and dynamic requirements of the field/ verticals through training need analysis.
- iii. The Training Analytics Unit shall coordinate with DGM ZLC for preparation of the training calendar on quarterly basis as well as nomination of participants.
- iv. Training Analytics will provide input, insight and feedback reports in the process of Training Need Analysis.
- v. The Training Analytics Unit will share the list of eligible officials for training based on the available data to respective regions for their assistance in nomination and seat allocation.
- vi. Administrative / Controlling offices to also ensure that utmost priority in training nomination is accorded to suitable candidates, who haven't attended any training during current FY. To facilitate this exercise, TAU will share list of relevant untrained staff with respective RO/ZO/Administrative Offices. These offices shall ensure that all staff members in their Zones/ROs/Branch and equal opportunities to undergo training as per their developmental needs and objectives of the Bank.
- vii. The TAU shall also be responsible for calculation of learning hours (program-wise, program category-wise, gender-wise, scale-wise, job family-wise, etc.) required for various regulatory reporting.

#### 4.15. Academic Control

- 4.15.1. The ZLCs under the overall control of DGM ZLC shall cater to the training needs of staff which are not under the scope of ULAs i.e., training on functional skills to Award Staff & Scale I to III Officers.
- 4.15.2. However, the roll-out of overall academic aspects of locational programs, conduct of workshops etc. must be undertaken in consultation with the ULAs and approval of GM/Head L&D.
- 4.15.3. ULAs shall prepare the new program content for both ULAs and ZLCs. Modification of existing programs to be delivered at the ZLCs shall also be done by the ULAs. Queries/requests from any vertical for training needs shall be owned & managed by ULAs & reported to GM/Head L&D on a monthly basis.
- 4.15.4. Consolidated training calendar of ULAs & ZLCs will be prepared centrally by Training Analytics Unit (TAU) on quarterly basis. The Training Calendar will consist of programs to be conducted through physical as well as digital mode after duly taking into consideration the current and dynamic requirements of the field/ verticals.
- 4.15.5. Monthly updation of e-learning modules & ownership of the content shall be done by the respective ULAs.
- 4.15.6. Faculty at ZLCs shall take care of the delivery of programs as per the scheduled training calendar. Faculty - Delivery at ULAs may also be sent to other training centres to conduct specific programs as per requirement.



#### **4.16. Expenditure Control**

The ULAs and ZLCs are to utilize the budget allotted to them by Support Services Department, Central Office, as per the respective delegation of ULA Head / ZLC Head.

All expenditure beyond the delegation of ULA Head / ZLC Head shall be approved by DGM ZLC.

#### **4.17. Learning & Development Advisory Council**

- 4.17.1. The Learning & Development Advisory Council (LAC) will be the apex body that defines overall training & development functions in the Bank with the objective of making it a knowledge-based organization. It shall be responsible for the approval of annual training objectives and decide the priorities as per the impending business needs of the Bank, review of training strategies and look into the infrastructure needs of the ULAs.
- 4.17.2. The MD & CEO will be the Chairperson of the LAC. All Executive Directors, Chief General Managers, GM L&D, General Managers from selected verticals at Central Office, DGM ULA and DGM ZLC shall be members of the committee. MD / ED in-charge of HR is authorized to nominate the vertical GMs in this council.
- 4.17.3. GM/Head L&D, in the capacity of Convenor and Member Secretary to the Committee, shall convene the meetings of the LAC at half yearly periodicity in consultation with the Chairperson of the LAC.
- 4.17.4. Two industry experts / academicians will be members of the committee meetings who will be nominated by GM (L&D)/ GM (HR).

#### **4.18. Union Learning Academies Council (ULAC)**

- 4.18.1. A specialized committee shall be set up at each ULA level named as Union Learning Academies Council (ULAC) under the chairmanship of GM L&D.
- 4.18.2. General Managers from selected verticals at Central Office, ULA Heads, nominated vertical champions of concerned verticals, ULA-wise Advisors i.e. industry experts shall be the other members of the committee.
- 4.18.3. The ULA Head, in the capacity of Convenor and Member Secretary to the Committee, shall convene the meetings of the ULAC at quarterly frequency in consultation with the Chairperson of the LAC.
- 4.18.4. Scope and coverage of the ULAC shall include implementation of strategic projects, budget utilization and deciding priorities for the next quarter.

#### **4.19. A committee comprising ED In-Charge of HR, CGM HR, GM/Head L&D, DGM ULA and DGM ZLC shall review the performance of the ULAs on a periodic basis.**

- 4.19.1. This committee shall undertake review of various L&D activities such as quality of nominations, training schedules, calendar finalization, grooming plan execution, drop-outs, post-training performance etc.

#### **4.20. Bank may seek support from external experts as given below:**

- 4.20.1. Bank may engage Academicians / Industry Experts for co-designing and co-delivering training interventions
- 4.20.2. Bank may also engage External Faculty for training in domain-specific / specialized areas

- 4.20.3. Bank may undertake appointment of external ULA Heads for all ULAs.

#### 4.21. Integrating Training with Business Verticals:

The training system of the Bank shall align its objectives with the corporate concerns and strategies to become a business partner. A collaborative approach between the business verticals and the training system will help the Bank in following ways:

- 4.21.1. The feedback received by the training system about products & services can be passed on to the verticals for fine-tuning.
- 4.21.2. The information obtained about competitors' products & services can be passed on to the verticals with a view to make our products more competitive in comparison to peers.
- 4.21.3. The findings of Research and Development activities undertaken by **Research Officers** / Faculty can be used by verticals for improvisation of present products and to bring out new products as per market demands.
- 4.21.4. Customized programs to address corporate concerns can be designed and delivered as per vertical needs.
- 4.21.5. Preparation & updation of e-manual shall be carried-out duly incorporating policies and guidelines of verticals.
- 4.21.6. **Any new training requirement from the verticals for new products/policies or new age/advanced topics shall be invited by the ULAs from time to time and programs created accordingly.**

### 5. The Training Process

#### 5.1. Training Needs Assessment:

##### 5.1.1. Factors of Training Needs:

- 5.1.1.1. Organizational needs and priorities
- 5.1.1.2. Changes in policies and procedures arising out of changes in policies of the Government of India, directives of regulatory bodies, Indian Banks Association etc.
- 5.1.1.3. Development of new products / processes
- 5.1.1.4. Skill enhancement requirements of individual staff members under the Job Family concept
- 5.1.1.5. Functional knowledge and direction in respect of current and emerging areas
- 5.1.1.6. High potential development requirements
- 5.1.1.7. Career management and promotion related aspects
- 5.1.1.8. Findings and outcomes of **Skill Profile Assessment**

#### 5.2. Assessment of Learning & Development Needs of the Organization and Individual:

- 5.2.1. Organizational L&D needs will be defined by the **L&D Advisory Council** in line with the strategies of the Bank
- 5.2.2. Organizational L&D needs are also derived from time to time based on inputs of the ULAC and verticals
- 5.2.3. Training needs of staff members will be drawn from performance appraisal / **skill profile assessment** / self-nominations / corporate needs

- 5.2.4. Training needs of staff members will also be defined based on inputs from the roles they perform and are going to be assigned
- 5.2.5. Training need assessment could also be made on the basis of analysis of customer complaints, Audit reports and examination of frauds
- 5.2.6. Training Analytics will provide input, insight and feedback reports in the process of Training Need Analysis
- 5.2.7. Whenever a new product range or major change in technology is envisaged or new dimensions in business strategies are brought in, training programs are to be developed and conducted for all employees involved in the delivery of products/services. This can be a combination of various training methodologies viz. classroom (physical and/or virtual) training, internal/external training or e-learning courses/modules etc.
- 5.2.8. For employees posted to new roles on transfer or promotion, the training system shall assign a set of training courses based on the new role. After each promotion, officers/employees may be provided a suitable training program to develop required skill-sets/knowledge
- 5.2.9. For all executives/staff members posted to new roles viz. Regional Head, Branch Head etc., the training system shall design and assign a set of training courses based on their roles. These trainings shall be categorized as mandatory/must-haves and good-to-haves for the specific role

### 5.3. Training & Learning Needs Assessment Process:

- 5.3.1. Training & learning needs will be assessed and captured annually, usually at the commencement of the financial year.
- 5.3.2. The training need of the individual employee as given in the PMS will be provided by HR Dept. CO to training system every year for developing the programs /contents for location as well as regular classroom programs.
- 5.3.3. The training needs identified by the individual **in his/her performance appraisal** will be incorporated for the training need analysis. The data can be used for the assessing the training needs as well as preparation of the Training Calendar.
- 5.3.4. At the field level, training needs assessment will be done by the respective HR Department in consultation with the Zonal Head/Regional Head. **The ZO/RO can then escalate the region or cluster specific training requirements to the L&D Division at Central Office.**
- 5.3.5. Should the need arise for a new area of training, the training system will, with inputs from the corporate office / field, design and deliver the programs in the required area.
- 5.3.6. **Requirements of various verticals shall be gauged through frequent governance meetings - The specialized committee known as Union Learning Academies Council (ULAC) at ULA level shall be conducting meetings at quarterly intervals and one of the agendas of the meeting will be to ascertain the training needs and priorities for the next quarter. Each ULA may also send a communication to the verticals coming under its ambit, inquiring with them of their training needs.**
- 5.3.7. All stakeholders including verticals, training system, field and customers should form part of a comprehensive training need analysis.
- 5.3.8. **L&D Division at CO/ULAs** can also assess the training needs of a particular Zone/Region/Branch depending upon the request received from ZO/RO for a specific training program/workshop or based on industry & market trend analysis by the ULAs.

### 5.4. Training Nomination Process

- 5.4.1. In line with the spirit of the Training Mission of the Bank, the nomination process is designed to accommodate the following types of nominations:
  - 5.4.1.1. **Employee self-nomination:** Based on the calendar of programmes, staff members may nominate themselves for training programs. The nominations are then vetted by the

supervisor to ensure that the training matches the present and future job requirements of the employee.

- 5.4.1.2. Nomination through Performance Management System: The employee can provide his/her training needs in his/her performance appraisal which can be used for nomination of the employee for the specific programs which will help him/her to perform better. Hence, data of training requirements in the PMS will be shared by the HR Vertical with the training system as well as the ZOs/ROs so that the eligible candidates can be given adequate training on time.
  - 5.4.1.3. **ZO/RO nomination:** ZOs/ROs may also identify certain staff members for specific /customized training programs based on their requirement..
  - 5.4.1.4. **Supervisory Staff nomination:** Supervisory staff may also nominate and recommend staff members for specified training programs. For all Award Staff, Branch Manager shall communicate employees' training needs to L&D Division at Central Office through their respective ZO/RO. Training needs of such staff shall be identified through dialogue with employee and overall assessment of employee by the Branch Manager.
  - 5.4.1.5. Verticals may, at their discretion, nominate staff members for any special programs designed by the training system on the advice of the verticals as per their business focus.
  - 5.4.1.6. The Training Analytics Unit will share the list of eligible officials for training based on the available data to respective regions for their assistance in nomination and seat allocation.
- 5.4.2. Following measures will improve the quality of nominations and the pre-training preparedness of the participants:
- 5.4.2.1. Nominations by HR department at ZO/RO at least 15 days before the start of the program. Details of nomination should be updated in Union Parivar under intimation to immediate supervisor of the training nominee.
  - 5.4.2.2. Nominating right participants as per the eligibility criteria spelt out in the training calendar - This will improve the quality of nominations by avoiding 'mismatches' in attendance in the training program.
  - 5.4.2.3. Controlling offices to ensure that the nominated participants attend the program positively. In case of exigencies, suitable substitute nomination/s to be made to ensure 'Zero Drop-out' position, hence the training resources are optimally utilized.
  - 5.4.2.4. Administrative/Controlling offices to also ensure that utmost priority in Training nomination is accorded to suitable candidates, who haven't attended any training during current FY. To facilitate this exercise, TAU will share list of relevant untrained staff with respective RO/ZO/Administrative Offices. These offices shall ensure that all staff members in their Zones/ROs/Branch get equal opportunities to undergo training as per their developmental needs and objectives of the Bank.

## 5.5. Training Design & Development

In the context of emerging digital learning trends, the training system will endeavour to integrate innovative digital learning modes with the existing training set-up. In accordance with the Training Need Analysis, there shall be due weightage assigned to the Training Design and Development process.

The entire process of design of training programs is put in place to ensure that the needs of the organization as well as the individual are met. Accordingly, the following design process is presently in place and will continue in future as well.

- 5.5.1. Based on the identified needs, the training system will prepare skill sets according to the knowledge areas. These are then sent to the Vertical Heads at Corporate Office for their inputs. After the inputs are received, the skill sets for each training segment are defined and finalized.
- 5.5.2. The faculty will then develop content outlines based on the skill sets into two broad categories;
  - 5.5.2.1. **Flagship Programs** which shall cover Management Development Programs, Induction Programs, Long Duration Credit Programs etc. These programs are intended to address core competencies viz. Technical, Functional and Leadership
  - 5.5.2.2. **Developmental Programs** which employees will undergo on regular basis to continuously develop their knowledge, skills and attitude. These may include job family/role-based training, Immersive Classroom Programs/Workshops, locational programs, e-modules, Certification Programs, External Programs etc.
- 5.5.3. In order to ensure that the needs of all stakeholders are addressed, focus groups are constituted to review contents developed at the ULAs.
- 5.5.4. **All core / advanced / flagship programs will undergo a Focus Group Discussion and Pilot Program before Final Roll-Out.**

**Before commencement of each pilot program in case of core / advanced / flagship programs with duration of 3 days or more, a focus group comprising ULA Heads, GM/Head L&D, DGM ULA, DGM ZLC, vertical champion(s) and external subject matter experts (if required) shall hold detailed discussions about program content, delivery etc. and each of these discussions shall be minuted by the respective ULAs.**

**In case of other training programs like workshops / webinars / seminars, the respective ULA shall formally obtain consent from the concerned vertical head followed by approval from GM/Head L&D.**
- 5.5.5. The focus group as mentioned above shall discuss the content outlines not only with regard to technical content, but with regard to methodology as well. The focus group members will, through their inputs, ensure that the program is in line with issues and situations prevailing in the field. The focus group shall ensure that the program inputs also address skill gaps currently critical to the field as well as in the immediate future.
- 5.5.6. Based on the outcomes of the Focus Group meetings, for which minutes are drawn, lesson plans are prepared session-wise.
- 5.5.7. Lesson plans are minutely detailed so that every aspect of the conduct of the training program is captured and documented. This ensures that inputs and delivery are standardized across the training system.
- 5.5.8. Pilot programmes are to be held to assess the effectiveness of the program on participants in the classroom. At this stage also, feedback and inputs are sought from the participants. After examination, they are incorporated into the lesson plans.

- 5.5.9. To enhance training effectiveness and provide a seamless learning experience for participants as well as the facilitators conducting virtual sessions, SMART classrooms equipped with latest visual & audio infrastructure **will be set up across multiple locations (ULAs/ZLCs).**

## 5.6. Training Coverage

- 5.6.1. **Internal Training** comprising training programs developed by the training system of the Bank.
- 5.6.1.1. **Domain-based specialized programs shall be conducted for the target group of Scale IV & above officers based on requests by verticals.**
- 5.6.2. **External Training Programs** to meet the specific needs which cannot be met by internal training programs by deputing staff to external training institutes of repute like NIBM, IIMs, ISB, MDI, CAB, IIBF, BIRD etc. In cases where training in specialized areas is required to be provided to a select target group, it will be necessary to engage the services of individual faculty reputed in the areas.
- 5.6.2.1. **Bank may empanel premium academic institutes for conducting faculty development programs, executive & leadership development program, etc.**
- 5.6.3. **Statutory and Mandatory Training** which are necessary due to directives of the Government of India, regulatory bodies such as Reserve Bank of India and other institutions such as IBA.
- 5.6.4. **Short- and Long-Term Education Program** – These are designed for sustained and continuous development of a specified target group such as Leadership Development and Executive Education on the lines of the already existing Management Education Program.
- 5.6.5. **Workshops and Locational programs** for meeting the requirements of specified areas and can be covered in short duration.
- 5.6.6. **Conferences** – Changes in certain policy guidelines and other sudden developments within the Bank and outside also call for sensitizing the staff at specific levels of the Bank. These areas can be technical as well as conceptual. To meet these requirements, the training system organizes and holds conferences targeting specific segments.
- 5.6.7. **Seminars** - The role of **Research Officers** includes research and development activities which needs to be institutionalized in the Bank. Once this is done, the research paper prepared by the **Research Officers** can be presented in Seminars organized by the training system. External experts can also be invited to these seminars. This would provide an opportunity to obtain varied perspectives on the research carried out and also show-case the work done by the **Research Officers**. Research carried out in the areas of interest to the Bank will further the training objectives.
- 5.6.8. **On Demand On Spot (ODOS)** - Short duration need based locational training programs at branches /administrative offices have been designed and developed for conducting short sessions (2-3 hours) during non-peak hours to improve penetration of need based trainings at the workplace on pre-determined dates. Topics/sessions will be flexible as per the need of branches/administrative offices.
- 5.6.9. **e-learning** – Bank shall also adopt and enhance emerging modes of learning for promoting self-learning. This mode of learning will be focused on supplementing classroom-based learning. The detailed policy framework pertaining to e-learning has been covered in Section IV of this policy.



## 5.7. Training Calendar

- 5.7.1. Once the needs are identified, they will be prioritized. This will be done through a process of discussion involving the training system, Central Office officials and field functionaries.
- 5.7.2. The training programs are designed as laid down in Clause No. 5.5 under Training Design and Development.
- 5.7.3. Consolidated training calendar of ULAs & ZLCs will be prepared centrally by Training Analytics Unit (TAU) on quarterly basis. The Training Calendar will consist of programs to be conducted through physical as well as digital mode after duly taking into consideration the current and dynamic requirements of the field/ verticals through training need analysis.
- 5.7.4. The Training Calendar will not only have the name of the training program, but also a brief overview of the objectives, contents and the target group
- 5.7.5. The Training Calendar, as & when prepared, will be hosted on Bank's intranet so that all employees can have access to the Training Calendar in order to facilitate nominations to training programs, as detailed in Clause No. 5.4 under the Training Nomination Process.
- 5.7.6. The training programs can be viewed while doing self-nomination through Union Parivar vide which the officials can select the programs.
- 5.7.7. **Training programs will also be updated in the Nomination Tool for nomination purpose.**

## 6. Training Methodology and Evaluation

### 6.1. Training Methodology:

- 6.1.1. The training system will use multiple innovative methodologies of training as well as multiple channels for training the employees of the Bank.
- 6.1.2. The methodology as well as the channel of training will match the training needs and the content of the program. While technical skills could be addressed via e-learning particularly at the base level, conceptual skills would be best imparted in a classroom set-up.
- 6.1.3. Selection of training methods depends on the target group and the skill sets required for the participants. The most common delivery methods adopted by the training system are given below:
- 6.1.4.

| <u>Skill Sets</u>                | <u>Level</u> | <u>Training Methods</u>                                                                                                                                                                                                                                                                                                                                                                                                                              |
|----------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Functional /<br>Technical Skills | Basic Level  | <ul style="list-style-type: none"><li>➤ Lecture/Presentation</li><li>➤ Lecture containing discussion/ demonstrations</li><li>➤ Exercises</li><li>➤ Field Trips</li><li>➤ Quizzes and Questionnaires</li><li>➤ Mix &amp; Match Technique</li><li>➤ Crosswords and Puzzles</li><li>➤ Check List/Job Cards</li><li>➤ Case lets</li><li>➤ Polling</li><li>➤ Success Stories and Experience Sharing</li><li>➤ A combination of any of the above</li></ul> |



## 6.1.5.

| <u>Skill Sets</u>             | <u>Level</u>   | <u>Training Methods</u>                                                                                                                                                                                                                                                                                           |
|-------------------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Functional / Technical Skills | Advanced Level | <ul style="list-style-type: none"> <li>➤ Lecture/Presentation</li> <li>➤ Case Studies</li> <li>➤ Problem Solving Exercises</li> <li>➤ Crossword</li> <li>➤ Gamification</li> <li>➤ Reverse Questioning</li> <li>➤ Simulations</li> <li>➤ Press Conference</li> <li>➤ A combination of any of the above</li> </ul> |

## 6.1.6.

| <u>Skill Sets</u>  | <u>Level</u> | <u>Training Methods</u>                                                                                                                                                                                                                                                                                     |
|--------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Behavioural Skills | Basic Level  | <ul style="list-style-type: none"> <li>➤ Role Play</li> <li>➤ Case let</li> <li>➤ Debate</li> <li>➤ Audio/Video</li> <li>➤ Games</li> <li>➤ Story telling</li> <li>➤ Instruments</li> <li>➤ Polling</li> <li>➤ Success Story and Experience Sharing</li> <li>➤ A combination of any of the above</li> </ul> |

## 6.1.7.

| <u>Skill Sets</u>  | <u>Level</u>   | <u>Training Methods</u>                                                                                                                                                                                                                                                                                                                               |
|--------------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Behavioural Skills | Advanced Level | <ul style="list-style-type: none"> <li>➤ Collaborative learning activities</li> <li>➤ Paired exercises</li> <li>➤ Role Play</li> <li>➤ Case Studies</li> <li>➤ Games</li> <li>➤ Audio / Video</li> <li>➤ Brain Storming</li> <li>➤ Gallery Walk with Flipchart Delivery</li> <li>➤ Workgroups</li> <li>➤ A combination of any of the above</li> </ul> |

**6.2. Mandatory Sessions and Tutorials:**

- 6.2.1. As per the regulatory requirements and corporate directions, all mandatory sessions like KYC/AML guidelines, BCSBI, Preventive Vigilance, Security Awareness, Digital Banking, IT Security, Ethics & Compliance, Prevention of Sexual Harassment (POSH), EASE Agenda, Social Media, Procurement etc. are included in all calendar programs of 4 days or more duration.

Alternatively, these mandatory sessions may be shifted to Virtual/e-learning mode for enhancing the reach, richness and results.

**Further, as per corporate directions, special sessions on strategic initiatives of the Bank / other topics may be included in all calendar programs, as & when required.**

- 6.2.2. Regular compensatory sessions after regular training hours are arranged on demand to those participants who are deficient in their absorption of the topic(s) or for those who require acquiring knowledge on a specific topic which is not part of the training contents of the regular program.
- 6.2.3. These tutorial sessions are conducted after the completion of the day's regular sessions.

### **6.3. Customized Welcome Letters with Pre-training Material:**

- 6.3.1. In order to prepare the participants for an exciting learning opportunity at **ULAs & ZLCs**, customized welcome letters are to be sent to all nominated participants with an abridged course material content and Timetable. Some e-learning modules related to the program content are also mentioned in the welcome letter with an instruction to go through the module before attending the program. This prior information will prepare the participants for the interactive sessions that follow during the training.
- 6.3.2. To make training as broad based & inclusive and learning as a continuous process, the participants will be handed over customized valediction letters for each program which will have the list of e-learning modules to be completed after the classroom training and reporting back to their respective locations. This will enable the blended learning techniques adopted by the training system.

### **6.4. e-learning as an Alternate Training Methodology (ATM):**

- 6.4.1. e-learning can be defined as the use of computer & internet technologies to deliver a broad array of solutions to enable learning and improve performance. It is learning utilizing electronic technologies to access educational curriculum outside of a traditional classroom. It refers to using electronic applications and processes to learn which include web-based learning & computer-based learning.
- 6.4.2. The Bank has also developed a mobile app called “**Union Vidya**” for facilitating e-learning.
- 6.4.3. Separate policy guidelines related to e-learning are provided in Section IV of this policy.

### **6.5. e-Manual**

- 6.5.1. The training system will update the e-Manual on an annual basis as of 31<sup>st</sup> March every year and upload the updated version on UBINET after getting the same vetted by respective verticals.

### **6.6. Initiatives towards Increasing Reading & Learning Habits:**

- 6.6.1. All course materials shall be made available in soft copy format on e-learning / UBINET / Training Portal (U-Learn) / Mobile App before start of the training so that participants can prepare well before the classroom sessions and raise queries/doubts during the sessions, if any.
- 6.6.2. The training system has set up Help Desks in various areas which will address the queries received over phone or e-mail. These will be documented and hosted on Bank's intranet as FAQs for further dissemination of knowledge and ideas.

- 6.6.3. **Query Corner** – As a dedicated query resolution team called “Union Sampark” has been set up at Bengaluru, the ownership of the Query Corner portal shall be handed over from the training system to the Union Sampark team in due course.
- 6.6.4. **Handbook:** The training system will also facilitate learning through publication of user-centric handbook on Bank’s products, processes, policies etc. These handbooks will be subject to review on a half-yearly basis.
- 6.6.5. **Learning Kiosk:** Bank will endeavour to provide provision of Learning Kiosk / Room at ZOs/ROs and identified urban branches. The dedicated room/infrastructure will be made available in aforesaid branches/offices, wherein staff members can avail various learning opportunities viz. e-learning, quizzes, short duration virtual trainings etc.

#### **6.7. Union Gyan Kasauti:**

- 6.7.1. Banking being one of the most dynamic industries is undergoing fast changes. In order to keep the employees updated with these developments, training system conducts an online quiz christened as “Union Gyan Kasauti”.
- 6.7.2. **ZLC Bengaluru**, with technical support from DIT, shall conduct **Union Gyan Kasauti every week** with the objective to improve the knowledge level of employees in various areas in banking so that decision making at every level becomes more professional and guided.
- 6.7.3. **The online test shall henceforth be conducted on weekly basis** with 30 multiple choice questions to be answered in 20 minutes. **This is to ensure that the extant guidelines on various policies are known to the staff members to reinforce the knowledge element as well as facilitate effective functioning & decision making at the field level.** All staff members are eligible to attend the quiz. However, staff members of DIT & Faculty members are not considered for prize. Qualifying marks to receive prize is 80% & above. First, Second and Third highest scores of each zone are awarded with a cash prize of Rs.1,500/-, Rs.1,000/- and Rs.750/- respectively. For Central Office, only the top scorer is selected for a cash prize of Rs.1,500/-. **ZLC Bengaluru shall be responsible for publishing of results, payment of prize money and issuance of certification of appreciation, as applicable.** In case more than one employee scores same marks, the prize money is awarded based on the time taken to submit the quiz. An employee is eligible to receive the cash prize maximum of three times in a financial year.
- 6.7.4. The questions and answers administered in the quiz are displayed in a specific URL which can be attempted by targeted staff members within the specified period.
- 6.7.5. Special Union Gyan Kasauti for executives is also conducted once a month covering various policies.
- 6.7.6. Special Union Gyan Kasauti on special issues is also conducted at the request of verticals.
- 6.7.7. For preparing aspiring staff members for the promotion process, a separate test, named ‘ASPIRE’, is conducted for clerical employees and officer employees separately on a monthly basis.

#### **6.8. Knowledge Enabling Tools from Training System:**

- 6.8.1. Effective communication and dissemination of information among employees is core to any developing organization. The objectives of such an initiative are:
- 6.8.1.1. Sharing of knowledge, information, developments
  - 6.8.1.2. Promoting innovation and creativity
  - 6.8.1.3. Sharing of success stories

#### 6.8.1.4. Activities in the training system

#### 6.8.1.5. FAQs and motivational quotes

- 6.8.2. Bank is committed to create a culture of continuous learning. In this endeavour, the training system strives to create knowledge enabling tools for facilitating knowledge and skills among staff members. Therefore, the training system also engages in various digital publications at defined periodicity and which are hosted on Bank's LMS portal (Union Vidya).

List of publications from the training system is as under:

| Name of Publication       | Periodicity         | Contents                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|---------------------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Gyan Deepika              | Half yearly (Hindi) | Journal to promote Bank's culture and usage of Official Language through poems, motivational stories, articles etc.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| The Vidya Times           | Bi-Monthly          | <p>To create awareness amongst staff about latest developments within banking with special focus on our Bank. It covers articles, product pager, latest developments, economic terms, Cyber Updates, Crossword, Fraud Aversion Series, Educative Series on Financial Ratios in Banking etc.</p> <p>The publication also includes:</p> <ul style="list-style-type: none"> <li>• Book Reviews – Selected book reviews done by faculties</li> <li>• Query of the Month – Discipline-wise frequently asked queries culled out from Query Corner</li> <li>• Thinkify – Questionnaire on any selected Banking Topic.</li> <li>• Other columns like Personality Development/ HR Article, Rates Tracker, Quiz on Banking topic, Karma driven by Dharma etc.</li> </ul> |
| Banking updates,          | Monthly             | News bytes from financial newspapers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| E-snippets,               | Monthly             | Gist of circulars to facilitate practical learning for field functionaries                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Know Your Circulars,      | Monthly             | Quiz based on gist of circulars released in a month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Forex Forum,              | Monthly             | Covers latest developments in forex including pertinent guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Regulators' Regulations   | Monthly             | Gist of RBI circulars and their analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Weekly Instant News (WIN) | Weekly              | Compilation of articles and news selected from reputed financial dailies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Happy Weekend             | Weekly              | One moral story collected from various sources released during weekend with the intent to inspire employees & inculcate positive attitude                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Financial News Bulletin   | Daily               | Gist of important articles from financial newspapers along with current rates / financial ratios                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

Classification: Confidential

|               |                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Union Radio   | Daily              | Audio learning clips based on circulars released up to 5:00 PM                                                                                                                                                                                                                                                                                                                                                                                          |
| Union Podcast | As per requirement | Short audio/video bytes on varied topics including technical training (Finio, e-KYC etc.), subject knowledge trainings (Union Prerna, MCLR, Enhanced Due Diligence, etc.), product and process knowledge/awareness, financial education/literacy, marketing of products & services among existing & prospective customers and other purposes. This will be introduced on an on-going basis especially covering new products, processes and initiatives. |

**6.8.3. The following new Knowledge Enabling Tools have been introduced by the training system:**

- i) **Union Vidya: The new Learning Management System, launched to enhance learning experience. Various technologies such as e-books, podcasts & audiobooks, social learning platforms, microlearning modules, virtual workshops etc. are integrated in Union Vidya for the best learning outcomes.**

In our journey towards a smarter and digitally empowered workforce, we are delighted to introduce the Training Management System (TMS) in Union Vidya. This pioneering initiative marks a new era in training and development, redefining how we approach learning by making it more accessible, efficient, and future-ready.

The TMS will serve as a one-stop digital platform that captures the entire training lifecycle, ensuring structured learning pathways for all employees. This initiative is a strategic move towards enhancing our workforce's competency, agility, and adaptability, aligning with the future goals of our Bank. As part of this initiative, every staff member will be provided with at least one structured training program in every financial year, ensuring continuous learning and skill enhancement.

#### **Key Features of TMS - Shaping the Future of Learning**

1. **Comprehensive Learning Hub** -A unified platform that captures and tracks every aspect of an employee's training journey, ensuring a holistic development experience.
2. **Automated Notifications & Alerts** - Instant Mail & SMS alerts for nominated participants, ensuring seamless communication and timely updates.
3. **Intelligent Nomination Management** - Employees can accept or request for cancellation of training nominations, allowing for personalized learning experiences.
4. **Self-Learning Empowerment** - Introduction of .My Training Request., enabling employees to self-nominate for relevant training programs.
5. **Data-Driven Training Needs Analysis** - Systematic collection of training requirements from Branches, Regional Offices (Ros), Zonal Offices (Zos), and Verticals, ensuring training is aligned with business priorities.
6. **Pre-Learning Assessments & Digital Prerequisites** - Structured Learning through digitized assessments and prerequisite modules.

7. **Digital Training Resources** - A rich repository of online training materials, video content, and Interactive learning modules, promoting a blended learning approach.
8. **Automated Certification a Bio-Data updation** - Seamless auto-generation of training completion certificates and automatic Bio-data updates in Union Parivar.
9. **Smart System Integration** - Unified Linkage of Union Parivar and EKAM with Union Vidya, ensuring real-time synchronization of learning data.
10. **Advanced Analytics a Learning Insights** -A data-driven approach providing HR/DyRH/RH/Dy ZH/ZH/Verticals with comprehensive reports on employee learning journeys, compliance, and training effectiveness.
11. **Innovation a Employee Engagement** -A dedicated platform for employees to suggest innovative ideas to contribute towards the Bank's overall growth and development.

#### **A Future-Ready Workforce - Our Commitment to Excellence:**

The launch of TMS in Union Vidya underscores our vision of fostering a culture of continuous learning, innovation, and professional growth. By integrating digital transformation with skill development, we are ensuring that our workforce is equipped to meet the dynamic challenges of the banking industry.

We encourage all staff members to actively participate in this revolutionary learning initiative. Your engagement, curiosity, and commitment to learning will drive the success of this platform and help shape a more robust and future-ready banking ecosystem.

Let us embark on this transformative journey together, unlocking new possibilities for professional excellence and the future success of our Bank.

#### **ii) Digital Library**

Digital Library can provide immense value by making information accessible to all the employees in 24\*7. Digital Library can create a valuable resource that meets the needs of staff members and promotes widespread access to information. Digital Library offer a wealth of benefits that enhance access to information, promote collaboration, and contribute to the advancement of knowledge in various fields.

Digital Library offer numerous benefits compared to traditional libraries:

- a) **Accessibility:** One of the primary benefits of Digital Library is the ability to access resources remotely from anywhere with an internet connection. Users no longer need to visit a physical location to borrow books or access information, making knowledge more accessible to individuals regardless of their location or physical ability.
- b) **24/7 Availability:** Digital Library is available 24 hours a day, 7 days a week, allowing users to access resources at their convenience.
- c) **Vast Collection:** Digital Library can host a vast collection of resources, including e-books, academic journals, articles, videos, and more. This extensive collection provides users with

access to a wide range of materials on diverse topics, catering to different interests and research needs.

- d) **Searchability:** Digital Library often include robust search functionality, allowing users to quickly and efficiently find relevant resources. Advanced search features, such as filters, keyword search, and metadata browsing, enable users to narrow down their search results and locate specific information with ease.
- e) **Cost-effectiveness:** Digital Library can be cost-effective compared to traditional library in terms of infrastructure, maintenance, and distribution. With digital resources, there are no expenses associated with physical storage, preservation, or shipping, potentially reducing operational costs for institutions.
- f) **Space-saving:** Unlike physical library, Digital Library do not require physical space to store books and other materials. This space-saving aspect eliminates the need for large buildings or storage facilities, allowing institutions to allocate resources more efficiently.
- g) **Environmental Sustainability:** By reducing the need for printed materials and physical infrastructure, Digital Library contribute to environmental sustainability by minimizing paper waste and energy consumption associated with traditional library.
- h) **Collaboration and Sharing:** Digital Library facilitate collaboration and knowledge sharing among users by providing tools for annotation, discussion forums, and collaborative research projects. Users can interact with each other, share resources, and collaborate on projects regardless of geographical boundaries.
- i) **Preservation and Longevity:** Digital Library offer enhanced preservation capabilities compared to physical materials, which may degrade over time due to factors such as aging, handling, and environmental conditions. Digital resources can be archived, backed up, and replicated to ensure their long term accessibility and preservation.

iii. **University Portal:** A one-stop solution to access all L&D resources developed & hosted on Bank's intranet

iv. **L&D YouTube Channel “@UBILnD”** (<http://www.youtube.com/@UBILnD>): The channel's content will include various topics related to banking & industry along with leadership talks, success stories through Union Manch, educative series for customers and much more.

v. **Subscriptions:**

a) Bank has partnered with leading digital learning platform provider “Coursera” for subscription of licenses for advanced digital learning courses for executives

b) Bank has partnered with Economic Times GrandMasters for providing our executives exclusive access to leadership talks & lessons from various corporate leaders

c) Bank has also partnered with IIBF for e-learning modules covering the curriculum of JAIIB & CAIIB

## 6.9. META- Mega Experiential Training Action



Training System has launched "META" - Mega Experiential Training Action which is a four-pillars strategic L&D initiative with an objective of participative learning and to cover maximum staff members through digital driven learning interventions. It is a highly digitized and cost-effective training initiative with wider reach to bring in substantial increase in training hours per employee. The Initiative is oriented towards enhanced participation to inculcate a nurture the spirit of continuous learning/innovation amongst staff members.

The objective of META is to design learner centric training/learning interventions for employee and organizational benefits, promote digital/alternate channels of learning with optimization of resources, introduce global best practices in the learning process and promote a culture of continuous learning.

META Learning is having 4 pillars and each pillar has unique design and methodology with an objective of participative learning:

- Query Based Training Sessions: This is a demand <specific self-enrolment initiative of the training system, and it is designed to respond the field functionary's concerns and align the training with the actual requirement of the participants. A link in form of Query Forms shall be released at periodic intervals for the participation of field.
- Staggered Training Program: A comprehensive training program shall be developed in line with regular training programs and the sessions of these programs shall be conducted in a staggered manner. Two to three (2 to 3) sessions per week shall be conducted over a period of two to three months. This will include multiple hybrid modes like virtual classroom sessions, case studies, session-based exercises, learning assignments a discussions etc. to bring comprehensive clarity about the given subject among the participants for converting the knowledge into business. The topics shall be initially explained by the faculty members applying appropriate methodologies and thereafter participants shall be provided with action learning assignments in the form of case studies, exercises and actual branch work. At the end of the program there shall be discussion/ interactive sessions by the faculty members on case studies /exercises for clarifying their doubts. Recordings of such virtual sessions also be hosted in Union Vidya portal/ LMS platform for self paced learning and wider reach.
- Union Manch: Training System is committed to ensure participative learning for all the Staff Members. It has mooted new initiatives namely 'Union Manch' to provide platform for expression and knowledge/experience sharing. Under this initiative, Staff members shall be encouraged to share their unique success stories, blogs based on their field/work experience. Selected stories shall be published at e-learning portal (Union Vidya) and an opportunity can be provided for concerned staff member to share their experiences through special Webinars or recorded videos. Exceptional success stories, blogs as per the judgement of scrutiny committee, shall be suitably recognized & rewarded with a certificate of appreciation. Some of the selected stories, blogs may also be published in our internal magazines.
- UBIQUE: This is a creative problem-solving technique that involves generating a large number of ideas in a short amount of time. The goal of brainstorming (Hackathon) is to encourage free-flowing, non-

judgmental thinking to come up with as many ideas as possible, even if they seem unconventional or unlikely. Brainstorming is typically done in a group and can be used to solve a wide range of problems, from developing new products to improving existing processes. The key to a successful brainstorming session is to foster an atmosphere of openness, collaboration, and creative thinking. Selected Ideas shall be suitably recognized and rewarded with a certificate. To harness benefits of brainstorming (Hackathon), Training System proposes innovative model namely 'UBIQUE', which is primarily meant for generating ideas on corporate concerns. Selected Ideas shall be suitably recognized and rewarded with a certificate. The name of the winners & Progress will also be publicized in internal magazines.

#### **6.10. Union Trendsetter – Scheme for Performance Linked Learning Reward & Recognition**

To achieve the organizational goal, it is imperative that the efforts and capabilities of the employees are aligned to the larger picture, by encouraging 'performance mind-set' through constant Motivation, Reward & Recognition.

In the above context, L&D system may initiate Performance Linked Learning Reward & Recognition” in form of;

- Overseas Training for the Top Performing Zonal Heads & Regional Heads.
- Inland Training from Indian Premier Management Institute for Branch Heads & Other Unit Heads.

Performance Linked Learning Reward & Recognition will motivate field top leadership which shall enable them to gain the competitive edge and enhance the pie of our market share. Rewarding and recognizing employees' leads to greater employee engagement which in turn help to create a resonance towards leveraging the potential for up scaling the business performance.

#### **6.11. Projects:**

On completion of specialized long duration programs, especially credit programs etc., it is proposed that suitable projects be identified for the participants to use the knowledge & skills imparted in the program. For example, after completion of a credit program, the participants may be required to submit a report on improvement in the quality of credit proposals submitted by them. The training system may monitor such projects. After successful implementation of such projects, the success stories may be shared with participants of upcoming programs.

#### **6.12. Training Analytics as a Tool for Effective Training:**

- 6.12.1. In the present training scenario, analytics plays a crucial role in harnessing the available training inputs and data to align with the corporate objective of growth and development. In order to take advantage of the data available with the training system by converting the same into meaningful information, a Training Analytics Unit has been set up. Various uses of analytics in training are:
  - i. By effectively utilizing the internal sources of data available with the training system, the verticals & field functionaries can productively manage their human resources.
  - ii. The basic objective of training analytics is to leverage training related information from various sources like in-house HRMS and training system packages to deploy the trained employees strategically and also to assess training needs of existing employees based on their professional qualifications/skills as well as field experience in line with the requirements of business units.

- iii. Training analytics shall provide relevant information to the respective zones and regions regarding number of trained employees in various specific areas so that HR can place them accordingly.
- iv. Sparks identified during training programs can be groomed to shoulder higher responsibilities and the HR department can assign them important projects. It will help HR to make need-based deployment of staff which can help in reducing cost, increase productivity and maximize operational efficiency.
- v. It will create greater value from the training system by imparting need-based training to employees. It will help HR in succession planning and developing next generation leaders.
- vi. Depending on the requirement of the regions / zones / verticals, training inputs can be provided to prepare adequate skilled personnel in various areas.
- vii. Fine-tuning of training programs can be undertaken by capturing and analysing feedback from the trainees on content. Feedback shall be collected from participants from internal & external programs and consolidated feedback placed before GM (L&D) on quarterly basis. The consolidated feedback shall be reviewed and necessary steps shall be taken to improve the quality of trainings.
- viii. Based on the data on number of staff members attending a particular program, decision can be taken as to continue with the duration program or phase out the program.
- ix. Post training impact study using analytics can bring out the business impact of a particular program.
- x. Mis-matches in training nominations can be identified and averted by capturing the current role of the officer from the HRMS package. If the program for which the officer is nominated is not related to his/her current role, HR may be advised to make alternate nominations.
- xi. The TAU shall also calculate learning hours (program-wise, program category-wise, gender-wise, scale-wise, job family-wise, etc.) required for various regulatory reportings.

Thus, training analytics can help make the training system efficient by plugging wastages and providing need-based training to employees.

The Training Analytics Unit shall have sufficient staff to do the analytics and prepare suitable reports which are forward looking and benefit the training system & Bank in strategy planning with regard to employee engagement.

**The training system will provide a platform to staff members for sharing their opinions & suggestions for improvement in training and learning processes. To this objective, a dedicated e-mail ID [learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank) shall be maintained and monitored by the Training Analytics Unit and monthly report shall be collated under the supervision of AGM (Digital Learning Unit) for further reporting and/or analysis as deemed necessary by the training system. The suggestions adopted will be placed before LAC for review.**

### **6.13. Training Evaluation:**

- 6.13.1. Evaluation of the effectiveness of training is a vital part of the training process. It is not only important from the point of view of introducing improvements in the training methodology and content but also to assess the impact of training at the field level.

6.13.2. It also will throw light on the extent to which training objectives are met and also give information about the need for any further training. If any shortcomings are observed during evaluation, necessary correction is made in the training design.

6.13.3. Two Levels of evaluation undertaken by the Training system are:

**6.13.3.1. Training Stage:**

- 6.13.3.1.1. Entry-Exit test evaluation
- 6.13.3.1.2. Daily Recap of Sessions
- 6.13.3.1.3. Mid-Course test in long term programs (duration 05 days or more)
- 6.13.3.1.4. Qualitative feedback at the end of program

**6.13.3.2. Post-Training Stage:**

- 6.13.3.2.1. Post Course Evaluation (PCE)
- 6.13.3.2.2. Tracking Quantitative Business Parameters (QBP) for a pre-determined period.
- 6.13.3.2.3. The Post Training Stage evaluation will be done online for which the software has already been developed and data is being captured from MIS, LAS and Finacle etc. for Quantitative Business Parameters shortlisted for each program **under the training system.**
- 6.13.3.2.4. The Post Course Evaluation will be initiated at respective **ULA & ZLC** wherein the officials conducting the training program will share their feedback on qualitative parameters which will be vetted by their immediate supervisor.
- 6.13.3.2.5. Once these two levels get streamlined and stabilized, the Bank will endeavour to move to the next level of evaluation which will include the analysis of data by the Training Analytics Unit to assess the post training effectiveness and also examine the Return on Investment of the training system. Exit test scores are to be aligned with APAR of the participants trained and scores to be given in APAR accordingly.

**6.14. Identification of Sparks:**

- 6.14.1. Training system introduced a system for identification of Sparks among the participants attending the training program so that the persons identified can be further groomed for higher challenging assignments.
- 6.14.2. All the co-ordinators and faculty members taking sessions during a program identify Sparks within the training program based on certain listed parameters.
- 6.14.3. The training system shall identify Sparks among the participants of classroom training based on their outstanding performance in each of the well-defined parameters set for the purpose which includes learning abilities, behavioural aspects, interpersonal relationship, leadership quality, communicating ability, valuable contributions in training program(s), active participation, progress of the participant from entry level to exit level of the training program etc. The parameters are to be finalised in consultation with the L&D Division at Central Office.
- 6.14.4. The details of Sparks thus identified shall be shared with the **L&D Division at Central Office and respective FGMOs/ROs** for further nurturing/grooming the identified sparks for various positions/ responsibilities.

**6.15. Identification of Best Participants**

One of the important functions of the training system is to identify talent in the form of good performance. The present practice of identifying the best participant in each program will continue.

Classification: Confidential

**6.16. Pre-Promotion Training:** Exercises for promotion from one level to another level and from one scale to another scale are conducted every year. Bank organizes pre-promotion training to eligible employees either in classrooms or through online **mode**. Training system also helps the aspiring candidates with study materials which are hosted on the e-learning portal.

Besides this, Bank periodically organizes quizzes, webinars, virtual sessions etc. on Bank's products/policies/latest circulars. For preparing aspiring staff members for promotion process, a separate test is being conducted for clerical employees and officer employees separately, named 'ASPIRE', on an on-going basis through the Union Vidya Portal. Bank/ZLC shall conduct mock promotion test for promotion aspirants at least thrice a month for three months before the exam date. In addition to that, a repository of all study materials and quizzes is also created in the Union Vidya portal.

**6.17. Certification:** Completion of certain courses, either classroom or online courses, and certification thereof mandatory for certain positions and functions. Bank will periodically announce such internal as well as external mandatory courses. These are meant to build required competency for a job or to meet regulatory requirements or for culture building. Bank will provide opportunity to all eligible employees to get them certified in relevant areas. Regulators prescribed external courses are eligible for fee reimbursement and cash incentive.

**6.18. Program for Non-Official Directors:** Bank envisages a significant role of the Board in strategic decision and direction in the present dynamic banking and economic scenario as well as technological advancement. As per EASE Reform Agenda, essential on-boarding sessions for new Non-Official Directors are to be developed and rolled-out through internal as well as external resources. The following essential on-boarding sessions for new Non-Official Directors are identified hereunder:

- Industry overview and performance
- Bank structure and operations
- Bank strategy for 3-5 years
- Corporate governance practices
- Credit and risk management
- Company financials
- Interactions with key departments

The training for new Non-Official Directors shall also facilitate smooth on-boarding by way of covering important Bank-specific topics and their roles & responsibilities as part of various committees as a member. Few indicative topics are Bank's detailed profile and Business Plan, Vision-Mission-Objectives, digitisation & process automation, corporate governance & ethical issues, etc.

## **7. Stakeholders' Roles & Responsibilities:**

### **7.1. Learning & Development Advisory Council (LAC):**

- 7.1.1. The L&D Advisory Council shall be the apex body that defines overall training and development functions in the Bank with the objective of making it a knowledge-based organization.
- 7.1.2. The MD & CEO will be the Chairperson of the LAC.
- 7.1.3. All Executive Directors, Chief General Managers, GM L&D, General Managers from selected verticals at Central Office & ULA Heads shall be members of the committee.
- 7.1.4. MD & CEO / ED in-charge of HR is authorized to nominate the vertical GMs in this council.
- 7.1.5. GM/ Head L&D, in the capacity of Convenor and Member Secretary to the Committee, shall convene the meetings of the LAC at half yearly periodicity in consultation with the Chairperson of the LAC.

- 7.1.6. The committee shall be responsible for the approval of annual training objectives and decide the priorities as per the impending business needs of the Bank, review of training strategies and look into the infrastructure needs of the ULAs.

## **7.2. Union Learning Academies Council (ULAC)**

- 7.2.1. A specialized committee shall be set up at each ULA level named as Union Learning Academies Council (ULAC) under the chairmanship of GM L&D.
- 7.2.2. General Managers from selected verticals at Central Office, ULA Heads, nominated vertical champions of concerned verticals, ULA-wise Advisors i.e. industry experts shall be the other members of the committee.
- 7.2.3. The ULA Head, in the capacity of Convenor and Member Secretary to the Committee, shall convene the meetings of the ULAC at quarterly frequency in consultation with the Chairperson of the LAC.
- 7.2.4. Scope and coverage of the ULAC shall include implementation of strategic projects, budget utilization and deciding priorities for the next quarter.

## **7.3. A committee comprising ED In-Charge of HR, CGM HR, GM/Head L&D, DGM ULA and DGM ZLC shall review the performance of the ULAs on a periodic basis.**

- 7.3.1. This committee shall undertake review of various L&D activities such as quality of nominations, training schedules, calendar finalization, grooming plan execution, drop-outs, post-training performance etc. ULAs/ZLCs to compile various reports as per formats enclosed in **Annexure I**.

## **7.4. Role of Union Learning Academies (ULAs)**

- 7.4.1. Drive Bank's learning strategy and business plan for imparting knowledge/skills in a constructive, empowering and collaborative way
- 7.4.2. Create strategic learning roadmaps and drive roadmap implementation
- 7.4.3. Develop and maintain internal partnership with verticals and external experts to sustain delivery programs
- 7.4.4. Create a think tank and innovation & research hub for the Bank and undertake new research to infuse best market practices in the training system
- 7.4.5. Draw-in required partnerships & collaborations
- 7.4.6. Conduct Training Need Analysis across the relevant verticals & employees in the organization
- 7.4.7. Drive the Bank's ongoing efforts in undertaking large scale skill assessment for identifying skill gaps and chart out a personalized learning trajectory for each employee in that domain
- 7.4.8. Enhancing Bank's brand value in L&D & specified functions in the broader BFSI space

## **7.5. Role of Zonal Learning Centres (ZLCs)**

- 7.5.1. Prepare and implement the Training Plan, including e-learning, for ZLCs
- 7.5.2. Work in close co-ordination with ZLC Bengaluru, DGM ZLC and the Union Learning Academies in implementing the training activities as per the directives of the LAC through GM/Head L&D / DGM ZLC
- 7.5.3. Remain in constant touch with the field offices of their respective catchment areas to ensure proper nominations for training programs and optimum utilization of training resources
- 7.5.4. Ensure quality of training & learning initiatives at ZLCs as well as zero drop-outs and mismatches
- 7.5.5. Evaluate the post-training performance of participants and initiate corrective action at ZLCs
- 7.5.6. Give leads to ULAs / L&D Division at CO for designing, developing & conducting region specific programs based on the requirement of the field
- 7.5.7. Any other task(s) assigned by DGM ZLC / GM L&D



## **7.6. Role of General Manager (Learning & Development):**

- 7.6.1. Oversee training operations to drive adequate training for all employees
- 7.6.2. Strengthen the e-learning architecture, content & channels
- 7.6.3. Set up mechanisms for tracking completion of trainings
- 7.6.4. Comprehensive training needs analysis and deriving greater value from the training system
- 7.6.5. Overseeing effective implementation of policies related to Learning & Development
- 7.6.6. Overall Co-ordination of L&D Advisory Council (LAC)
- 7.6.7. Oversee job family and capability building through training programs
- 7.6.8. Arrange for specialized trainings in collaboration with external institutes
- 7.6.9. Implementation of action points of EASE Agenda related to Learning & Development
- 7.6.10. Planning and execution of strategic initiatives to boost employee engagement, retention and productivity
- 7.6.11. Institution of talent management programs for early identification and optimal deployment of high performing employees
- 7.6.12. Responsible for succession planning to maintain a robust leadership pipeline

## **7.7. Role of DGM ULA**

- 7.7.1. Oversee design & execution of the ULAs' learning strategy and business plan for imparting knowledge/skills in a constructive, empowering and collaborative way
- 7.7.2. Oversee implementation of strategic learning roadmaps and alignment of stakeholder approval
- 7.7.3. Oversee functioning of all ULAs including identification of training gaps in consultation with other verticals
- 7.7.4. Oversee planning & execution of different training initiatives at ULAs
- 7.7.5. Review of progress across different activities / initiatives by ULAs
- 7.7.6. Oversee the Bank's ongoing efforts in undertaking large scale skill assessment for identifying skill gaps and charting out a personalized learning trajectory for each employee in that domain
- 7.7.7. Establish & maintain relationship with third party training providers & oversee arrangements for specialized trainings in collaboration with external institutes
- 7.7.8. Ensure timely preparation/submission of all notes/agenda/communication pertaining to ULAs

## **7.8. Role of DGM ZLC**

- 7.8.1. Supervising the ZLCs including processes and administration
- 7.8.2. Coordinate the Training Needs Analysis exercise of the Bank with ULAs / L&D Division CO
- 7.8.3. Prepare and implement Training Plan for ZLCs
- 7.8.4. Develop and maintain infrastructure and resources essential to implement the Training Plan for ZLCs
- 7.8.5. Ensure quality of training at ZLCs and evaluation of faculty members / centres
- 7.8.6. Evaluate post-training performance of the participants and initiate corrective action for ZLCs
- 7.8.7. Collect, maintain and carry out analysis of training data of ZLCs and present it to GM/Head L&D at periodical intervals
- 7.8.8. Conduct of Induction programs of newly recruited employees in the Bank including effective monitoring ft supervision of 52 weeks PO Induction Programme.
- 7.8.9. **Manage the Apprenticeship Training Program including:**
  - i) Coordination with BFSI SSC for curriculum finalization**
  - ii) On-the-job training in identified areas**
  - iii) Preparation of month-wise schedule and e-learning module in respective fields in coordination with DLU**
  - iv) Coordination with BFSI-SSC for assessment during the 12 months of training as well as issue of certificate**



**v) Recording details regarding on-the-job training provided to the apprentices**

**7.9. Role of In-Charge (Digital Learning)**

- 7.9.1. Overall supervision of the activities of the Training Analytics Unit (TAU), e learning unit (LMS) & Training Management Solution (TMS), Digital Library, Union Studio & YouTube Channel etc.
- 7.9.2. Effective supervision of various training practices/activities like updation of E-Manual /Query corner/ Gyan Kasauti tests/ various publications etc.
- 7.9.3. Coordinate the Training Needs Analysis exercise of the Bank with ULAs /ZLCs/ Vertical/L&D CO team.
- 7.9.4. Coordinate with ULAs to implement e-learning Training Plan.
- 7.9.5. Oversee the nomination process and ensure quality training nomination and.
- 7.9.6. Collect, maintain and carry out analysis of training data of ULAs/ZLCs and present it to GM GM/Head L&D at periodical intervals/ on demand.

**7.10. Role of AGM (Admin)**

- 7.10.1. Overall supervision of the entire administration of L&D system. This includes maintenance of infrastructure related matters at the **Knowledge Centre Bengaluru** and other Centres including hostel facilities and canteen facilities, planning, budgeting and execution of all infrastructure related developmental activities, budgeting and control on all types of expenditures, staff discipline related matters, etc.
- 7.10.2. **Overall supervision of admin teams across the training system at various locations.**

**7.11. Role of ULA Heads**

- 7.11.1. Envision, develop, and execute the Union Learning Academy's learning strategy and business plan for imparting knowledge/skills in a constructive, empowering and collaborative way
- 7.11.2. Recommend strategic learning roadmaps, align stakeholder approval and drive roadmap implementation
- 7.11.3. Develop and maintain internal partnership with verticals and external experts to sustain delivery programs
- 7.11.4. Lead the ULA functions – faculties for content & delivery, research, admin, other external recruits/experts including industry experts & academicians, to ensure proper & systematic functioning of the ULA
- 7.11.5. Infuse best practices from relevant peers & draw-in required partnerships & collaborations to facilitate the same
- 7.11.6. Assess new training & development needs across the relevant verticals & employees in the organization
- 7.11.7. Drive the Bank's ongoing efforts in undertaking large scale skill assessment for identifying skill gaps and charting out a personalized learning trajectory for each employee in that domain
- 7.11.8. Responsible for enhancing the Bank's brand value in L&D & specified functions in the broader BFSI space
- 7.11.9. Coordinate with In-charge ZLC & AGM (Admin) for timely completion of overall budget allocation of centre and smooth control over administration in consultation with DGM ZLC.

**7.12. Role of Centre-in-Charge at ZLC:**

- 7.12.1. Responsible for implementing training activities at the ZLC
- 7.12.2. Ensure proper nominations for the training programs at the ZLC
- 7.12.3. Ensure quality of training imparted at the ZLC and strive to contain drop-outs at minimum levels
- 7.12.4. Oversee the performance of faculty members at the ZLC and guide / mentor them in improving their performance & contributions to the training system & the Bank

- 7.12.5. Collect, maintain and carryout analysis of training data as well as post training data and submit the same to DGM ZLC
- 7.12.6. Ensure proper maintenance of training infrastructure at the ZLC
- 7.12.7. Ensure maintenance of discipline at the ZLC
- 7.12.8. Ensure timely completion of budgetary allocation exercise and effective utilization of budget as per directions of DGM ZLC, in co-ordination with ULA Head
- 7.12.9. Ensure timely renewal of all AMCs to aid in the smooth operations of training infrastructure at the ZLC, in co-ordination with ULA Head

### **7.13. Role of CO L&D Team**

- 7.13.1. Responsible for strategy, MIS and monitoring activities pertaining to L&D
- 7.13.2. Identifying training gaps in consultation with other verticals
- 7.13.3. Coordinating with ULAs/ZLCs for planning & execution of different training initiatives
- 7.13.4. Managing other administrative activities including functioning of the Central Office Library
- 7.13.5. Ensuring overall smooth functioning of training activities & providing necessary support, wherever required
- 7.13.6. Coordinating with all verticals and arranging for cross-functional meetings with concerned ULA(s) for discussions about new training content etc.
- 7.13.7. To act as a link between the Corporate Office and field functionaries in formulation & implementation of policies and directives related to the training system

### **7.14. Role of Faculty Content:**

- 7.14.1. Design lesson plans, content (new content + modifications in existing content), reading material for training programs at ULA / ZLC
- 7.14.2. Design flagship courses or focussed programs with specialized content in new age skills
- 7.14.3. Develop new/fresh training programs for ULA / ZLC
- 7.14.4. Design / update e-learning / audio/video nuggets / various publications / Podcast / Radio script
- 7.14.5. Design domain specific case studies
- 7.14.6. Support ULA Head / CIC / Research Officers in conduct of focused researches undertaken from time to time
- 7.14.7. Author articles for publication in journals of repute
- 7.14.8. Ensure timely query resolution for queries raised on the Query Portal
- 7.14.9. Complete domain specific certifications and courses (internal & external)
- 7.14.10. Conduct employee engagement activities (audio/visuals / simulations / group activity)
- 7.14.11. Update questions & skills for the Skill Assessment Tool
- 7.14.12. Update resources for the learning resources library in the Skill Assessment Tool
- 7.14.13. Update e-manual / Handbook on within stipulated time
- 7.14.14. Mentoring of newly recruited POs and RDOs, as assigned
- 7.14.15. Attend Union Gyan Kasauti tests mandatorily and the exclusive test meant for faculty members named as "Faculty Education Series" (online test) for knowledge enrichment
- 7.14.16. Ensure identification of Sparks in training programs.
- 7.14.17. Delivery of calendar programs (routine + flagship) / locational programs / ODOS / lectures / tutorials / workshops / practical classes / demonstrations / field excursions / clinical sessions / other appropriate learning activities, as required, including lectures delivered in other institutions / organizations
- 7.14.18. Teaching and mentoring Bank employees as per domain, through implementing project-based and experiential learning experiences and helping to realize the training mission of the Bank.
- 7.14.19. Continuously improving their own teaching and learning, including developing a comprehensive teaching portfolio and contributing to the continuous development and improvement of learning & teaching.
- 7.14.20. Participating in scholarly activities that influence and enhance learning & teaching

- 7.14.21. Ensuring up gradation of competence levels of participants by constantly bringing about improvements in the contents & methodology of training programs
- 7.14.22. Developing and imparting training programs / workshops in various areas of leadership development.
- 7.14.23. Setting in place training evaluation methods, seeking feedback and initiating appropriate corrective measures where necessary on an ongoing basis.
- 7.14.24. Conduct 'Train the Trainer' programs for other faculty members.
- 7.14.25. Conduct at least one branch visit per quarter and submit report to ULA Head / Centre In-Charge

Based on the above roles, KRAs of ULA Faculty will be defined and due weightage given in their APARs.

#### **7.15. Role of Faculty Delivery**

- 7.15.1. Delivery of calendar programs (routine + flagship) / locational programs / ODOS / lectures / tutorials / workshops / practical classes / demonstrations / field excursions / clinical sessions / other appropriate learning activities, as required, including lectures delivered in other institutions / organizations
- 7.15.2. Teaching and mentoring Bank employees as per domain, through implementing project-based and experiential learning experiences and helping to realize the training mission of the Bank
- 7.15.3. Continuously improving their own teaching and learning, including developing a comprehensive teaching portfolio and contributing to the continuous development and improvement of learning & teaching
- 7.15.4. Participating in scholarly activities that influence and enhance learning & teaching
- 7.15.5. Assisting Faculty-Content / Research Officers in conduct of focused researches undertaken from time to time
- 7.15.6. Ensuring upgradation of competence levels of participants by constantly bringing about improvements in the contents & methodology of training programs
- 7.15.7. Developing and imparting training programs / workshops in various areas of leadership development
- 7.15.8. Setting in place training evaluation methods, seeking feedback and initiating appropriate corrective measures where necessary on an ongoing basis
- 7.15.9. Conduct 'Train the Trainer' programs for other faculty members
- 7.15.10. Author articles for publication in journals of repute
- 7.15.11. Complete domain specific certifications and courses (internal & external)
- 7.15.12. Conduct at least one branch visit per quarter and submit report to ULA Head / CIC
- 7.15.13. Attend Union Gyan Kasauti tests mandatorily and the exclusive test meant for faculty members named as "Faculty Education Series" (online test) for knowledge enrichment.

Based on the above roles, KRAs of Faculty Delivery will be defined and due weightage given in their APARs.

#### **7.16. Role of Research Officers**

- 7.16.1. To undertake research & development work in their assigned ULA domain and submit the practical findings/recommendations to respective verticals
- 7.16.2. To review the in-house course content & e-learning content and conduct research for updating the same as per current trends and identified knowledge gap
- 7.16.3. To research and develop case studies for improving training content
- 7.16.4. To conduct field visits for industry research & provide insights on contemporary training initiatives
- 7.16.5. To assist the Faculty - Content in designing new training content including updation of e-manuals as per latest developments in the industry and requirements of the field
- 7.16.6. To co-ordinate with Industry Advisors & Academicians to bring in fresh perspective & ideas in the training curriculum and strengthen our content & training delivery
- 7.16.7. To assist & co-ordinate with ULA team to publish research articles / papers / findings in newspapers, magazines, etc.

#### **7.17. Role of Field Functionaries & Verticals/Departments at Corporate Office:**

- 7.17.1. Identify training and development needs of the individual staff under their jurisdiction in line with business strategy
- 7.17.2. Nomination of staff for training and providing pre-course input, supervision, coaching and evaluation of staff during post-training placement
- 7.17.3. Coordination with HRM for on-the-job training in specific areas
- 7.17.4. Providing feedback to **ULAs / ZLCs** on effectiveness of training
- 7.17.5. Identification of existing and potential star performers and coordinating their accelerated training
- 7.17.6. Ensure effective post-training placement and utilization
- 7.17.7. Verticals shall nominate **Vertical Champion for co-ordinating with L&D Division at Central Office for various training needs / L&D activities** like new training program developments, vetting of e-manuals, Query Corner, R&D etc.
- 7.17.8. *Zonal/Regional/Branch Heads shall ensure that all staff nominated for the training programs are relieved without fail*

#### **7.18. Role of Participants:**

- 7.18.1. Maintain proper dress code and discipline in training locations
- 7.18.2. Ensure filing of biodata with accurate details before start of training programs
- 7.18.3. Attend to assignments given during training programs
- 7.18.4. Provide realistic feedback
- 7.18.5. Post Course evaluation to be mandatorily, as per the schedule informed by the program coordinator
- 7.18.6. Any suggestions / improvements required both in academics and non-academics shall be recorded in the feedback
- 7.18.7. Discuss training requirements with immediate supervisors
- 7.18.8. Seek nomination to suitable program(s)
- 7.18.9. Enrol themselves through self-nomination
- 7.18.10. Endeavour to utilize skills acquired at training at the workplace for enhanced performance
- 7.18.11. Share learning acquired at **ULAs / ZLCs** and locational training with colleagues at the workplace for a multiplier effect of training
- 7.18.12. **Participants attending training programs at ULAs / ZLCs to write their own experiences** in their present or previous roles, difficulties faced, success stories and learnings from them. The same may be compiled or printed at the respective **ULAs / ZLCs** to be used as training resources.

#### **7.19. Mentoring Process for Officers:**

- 7.19.1. Retaining the talents and grooming them further for a wholesome contribution in the business goals of an organization especially in the present context of cut-throat competition is a real challenge. Mentoring can be proved as a vital tool to tap the collective wisdom of people and nurture them for long term growth of the organization. It is a nurturing process that fosters the development of the mentee towards his/her full potential in which the wisdom of the mentor is acquired and applied by the mentee. In contemporary times, mentors play an important role in the development of individuals in business organizations.
- 7.19.2. In order to inculcate and formalize the culture of mentoring, the training system has introduced mentorship for the participants of two programs:

- 7.19.2.1. For a newly recruited officer, one mentor who is a faculty has been endorsed who will be mentoring and handholding the employee during his/her 52 weeks' On-Boarding Journey and Training Program.
- 7.19.2.2. For the participants of Union Bhavishya Program who have completed their forums. The staff members undergoing their journey of mastering the self can select their mentor who will be a friend, philosopher & guide.
- 7.19.2.3. The framework for mentorship has been devised and a model Mentoring Kit prepared which includes both mentor and mentee's roles and responsibilities.
- 7.19.2.4. The mentorship framework can be escalated for all staff members and can be formalized in due course of time.

## 8. Faculty Selection, Faculty Induction Program, Skill Development Initiatives and Faculty Evaluation:

### 8.1. Skill sets requirements:

- 8.1.1. The skill sets required for manning various positions in the training system is quite different from what is required in positions at other functional areas.
- 8.1.2. Taking into consideration these specific needs, the minimum qualifications and skill sets required at various positions in the training system are spelt out below:

#### 8.1.2.1. DGM ZLC Position:

|                                                |                                                                                                                                         |
|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Education                                      | Post graduate                                                                                                                           |
| Qualifications                                 | Preferably with specialization in Training & Development / MBA & CAIIB                                                                  |
| Experience                                     | Total experience of 20 years<br>Exposure to corporate office, field banking experience at executive level and having Faculty background |
| Functional skills required to execute the role | Facilitation skills, content development skills, well versed in new developments in training, banking domain knowledge                  |

#### 8.1.2.2. ULA Head Position:

|                          |                                                                                                     |
|--------------------------|-----------------------------------------------------------------------------------------------------|
| Education Qualifications | Post graduate                                                                                       |
|                          | Preferably MBA with teaching experience in the Executive Education domain along with Ph.D. degree   |
| Experience               | Minimum 10 years of experience                                                                      |
|                          | Preferably having proven executive teaching experience / experience in Banking & Financial Services |

|                                                |                                                                                                                        |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Functional skills required to execute the role | Facilitation skills, content development skills, well versed in new developments in training, banking domain knowledge |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|

#### 8.1.2.3. Centre In-charge at ZLC:

|                                                |                                                                                                                                                                                                                                           |
|------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Education                                      | Graduate                                                                                                                                                                                                                                  |
| Qualifications                                 | Preferably with Post Graduation and/or CAIIB                                                                                                                                                                                              |
| Experience                                     | Total of 7 years' experience in banking industry with at least 3 years' experience as a Branch Head and should have competencies in digitization<br>With exposure to field banking experience at executive level, Branch Head experience. |
| Functional skills required to execute the role | Facilitation skills, content development skills, well versed in new developments in training, banking domain knowledge, administrative skills                                                                                             |

#### 8.1.2.4. Faculty:

|                                                |                                                                                                                                                                              |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Education                                      | Graduate                                                                                                                                                                     |
| Qualifications                                 | Preferably Post Graduation and / or CAIIB/ Diploma in Bank Management preferable                                                                                             |
| Experience                                     | Minimum 7 years of unblemished service as an officer in the Bank                                                                                                             |
| Functional skills required to execute the role | Facilitation skills, content development skills, well versed in new developments in training, banking domain knowledge, flair for research and development, writing articles |
| Residual service                               | Minimum 5 years of residual service                                                                                                                                          |

#### 8.1.2.5. Research Officer:

|                                                |                                                                                                                                                                                                                              |
|------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Education Qualifications                       | <b>Graduate / Post Graduate</b>                                                                                                                                                                                              |
|                                                | Preferably in relevant domain                                                                                                                                                                                                |
| Experience                                     | Minimum 5 years of experience in the Bank                                                                                                                                                                                    |
| Functional skills required to execute the role | Content development skills, written communication skills, abreast with new developments in the Training & Development area, banking domain knowledge, flair for Research & Development and domain-specific functional skills |

#### 8.2. Faculty Selection Process:



- 8.2.1. The quality of faculty is the core of the efficacy of any training system. Identifying the best people who are genuinely interested in teaching / academic activities through a rigorous selection process is the first step in the direction of a robust training system.
- 8.2.2. The selection process for faculty shall focus on personality skills, behavioural skills, industry specific skills, technology skills and domain knowledge to ensure that qualified, experienced and accomplished aspirants are selected as faculty.
- 8.2.3. The HR Department, Central Office, shall issue a Staff Circular inviting applications for the faculty position through Union Parivar.
- 8.2.4. HR Departments in the Regional and administrative offices have to confirm the facts stated in the application in respect of educational qualifications, experience any other pending ER issues, if any.
- 8.2.5. There shall be a model Faculty Selection Criteria and Procedure, as stated below.

**8.2.5.1. Eligibility criteria:**

- 8.2.5.1.1. Minimum Average APAR in preceding 3 years should be **85%** with not less than 75% in any year under consideration
- 8.2.5.1.2. **Minimum 7 years of unblemished service as an officer in the Bank**
- 8.2.5.1.3. Residual service should be minimum 5 years
- 8.2.5.1.4. Staff members in Scale II, III & IV are eligible to apply for faculty position **at ZLCs; Staff members in Scale III & IV cadre are eligible to apply for faculty position at ULAs**
- 8.2.5.1.5. Candidates must possess field/domain experience in banking and have computer awareness.
- 8.2.5.1.6. Candidates shall possess good academic background with excellent facilitation and content development skills and should be well versed in latest developments in training, banking domain knowledge etc.
- 8.2.5.1.7. Specialized knowledge in any of the following areas:
  - Credit with specific reference to Corporate & MSME
  - Risk Management
  - Rural & Agri Business / Financial inclusion
  - Foreign Exchange
  - Information Technology / Digital Banking
  - Credit Monitoring / Credit Recovery, Legal Services
  - Retail Banking, Marketing of banking products
  - Branch Operations
  - Human Resources
  - Sales & Marketing
  - Strategy, Finance & Accounts
- 8.2.5.2. In addition to specialization in the respective areas, candidates must have adequate inter disciplinary knowledge. The candidates must have knowledge and skills in any other disciplines (one or two) and the ability to handle sessions on related topics besides the topics related to general banking.
- 8.2.5.3. The candidates have to specify 3 disciplines for which they are applying in the order of preference, **for the faculty position at ZLCs;**

The candidates may apply for any one of the 9 ULAs, for the faculty position at ULAs.



ZLC Faculty may also apply for selection as ULA Faculty. However, total tenure of the officer as Faculty shall remain 5 years.

- 8.2.5.4. The candidates have to clear a common Online Written Test for faculty position at ZLCs;  
The candidates have to clear an Online Written Test on domain areas of ULA for which he/she has applied for screening purpose and score minimum 60% marks to qualify in the next round of the selection process.
- 8.2.5.5. The candidates who qualify in the written test will proceed to the next round of the selection process, i.e. Presentation.
- 8.2.5.6. Shortlisted candidates will be called for the Interview stage of the selection process.

Weightages under different parameters for the selection process of the faculty role are assigned as follows:

| Parameters           | Marks      | Criteria for Scoring                                                                                                                                                                                                |
|----------------------|------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Qualification</b> | 2          | JAIB/CAIB-I                                                                                                                                                                                                         |
|                      | 3          | CAIB                                                                                                                                                                                                                |
|                      | 2          | Master's Degree                                                                                                                                                                                                     |
|                      | 3          | Ph.D., A.C.A., I.C.W.A., A.C.S, CFA (US), FRM (GARP)                                                                                                                                                                |
| <b>Experience</b>    | 10         | 1 Mark for every completed year of service for faculty position at ZLCs;<br><br>1 Mark for every completed year of service in domain areas of ULA for which a candidate has applied                                 |
| <b>Written Exam</b>  | 25         | Common Online Written Test for faculty position at ZLCs;<br><br>Domain-specific Online Written Test for faculty position at ULAs                                                                                    |
| <b>Presentation</b>  | 35         | The applicant will have to give a presentation on a topic of his/her choice for faculty position at ZLCs;<br><br>The applicant will have to give a presentation on domain areas of ULA for which he/she has applied |
| <b>Interview</b>     | 20         | Subject knowledge / orientation towards faculty position                                                                                                                                                            |
| <b>Total</b>         | <b>100</b> |                                                                                                                                                                                                                     |

### 8.3. Interview Panel:

- 8.3.1. The other skill sets of the trainer such as personality, behaviour, aptitude, articulation, voice modulation, delivery methods, effectiveness in handling queries, time management, should be evaluated by the selection committee through a process of personal interview.
- 8.3.2. The Interview will be undertaken by a panel comprising ED In-Charge of HR, Chief General Manager (HR) and General Manager (L&D). In absence of Executive Director

overseeing HR, CGM HR shall be the panel head. Whenever required, the MD & CEO, at her discretion, may add an external expert in the panel.

#### 8.4. Placement of Faculty:

- 8.4.1. Proceedings of each level of evaluation viz., Qualification, Experience, Written Test, Presentation and Interview, to be prepared and submitted along with recommendations to the MD & CEO and in her absence the ED **In-Charge of HR** for approval. On approval, **Chief General Manager (HR)** to announce the results by way of Staff Circular.
- 8.4.2. **DGM ULA / DGM ZLC** in consultation with General Manager (HR-L&D) has to facilitate posting of fresh faculty into the training system as per requirement at different **ULAs / ZLCs** and transfer of existing faculty who have completed their tenure in the training system for field assignments.

#### 8.5. Capacity Building of Faculty Members:

The faculty or the trainers once inducted in the training system, are required to undergo Faculty Development Programs which will start with Faculty Induction followed by domain specific programs, details of which are as under:

##### 8.5.1. Faculty Induction:

- 8.5.1.1. Faculty position requires facilitation skills in addition to technical knowledge in the subject areas. Therefore, it is imperative that before they take up the faculty assignment, the fresh faculty members are provided relevant inputs by way of conducting an elaborate Faculty Induction Program internally or with the help of external agencies. They should also be nominated for Faculty Development Programs conducted by external agencies to build their skill sets through exposure to external best practices of training.
- 8.5.1.2. Induction training for newly selected trainers to be designed by the training system internally or by external institutions like IIBF/ISTD, various SBI learning centres, CAB, Pune and other reputed training centres for a minimum period of 15 days covering all aspects of effective teaching methodology like scientific lesson planning with regard to content coverage, PPTs and discussions on live case studies within the structured time span and educational psychology (Neuro-Linguistic Programming, Emotional Intelligence, Transaction Analysis).
- 8.5.1.3. Induction Programs shall invariably target the holistic development of faculty members. They shall include sessions for developing functional, behavioural and technical skills required in executing multifarious tasks. The training system may utilize innovative concepts viz. '**Union Manch**' (impromptu speech on any random topics) to develop stage confidence in faculty members.
- 8.5.1.4. Refresher Program once in a year, to reorient the attitudes, skill sets and knowledge updation for the trainers through institutes of repute to be arranged by the Bank.
- 8.5.1.5. New faculty inducted shall be mentored by respective **ULA Head / CICs** for a minimum of one year and quarterly progress submitted to **GM L&D**
- 8.5.1.6. The newly inducted faculty may be stationed at **Leadership Academy / ZLC Bengaluru** up to three months of their joining the training system to be given adequate training through on-the-job training, mock sessions, preparation of modules and other training design & development activities.

##### 8.5.2. Faculty Development Programs:

- 8.5.2.1. The faculty once inducted in the training system will undergo regular development through 'Train the Trainers' program for all faculty through their tenure.
- 8.5.2.2. They will be nominated for external training to reputed institutes such as IIMs, ISB, NIBM, CAB and IIBF for gaining domain specific knowledge and learning new training delivery and methodologies.
- 8.5.2.3. The ULAs/ZLCs can also organize or hire external trainers of repute for conducting Trainers Program or Refresher Course as per requirement with the approval of GM/Head L&D.

## **8.6. Skill Building for Faculty Members:**

- 8.6.1. To improve the teaching vitality of the faculty, periodic opportunities to revitalize professional lives in general and teaching lives in particular should be given through well-established systems and enablers which need to include, inter alia, well designed periodical faculty development programs, R&D, technology up gradations, participation in mainstream banking and product designing.
- 8.6.2. Periodical interaction of faculty with the Top Management at least once in 6 months will enable them to understand and enhance their ability to communicate to the trainees the management objective, business focus and corporate priorities through training.
- 8.6.3. For this, half yearly Faculty Meets are to be held with specific agenda / themes.
- 8.6.4. To improve the skill sets of the trainers, periodic opportunities to be given to Faculty members to get evaluated under faculty exchange program among the ULAs/ZLCs.
- 8.6.5. Faculty selected should complete IIBF Certification course for trainer within one year of induction into faculty stream if not already acquired.
- 8.6.6. Faculty should be encouraged to pass at least one certificate course related to his/her area from reputed banking institutions like IIBF, NIBM, etc.
- 8.6.7. Faculty members should be nominated to attend training programs conducted by training colleges of other industries like hospitality, airlines, etc. to bring other industry perspectives.
- 8.6.8. Attending training programs in other banks' training institutes will also help them in understanding their best practices.
- 8.6.9. Field visits by faculty members: Faculty members will be required to undertake field visits in a structured manner during those days in which programs are not being held in the training system. These visits would enable the faculty members to prepare case studies so as to conduct brief studies of processes & products at branches so that they can be introduced in training programs as fact-based live examples.
- 8.6.10. Focused Research: As an additional responsibility, Faculty at both ULAs & ZLCs may be involved in research work or evaluation studies of banking practices into one of the areas as approved by the ULA Head in consultation with the respective verticals. For R&D, a cash reimbursement of Rs. 10,000/- per annum subject to completion of minimum one research work may be given to the Faculty at both ULAs & ZLCs with the approval of GM/Head L&D to meet the out-of-pocket expenses. This reimbursement shall, however, be permitted to Faculty in case of external reputed publications only. The research work, if found to be useful incorporating learning, may be published as approved by the ULA Head and GM/Head L&D to be used as learning resources.
- 8.6.11. Faculty and Research Officers have to be involved in writing of articles in reputed magazines, internal magazines or newspapers and in order to motivate them, a citation/recognition be given on the recommendation of ULA Head. The Faculty and Research Officers may also be writing books on important topics to be used as learning resources. The books may be published, and Bank may reimburse Rs. 20,000/- or the actual cost of publishing, whichever is lower, on approval of the same by GM/Head L&D.
- 8.6.12. The Faculty and Research Officers should continuously upgrade their knowledge and skills by purchasing good books, subscribing to magazines and accessing useful internet contents. Hence,

the faculties **and Research Officers** are granted Developmental Allowance of Rs. 10,000/- per annum for this purpose.

- 8.6.13. Faculty members are assigned multifarious tasks requiring them to carry-out Locational Programs, Virtual Training Programs, e-learning module development, article writing, Research & Development, reading materials etc. Therefore, they shall be equipped with necessary logistics such as laptop etc. to execute the aforesaid tasks in an efficient manner.

#### **8.7. Tenure of Faculty:**

- 8.7.1. Faculty shall have a term of 5 years, once inducted to the training stream
- 8.7.2. If during the tenure in the training system, the concerned faculty is successful in the promotion process, his/her services will continue to be retained in the training system.
- 8.7.3. **During the tenure of 5 years, transfer of faculty members from one training centre to another and also between ULA & ZLC, as per administrative requirements, may be done with the concurrence of CGM HR.**
- 8.7.4. The training system may retain, with the consent of GM/Head (L&D), the services of any faculty members even beyond the mandatory tenure of services in the training system for a further period of one-two years, in case a suitable substitute for him/her with the appropriate skill sets could not be inducted into the system.
- 8.7.5. However, if a faculty is found to be a misfit in the training system due to any reason(s) including non-satisfactory performance, with the consent of GM/Head L&D the services of the faculty member could be transferred out of the system irrespective of whether the concerned faculty has not completed his/her tenure.

#### **8.8. Adjunct Faculty:**

- 8.8.1. Performing field level functionaries with adequate faculty skill sets and core competence who are not interested in full time faculty positions to be enrolled as part time faculty in **ULAs/ZLCs**, situated in their place of posting.
- 8.8.2. The Adjunct Faculty from within the Bank will be identified primarily to act as area-specific expert. This will be with regard to technical skills viz. Credit, International Banking, Information Technology and Risk Management as well as other areas such as Marketing etc. Adjunct Faculty will be carefully selected based on proven successful performance in the field. The training system will draw on their services to associate as a Faculty in all the relevant training programs **at ULAs or ZLCs** or at locations.

#### **8.9. Empanelment of External Faculty/Firms:**

- 8.9.1. Core faculty members in some specialized streams can be outsourced from the best available talents across the industries if need is felt. This is done to ensure that the Bank's officials are exposed to a wider canvas of training thereby deepening their knowledge and broadening their horizons.
- 8.9.2. **Selection Process for External Faculty:**
- 8.9.2.1. It may not be feasible to have all demands for training met by internal faculty of the Bank. This is particularly true with regard to trainings to be imparted during short period of time covering all staff members of a particular cadre. For example, giving behavioural skills to all officials of the Bank or leadership skills to Branch Managers spread across locations in the country, induction program for large number of clerks and staff members at one time. Therefore, it becomes necessary to have such trainings carried out by firms/subject matter experts (SMEs) having resources in terms of faculty who can deliver training of good quality, covering large numbers in a short span of time.

- 8.9.2.2. The other situation where it becomes necessary is when training in a specialized area is required. In such cases also it may be necessary to engage the services of individual faculty reputed for their expertise in the area. Inputs from such individual faculty will be of immense benefit and organizing training programs by making use of the physical infrastructure at **ULAs & ZLCs** has to be explored. Assigning specific programs and topics to individual experts has to be encouraged to bridge the knowledge gap in the Bank's training system.
- 8.9.2.3. In both the above cases it is essential to engage the best talent available, thus the selection process will include the following:
- 8.9.2.3.1. Training system has to keep liaison with external training institutions of repute / external freelance trainers and prepare a list of external faculty with all relevant information, appropriate to different specialized areas.
  - 8.9.2.3.2. ULA Heads in consultation with L&D Division & MPRD at Central Office will compile a list of such firms or individuals covering all the required areas of expertise.
  - 8.9.2.3.3. Once the identification process of the faculty/institute is completed, the concerned resource persons/institutes could be asked to submit financial quotations and after rationalization, **L&D Division CO** may initiate for engaging the faculty/institute as per the delegated authority for approval following CVC guidelines.
  - 8.9.2.3.4. While preparing the list of external experts the criterion of "quality inputs of a high standard" must be satisfied. Discreet enquiries with the persons who attended such programs earlier and discussions with the banks/institutions who have availed the services earlier have to be made before enlisting his / her / firm name.
  - 8.9.2.3.5. In the identification process, the experience / background in imparting training in the financial sector, preferably in the banking sector, will be a primary criterion. Apart from this, they should be acknowledged experts in training.
  - 8.9.2.3.6. With regard to training in specialized or new areas where the number of faculty with expertise could be limited, individuals or firms could be engaged with the prior approval of the Competent Authority viz. ED / MD & CEO.
- 8.9.2.4. For Induction Programs or other Programs covering large number of Staff members in which hiring of external institutes is required the selection will be completed through the RFP tender process.
- 8.9.2.5. MPRD, in consultation with L&D Division at Central Office, will initiate such tender process and ensure selection of Vendor Institute, Company or External faculty.
- 8.9.2.6. Bank may also externally hire ULA Heads, external faculty, academicians, Industry Experts etc. on contractual basis (full time) for designing and delivering training interventions.
- 8.9.2.7. Further, Bank may externally hire on contractual basis ULA Heads for ULA of Digital Transformation and ULA of Sales & Marketing.

#### 8.10. Faculty Evaluation:

- 8.10.1. Faculty evaluation shall be based on a 360° rating model with feedback from participants, **ULA Heads / CICs** and self with prescribed benchmarks in **performance appraisal**.

8.10.2. The rating model for faculty as per the 360° evaluation framework is given below:

|                   |                 |             |            |
|-------------------|-----------------|-------------|------------|
| Participant – 50% | Superiors – 30% | Peers – 10% | Self – 10% |
|-------------------|-----------------|-------------|------------|

**Faculty evaluation Matrix - through electronic platform to be developed by DIT**

| Feedback                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------|-------------------|---------------|---------------------------------------------------|------------------------------|--|-------------------------------------|--|------------------------------------------------|--|
| Participant - 50% weightage                      | <b>Effectiveness of session - 20%</b><br><b>Involvement and interactions - 20%</b><br><b>Use of various methodologies - 20%</b><br><b>Delivery - 20% /Contents - 20%</b>                                                                                                                                                                                                                                                                                                                       |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
| Superiors - 30% weightage                        | <table border="1"> <tr> <td rowspan="4"><b>Contribution to the training system - 40%</b></td><td>Articles published</td></tr> <tr> <td>New methodologies</td></tr> <tr> <td>Research work</td></tr> <tr> <td>Other contribution outside the purview of routine</td></tr> <tr> <td colspan="2">Conduct and Discipline - 20%</td></tr> <tr> <td colspan="2">Involvement and Proactiveness - 20%</td></tr> <tr> <td colspan="2">Team Work and Interpersonal Relationship - 20%</td></tr> </table> | <b>Contribution to the training system - 40%</b> | Articles published | New methodologies | Research work | Other contribution outside the purview of routine | Conduct and Discipline - 20% |  | Involvement and Proactiveness - 20% |  | Team Work and Interpersonal Relationship - 20% |  |
| <b>Contribution to the training system - 40%</b> | Articles published                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
|                                                  | New methodologies                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
|                                                  | Research work                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
|                                                  | Other contribution outside the purview of routine                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
| Conduct and Discipline - 20%                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
| Involvement and Proactiveness - 20%              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
| Team Work and Interpersonal Relationship - 20%   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
| Peers - 10% weightage                            | <b>Peer Evaluation - 100%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |
| Self - 10% weightage                             | <b>Self-Evaluation - 100%</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                  |                    |                   |               |                                                   |                              |  |                                     |  |                                                |  |

- 8.10.3. For the purpose of faculty evaluation by participants, appropriate session wise / program wise feedback should be collated that could be quantified.
- 8.10.4. Training system in consultation with HR has to make necessary changes in PMS to incorporate the new system of evaluation of faculty members.
- 8.10.5. For a faculty to remain in the training system he/she has to score a minimum score of 75% in the initial year and to groom & develop to reach the score of up to 90% within a period of one year. Any faculty scoring less than 75% may be recommended by **DGM ZLC / ULA Head** for sending him/her out of the Training system.

#### 8.11. Faculty Meet:

- 8.11.1. Faculty meet is to be conducted at least once in every quarter through online mode. This meeting would help to review the **ULAs/ZLCs** and discuss the bottlenecks identified during the review period. This will also enable faculty to interact with each other about effectiveness of methodology adopted, latest development in the field of learning and development etc.
- 8.11.2. **Learning & Development Conference/Summit:** This conference shall be held at **Bengaluru** or any other convenient location at least annually to deliberate upon issues and present/future strategies or any other specific agenda theme pertaining to the L&D function. The conference shall consist of various stakeholders viz. Top Management, **CO L&D Division, ULAs, ZLCs** and any other vertical functionaries suited for the conduct of such event. If deemed necessary, external experts may also be engaged for meeting the objectives/agenda of this conference.

Classification: Confidential



## 9. Other Training Programs

### 9.1. In-Company Programs

Tailor made programs organized by reputed/competent external organizations exclusively for the Bank. The organizations will be selected by the **L&D Advisory Council (LAC)**.

### 9.2. External Training:

- 9.2.1. If the quality of staff members is to be substantially enhanced it is necessary that they are exposed to training beyond what can be provided by the Bank's training system. Thus, staff, including faculty members, will be nominated for trainings at reputed institutes in India and abroad.
- 9.2.2. Whenever Leadership Development Programs are held in external institutions or by experts from external institutions, the detailed course inputs and evaluation should be maintained and for each such course internal teams and facilitators should be identified & encouraged to develop in-house training or learning modules.
- 9.2.3. Vertical Heads shall recommend the name of staff member(s) for external training clearly mentioning the assignment handled by him/her and utility of the training programme to that employee. In similar fashion, FGMs are also empowered to recommend names of staff members under their respective jurisdiction. For external training of faculty members, the recommending authority will be GM/Head L&D.
- 9.2.4. The delegated authority for approval of external training will be as follows:

| Scale of Officers                             | Approving Authority     |
|-----------------------------------------------|-------------------------|
| Scale I to IV                                 | General Manager (L&D)   |
| Scale V to VI (other than RH & Vertical Head) | CGM (HR)                |
| Scale VII, All RHs and Vertical Heads         | ED In-charge of HR      |
| Scale VIII                                    | ED In-charge of HR      |
| CVO                                           | MD & CEO                |
| Lateral Hires                                 | As per respective Scale |
| WTDs / Non-Official Directors                 | MD & CEO                |

- 9.2.5. Budget for external training will be allocated to HR department, CO every year and the expenditure for training will be governed by the Expenditure Policy of the Bank.

### 9.3. Foreign Training Program in Reputed Institutes:

- 9.3.1. Nominations for physical foreign training programs will follow the following process.
- 9.3.2. For all foreign training programs specific to vertical (e.g. MSME, Risk Management), respective Vertical Head (CGM / GM) shall recommend nominations to CGM (HR) through GM/Head (L&D).
- 9.3.3. For all general foreign training programs (e.g. Management Development Programs etc., selections should be based on the performance, residual service, past nominations to earlier programs (Preference to those who have not attended foreign training in the recent past).
- 9.3.4. Vertical Heads & ZHs shall recommend nominations based on their assessment of suitability of training for the employee's present and future role.
- 9.3.5. Employees recognized for their specific contributions through campaigns and other initiatives launched by the Bank can also be recommended by respective Vertical Head / ZH for nomination.



- 9.3.6 All foreign training program nominations shall be approved by the MD & CEO or in her absence, ED In-charge of HR.

#### **10. Mode of Travel and Expenses on Travel**

- 10.1. Provisions stated regarding "Mode of Travel and Expenses on Travel for official duties and LTC/LFC" in Clause No. 5 of the Joint Note signed on 08.03.2024 between the Indian Banks' Association (IBA) representing member Banks and Officers' Associations representing Officer employees of member Banks, issued vide SC No. 8224 dated 26.03.2024, shall also apply wherever an officer is required to travel for training purpose, with effect from 01.04.2024.**

As regards Award staff, the mode of travel shall be as per their entitlement mentioned in the Bipartite Settlements signed between Workmen Unions and IBA from time to time.

- 10.2. When a PwD staff is required to travel for training purpose, Travelling Allowance (Journey Fare and/or Conveyance Expenses) in respect of Attendant/Escort accompanying the PwD staff during travel would be admissible in line with the government guidelines issued by Department of Expenditure, Ministry of Finance, Government of India office memorandum no. 19030/3/2013-E.IV dated 17.02.2015 and other government guidelines issued from time to time, subject to the following conditions:**

- i. The PwD staff is required to purchase travel tickets for self and Attendant/Escort at concessional rates, if any, offered by Indian Railways / Airlines.**
- ii. The facility of Travelling Allowance for the Attendant/Escort would only be admissible to those PwD staff wherein it is certified by the competent Medical Authority that such a person compulsorily requires assistance of another person for travel. Under this clause, necessary certificate is to be obtained from the Head of Department of a Government Civil Hospital designated for the type/form of disability of the PwD staff. Based on the certificate from competent Medical Authority, Vertical Head / ZH/DyZH / RH/DyRH would have to further satisfy the need for an Attendant/Escort during travel of the PwD staff, before allowing the journey for the Attendant/Escort.**
- iii. Subject to clause (ii) above, Travelling Allowance for the Attendant/Escort would be admissible to the PwD staff when deputed on training, provided it is recorded by the authority nominating such staff on training, that such training is a mandatory training for career progression or induction training for probationers.**

In case of newly recruited probationary officers / Clerical Staff, the necessary medical certificate obtained from the Head of Department of a Government Civil Hospital designated for the type/form of disability of the PwD staff shall suffice for the said purpose.

- iv. Travelling Allowance consists of two parts:**

- a) Journey Fare and/or Conveyance Expenses**
- b) Halting Allowance**

No Halting Allowance would be admissible to the Attendant/Escort of the PwD staff.

Stay arrangements, if any, for the Attendant/Escort shall be made by the concerned PwD staff at his/her own expenses.

**To & Fro Journey Fare and/or Conveyance Expenses would be admissible to the Attendant/Escort at the same rate and in the same mode of travel as the PwD staff is entitled to as per his/her eligibility.**

**In case of travel by any of the modes of conveyance by road, no separate Journey Fare and/or Conveyance Expenses would be admissible to the PwD Staff w.r.t. the Attendant/Escort, except where the travel is by public bus.**

## **II. Job Family Grooming Plan**

### **Introduction**

Bank introduced the concept of work specialization in 2019 with the introduction of Job Families which cover different aspects of banking. The objective of job family is to create specialized talent pools in all the functions in the Bank, to reap the benefits of domain expertise.

With an objective of unlocking employee potential through empowered skill-sets for multiple banking domains, the Policy on Implementation of the Job Family Framework has been designed to cover all eligible employees till scale VI under the purview of Job Families and to get them started on a 4-year development path to help them excel in their job roles during their job family tenure.

The aforesaid policy stipulates that an employee shall continue in his/her assigned job family for a period of 4 years to gain adequate and in-depth experience. During the course of these 4 years, employees shall be mapped to their individual learning & development based Job Family Grooming Plan to become experts in their assigned area.

A job family grooming plan is a 4-year structured learning and development plan detailing the various trainings and courses that an employee needs to complete annually during his/her job family tenure.

### **Objective**

The Job Family Grooming Plan seeks to provide a cutting edge to employees by helping them build competencies as per their job roles and make them experts in their chosen area.

From an employee perspective, the ethos of continuous learning, skill-updation and enhancement in proficiencies of the job role specific competencies are the three broad objectives to be met by the Grooming Plans.

From the perspective of the Bank, the Grooming Plan shall help create a future-ready specialised workforce having expertise in different banking domains which will also aid in the succession planning process.

### **Structure & Modalities**

- 1. Duration & Grouping:** The Job Family Grooming Plan shall be a 4-year program encompassing different modes of learning.

The target group shall be broadly classified into two scale-wise categories for the purpose of this grooming plan as under:



Officers/Executives in these two groups who have been allotted job family will be provided customized Grooming Plans based on their job roles.

In case of staff members up to Scale IV, more emphasis shall be given to functional and technical competencies while for employees in Scale V & VI, greater emphasis shall be laid on leadership building whereas behavioural competencies shall be important for both the groups.

2. **The 9 Union Learning Academies are aligned with the Job Families. As such, the respective ULAs shall henceforth design the Grooming Plan for both the groups as stated above within its job family, in consultation with the respective verticals.**

The Grooming Plan design shall be approved by the DGM/AGM of the concerned Central Office vertical, before finalization.

3. **Modes of Learning:** Each Grooming Plan could encompass a mix of the following modes of learning:

- 3.1. **Mandatory e-learning Modules** – To be completed within stipulated timelines.
- 3.2. **Mandatory Certifications** – Wherever required, is to be completed within stipulated timelines.
- 3.3. **Classroom Sessions:** These sessions may be conducted in-house at any of the training centres or through virtual trainings. These shall also have *external subject matter experts* in addition to internal faculty.
- 3.4. **Training at External Institutes:** Employees may be nominated to external institutes of repute to gather knowledge and skills that are suited to the demands of their job role.
- 3.5. **Seminars and Webinars:** A library of experts will be built who will be called to deliver seminars / webinars / workshops to update our employees in upcoming & niche areas of banking.
- 3.6. **Enhancing Behavioural Competencies:** Bank has identified 8 behavioural competencies in alignment with its business vision. Therefore, different learning modules shall be designed keeping in mind development and enhancement of the behavioural competencies among our employees.
- 3.7. **Cross-functional Team Interactions:** With the ethos of *learning from each other*, cross-functional team interaction can play a vital role in holistic learning as people from different functionalities bring different perspectives of the banking scenarios.
- 3.8. **Interaction with Top Management:** Interaction with Executives like the MD & CEO, Executive Directors, Vertical/Zonal Heads etc. could be planned as a morale boost and the crucial learning opportunities & exposure they provide.

4. **Communication & Awareness:** The respective ULAs shall prepare the Training Calendar for each Grooming Plan and take initiatives to motivate & create awareness among employees which shall help them to undertake the mandatory e-learning and certifications for the year, as also to get an overall idea of their training journey throughout the year.
5. **Tracking Progress:** The respective ULAs shall closely monitor the progress of employees along their Annual Grooming Plan. There shall be an annual assessment test based on the learning of the yearly trainings to be duly conducted & recorded by **the respective ULAs**. Evaluation of Training Effectiveness shall also be conducted by a mix of measures such as entry & exit level tests, reaction level onsite feedback, feedback from the supervisors, etc. to understand the learning curve of employees. Bank may also assign this task to external expert agencies for understanding the cumulative impact of these initiatives on the employees' learning and the organization as a whole.
6. **Feedback on the Program**

A comprehensive framework for gathering feedback on the different learning modalities shall be put in place for further refinement of the initiatives and the suggestions/inputs so gathered shall be placed before GM (Learning & Development) for suitable action every quarter.

### III. Induction Program



#### 1. Introduction:

New recruits such as Probationary Officers, Rural Development Officers, Marketing Staff members and other Specialised Officers, SWO-A/Clerks are expected to shoulder the operations of the branches across the country and are required to be equipped with practical operational knowledge clubbed with professional acumen. As majority of them join the Bank on completion of their education and do not possess prior banking knowledge, they have to be given comprehensive inputs in a systematic manner on banking besides soft skills like communication, team building and leadership qualities.

#### 2. Objectives:

The objectives of the Induction Program are:

- i. To impart knowledge of the organization and its procedures & policies to newly recruited employees
- ii. To impart job specific training to new recruits prior to their deployment in the field in order to successfully integrate them into the specific area for which they are recruited
- iii. To increase the comfort level and feeling of belongingness within the newly recruited employees. To make them understand our organization, its history, culture and values from the date of joining
- iv. Equip recruits with an understanding of the banking environment and impending challenges and skills to meet the same
- v. Create a feeling of ownership for the Bank and align personal growth with organizational success
- vi. To demonstrate to new recruits their career path whereby they are able to learn the skills required
- vii. To foster an entrepreneurial work ethic

#### 3. Coverage:

The Induction Program will cover all newly recruited employees:

- i. Probationary Officers
- ii. Single Window Operators (SWO-A / Clerks)
- iii. Specialized staff members like Rural Development Officers (RDOs), Marketing Officers (MOs), IT Officers, Law Officers, Official Language Officers, Credit Officers, Chartered Accountants, Technical Officers, Risk Officers etc.
- iv. Lateral hires up to the level of Middle Management Grade Scale III recruited through separate advertisement.

**DGM ZLC shall be responsible for conducting/arranging the Induction Program. He/ She shall oversee the entire process of Induction Program in coordination with all ULA Heads/ ZLC In-Charges.**

#### 4. Induction Process

##### 4 (A) Probationary Officers (POs)

##### 4.1 52-week Induction Training Program for Probationary Officers (General Banking)

4.1.1 A broad outline of the program is given below.

##### 4.1.2 Broad Outline of 52-week PO On-Boarding Induction Training Program:

- 4.1.2.1 52-week PO On-Boarding Induction Training Program comprises stints of residential training and field assignments for POs in select branches to gain varied exposure. The induction training comprises 2 phases:

**Phase I** - 3 Weeks Classroom & 20 weeks on-the-job

**Phase II** - 4 Weeks Classroom & 25 weeks on-the-job

- 4.1.2.2 **Pre-Boarding Training:** 30 to 40 hours of pre-boarding training on basic banking topics to prepare them before their formal joining and attending the Induction Training Program.
- 4.1.2.3 **Module on Preventive Vigilance:** As per Central Vigilance Commission recommendation, 3 days' coverage on Preventive Vigilance module is to be included in Phase-II of the Induction Training Program for POs. Additionally, a half day coverage on Preventive Vigilance related to general banking topics is included in Phase-I classroom training.
- 4.1.2.4 Team building/outbound group activities also to introduce in the Induction Training Program for Probationary Officers.
- 4.1.2.5 One-week Rural Immersion Program where the field visit shall be organized to Centre of Excellence/RSETI for bringing an attitudinal change.
- 4.1.2.6 During the 52-week training, the new recruits will be encouraged to learn one additional language (other than mother tongue, Hindi/English) of their choice, preferably regional language of the area where they are posted, so that the same will facilitate better interaction with the customers once they are posted in branches.
- 4.1.2.7 **Assessment Parameters for POs for Confirmation in Services:** Minimum passing score of 50% based on overall assessment during the 52-week induction training for confirmation. In case a PO scores below 50% in the overall assessment on completion of the 52-week Induction Training Program, a supplementary test may be administered after three months. Separate tutorials / enabling sessions will be conducted for these POs for improving their performance and at attaining the minimum percentage marks.
- 4.1.2.8 **Developmental Council for Review of Performance of the Officer:** Periodically once in a quarter, a Developmental Council comprising Regional Head / Deputy Regional Head, Nodal Officer, DGM ZLC, Head – **Leadership Academy**, Mentor Faculty member will be held. Developmental Council will review and monitor performance of inductee Officers.
- 4.1.2.9 **Training Cycle:** The training cycle shall be set up by **ZLC Bengaluru** and the recruits shall be deployed at select center's / zones for on-the-job training at different types of branches/ CPCs/ROs.
- 4.1.2.10 **Administrative Control:** During the period of training, the onus of monitoring progress and rotation of staff members shall lie with **DGM ZLC**, in consultation with HR Dept., CO. Administrative functions such as salary / perquisites, leave management, co-ordination for online tests shall be handled at regional / branch level. Leave during the training period shall be governed by extant guidelines of the Bank. They shall get travel time and fare reimbursement to report to a centre and if they are transferred from one centre to another, joining leave and related allowances shall be given as per the Bank's policy. There is no provision for giving halting allowance, however lease accommodation may be provided.
- 4.1.2.11 **Passing powers:** Operational powers and access will be given to them in stages. During the first part of the program, i.e., up to 20 weeks of the on-the-job training, the trainee shall only have making powers. During this period, they have to gain hands-on experience and understand the rationale for each process in operations. In the second phase of the training cycle, which includes credit and related subjects, the

trainees will continue to have making powers. They shall not be authorized to sign any credit proposals. They shall be given Scale I powers after completion of the training program.

- 4.1.2.12 **Tracking and Control:** DGM ZLC shall monitor the execution and progress of the program. There shall be tracking software to record and maintain movement of recruits as well as to record progress and feedback from the recruits on a regular basis. These records shall be responded / commented upon by branch heads at the branches where they are posted on a monthly basis. DGM ZLC shall also oversee these progress reports for course correction and other action in case of deviations.

- 4.1.2.13 **Performance Management:**  
During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on criteria such as perceptible behaviors, learning attitude, inquisitiveness, entrepreneurial bend of mind, application, etc. Marks obtained for online tests and completed certifications shall be added to the appraisal.

On completion of 52 weeks of induction training, the candidates shall have an option to adopt an area of interest and contribute to the same with a specific goal / project over the next 6 months along with their regular work assignment.

- a) **Monitoring:** During the classroom training sessions weekly quizzes containing questions from that sessions of the week will be administered and progress will be ascertained. Benchmark should be 60 %.
- At the end of every training program an extensive knowledge search will be undertaken by administering a quiz covering all the sessions of the program.
  - During on-the-job training, progress will be monitored by the immediate Supervisor.
  - The performance report of the candidates will be obtained on quarterly basis from Supervisors.
  - A robust mechanism for evaluation of the on –boarding exercise is developed to ensure proper tracking on real time basis.
  - At the end of each phase of on-the-job training, an online multiple choice assessment test shall be administered by the training system and those who are scoring marks above 80% on an average for all the assessments put together to be given a letter of appreciation.
  - PO CHAMP (Tracking Software), is designed and developed with the help of DIT to record and maintain movement as well as to record progress and feedback of POs on a regular basis. These records shall be responded / commented upon by the Branch Head of Branch where they are posted on monthly basis.
- b) **Mentoring:** Faculty members from training system will be assigned the duty as Mentor so as to enable to seek work related assistance if required. • Mentoring is done through Digital media – Teams meetings, e-Mails, WhatsApp groups etc. • Print Media - Check lists available in workbook • Developmental Council: Personal interactions in the form of quarterly meetings shall be conducted which is presided over by the Regional Head for mentoring and reviewing progress.
- c) **Self-Development:**
- A self-development and recognition platform to encourage POs to invest in attaining professional certifications.
  - Mandatory e-learning modules - During this period, probationers should complete all mandatory e-learning modules as prescribed in the Master Policy on Learning & Development; Maximum score of 20 shall be awarded to the candidates for this parameter



- JAIB - During this period, probationers should also pass JAIB; Maximum score of 30 shall be awarded to the candidates for this parameter
- CAIB and Other Certification Courses:
- During this period, if the probationers also pass CAIB, maximum score of 30 shall be awarded to the candidates. If, during the period, the probationers do not pass CAIB but complete any other certifications of IIBF or similar organizations, they will earn 3 marks per course in their appraisal. Further, for courses related to insurance, mutual funds etc., it will be 2 marks each. However, maximum score shall be 30.
  - POs shall be encouraged to obtain certification in the subject of their choice from IIBF / NIBM (Forex, Treasury, Credit and Risk Management), through online / part-time courses. Successful completion of these shall entail reimbursement of course fees as per our existing scheme.

#### Assessment Parameters for POs:

Categorization of officers based on their performance will help the Bank in identifying future sparks at an early stage. During this program, POs shall be rated by Branch Head of branch where they have been posted based on Qualitative criteria.

#### a) Qualitative criteria

- Involvement,
- Learning ability
- Communication
- Team Spirit
- Discipline
- General Awareness
- Creativity and Innovation
- Analytical Thinking
- Leadership and Adaptability

| SN | Traits                    | Rating<br>(scale of 1 to 10, 1 being lowest & 10 highest) |   |   |   |   |   |   |   |   |    |       |
|----|---------------------------|-----------------------------------------------------------|---|---|---|---|---|---|---|---|----|-------|
|    |                           | 1                                                         | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | Total |
| 1  | Involvement               |                                                           |   |   |   |   |   |   |   |   |    |       |
| 2  | Learning ability          |                                                           |   |   |   |   |   |   |   |   |    |       |
| 3  | Communication             |                                                           |   |   |   |   |   |   |   |   |    |       |
| 4  | Team spirit               |                                                           |   |   |   |   |   |   |   |   |    |       |
| 5  | Discipline                |                                                           |   |   |   |   |   |   |   |   |    |       |
| 6  | General Awareness         |                                                           |   |   |   |   |   |   |   |   |    |       |
| 7  | Creativity and innovation |                                                           |   |   |   |   |   |   |   |   |    |       |
| 8  | Analytical Thinking       |                                                           |   |   |   |   |   |   |   |   |    |       |
| 9  | Leadership                |                                                           |   |   |   |   |   |   |   |   |    |       |
| 10 | Adaptability              |                                                           |   |   |   |   |   |   |   |   |    |       |



a) **Assignment of Job to POs during 2nd year of Probation Period:** After 1 year of intensive training program, the Probationary Officers are to be assigned the responsibilities as passing officer for a period of first 6 months. During the period of 6 months of probation, they can be assigned the responsibility of processing and recommending loans of limited value applicable for JMGS-1(BH). After completion of probation period of 2 years, the Probationary Officers can be entrusted with independent responsibilities.

b) **Minimum passing score of 50 % as cut off regarding confirmation of POs based on overall assessment made during 52 weeks Induction Training.**

c) **As it is a continuous assessment spread over a period of 1 year, the POs scoring low marks in any of the tests (Online assessment on completion of classroom training Phase-I and Phase-II, Online assessment on completion of on the job training Phase-I and Phase II) will be provided additional support through classes / tutorials to bridge their learning gap.**

4.1.2.14 **Posting of POs for On-the-Job Training:** POs may be posted for 'On-the-Job' training at Centres which can enable them to cover the maximum set of modules / verticals as per the 'On-the-Job' schedule. In case of differently abled POs, if mobility is restricted due to one or the other reason, they may be placed at one Branch/RO wherein maximum modules of 'On-the-Job' can be covered with least inconvenience.

4.1.2.15 **Self-Development & Recognition:**

- A self-development and recognition platform will be available to incentivize and thereby encourage the recruits to invest in attaining professional certifications as well as undertake entrepreneurship projects.
- Recruits shall be encouraged to obtain certification in the four areas identified by IIBF / NIBM which Forex, Treasury, Credit and Risk Management through online / part-time courses. Successful completion of these shall entail reimbursement of course fees as per our existing scheme, as well as earn 3 marks each in their appraisal. Further, courses related to Insurance, Mutual Funds etc. shall earn 2 marks each.
- At the completion of 52 weeks of induction training, the candidates shall have an option to adopt an area of interest and contribute to the same with a specific goal / project over the next 6 months alongside their regular work assignment.
- **E-learning:** Bank has already created several online modules on varied topics that are available on e-learning portal (Union Vidya). The recruits shall be encouraged to develop their knowledge through completing these e-learning modules. **Leadership Academy** shall identify a series of modules aligned to their course content.

4.1.2.16 **Assignment of Job to POs during 2<sup>nd</sup> year of Probation Period:** After 1 year of intensive training program, POs are to be assigned responsibilities as passing staff members for a period of first 6 months and during the next 6 months of probation, they can be assigned the responsibility of processing and recommending loans of limited value applicable for JMGS-I (BH). After completion of probation period of 2 years, the POs can be entrusted with independent responsibilities.

4.1.2.17 **Refresher Program:** After one year of placement, post induction training period, a one-week classroom session shall be conducted to assess both technical and soft skills acquired during the induction program.

**4.2 PO Induction through External Institutions:** It is observed that in the industry, many banks including Public Sector Banks have taken the decision of conducting one-year full time residential program to nurture industry leaders of the future by imparting domain expertise and skill sets in the field of banking. For this purpose, these banks have entered into association with prestigious universities with state-of-the art campuses for such Post Graduate Diplomas. For the candidates aspiring for banking as a career, this will be a win-win situation, as they are assured of a banking job once they complete the diploma program. Those banks which have chosen this route for their capability and capacity building, are able to get high quality talent pool to fuel business growth with cost effectiveness. Hence, our Bank may introduce tie-ups with external institutes for training and conducting the Post Graduate Diploma Program and henceforth recruit them after successful completion of the same as permanent employees.

4.2.1 The program design for the full year Post Graduate Diploma is as follows:

4.2.1.1 **Student acquisition:** Bank to conduct the test for the aspiring candidates through IBPS, as a separate test and not as part of the CWE or POs.

4.2.1.2 This will be followed by group discussion and interview by a panel consisting of Bank officials and external consultants/participating university.

4.2.1.3 The selected candidate has to bear the course fees.

4.2.1.4 If the selected candidate requires financial assistance as education loan to meet the course fee, Bank provides the loan.

4.2.1.5 The repayment of the loan shall start once the candidate joins the Bank after successful completion of the diploma program.

4.2.1.6 Campus component: Even though the Post Graduate Diploma is for a period of one year, the initial 9 months will be residential component.

4.2.1.7 During this 9-month period, the student will undergo customized syllabus prescribed by the Bank in consultation with the external institution in 3 trimesters (3 months each) with assessment at the end of each trimester, which may be modified as per Bank's requirement.

4.2.1.8 During this 9-month period, the student will undergo training in Core Banking Solutions Finacle 10 and other web based packages.

4.2.1.9 During the period of campus component, the student shall be paid a stipend as decided by the Bank.

4.2.1.10 During the 9-month period, the learning components and focus areas will be as follows:

- Soft skills and behavioural learning
- Domain specific learning

4.2.1.11 Cultural integration with the Bank

4.2.1.12 During the 9-month training, the students are encouraged to take up various certifications of IIBF, NISM and IRDA.

4.2.1.13 During the period a simulated environment will be created (model branches) to enable participants actively engaged in Bank's activities in an effective manner.

4.2.1.14 **On-the-Job Training:** After the 3 trimesters, the students will be deployed for on-the-job training in selected branches of the Bank as an intern. The students, during this period, will be mentored and monitored by the Bank in a continuous manner using the software developed for the purpose.

#### **4.3 Categorization of Officers:**

4.3.1 Categorization of staff members based on their performance will help the Bank in identifying future Sparks at an early stage. During the course of this program, recruits shall be rated by Branch Heads of branches where they have been posted on qualitative criteria such as

Involvement, Learning Ability, Communication, Team Spirit, Discipline, General Awareness, Creativity and Innovation, Analytical Thinking, Leadership and Adaptability.

- 4.3.2 Quantitative parameters like clearance of JAIIB, CAIIB, mandatory completion of e-learning modules, acquisition of any other certification(s) etc. is taken into consideration.
- 4.3.3 Based on the qualitative and quantitative performance, they will be categorized into category A, B & C. The Bank will endeavour to bring those who are in the C and B category to A category through a continuous process of handholding and mentoring.

#### 4.4 Faculty members shall be assigned mentorship role for newly recruited POs.

- 4.4.1 The likely benefits of mentoring from the training system are:
  - i. To address teething problems staff members face while working in the field
  - ii. To promote a culture of learning to enrich knowledge and to build confidence
  - iii. To bridge the issues arising out of generation gap
  - iv. To show concern and to increase their comfort level
  - v. To boost morale and work efficiency
  - vi. To prepare them for an exciting work experience and shouldering higher responsibilities with confidence
  - vii. To build relationships and emotional bonding, which in turn would help bring down attrition
  - viii. To build on accessibility and rapport, which is built up through induction program
  - ix. To enable them to become productive in the least possible time
- 4.4.2 Mentor and mentee kits describing roles & responsibilities are to be well defined.
- 4.4.3 As the on-boarding of new recruits will be monitored by **DGM ZLC**, he/she will allot the mentees to respective mentor faculty.

#### 4 (B) Customer Service Associate (CSA) (erstwhile Single Window Operator (SWO A/Clerks)):

##### 4.5 Induction Process of Customer Service Associate (CSA) (erstwhile Single Window Operators (SWO-A / Clerks))

- 4.5.1 Comprehensive training program consisting of 2 weeks at a stretch prior to their deployment in the field will be provided by the training system to all the newly recruited Customer Service Associates (CSA) (erstwhile Single Window Operators (SWO-A / Clerks)).
- 4.5.2 The ownership for designing and developing course content shall vest with the training system.
- 4.5.3 Training will comprise general banking topics including introduction to advances, CBS with hands-on training, IT, digital banking, HR, retail banking, marketing, preventive vigilance etc. While designing course content, due weightage shall be assigned to functional skill development; however, behavioural skills related sessions may also be administered during such programs.
- 4.5.4 **e-learning:** Bank has already created several online modules on varied topics that are available on e-learning portal (Union Vidya). The recruits shall be encouraged to develop their knowledge through completion of these e-learning modules. **Leadership Academy** shall identify a series of modules aligned to their course content.
- 4.5.5 **On-the-job Training, Mentoring, Monitoring & Supervision:** Six months' on-the-job training will be provided at the branch where the Customer Service Associates (CSA) will be posted. Branch Head / Deputy Branch Head will be assigned as mentor for the Customer Service Associates (CSA) to enable him/her to learn the various branch operations. Regional Head / Deputy Regional Head will review the overall progress during on-the-job training and

provide necessary support for the overall development of the Customer Service Associates (CSA).

#### 4 (C) Specialist Officers:

##### 4.6 Induction Process of Specialist Officers

- 4.6.1 Comprehensive training program consisting of 3 weeks at a stretch prior to their deployment in the field will be provided by the training system to all the newly recruited Rural Development Officers (RDOs), Marketing Officers (MOs), IT Officers, Law Officers, Official Language Officers, Credit Officers, Chartered Accountants, Technical Officers, Risk Officers etc.
- 4.6.2 Training will comprise general banking topics including introduction to advances, CBS with hands-on training, IT, digital banking, HR, retail banking, marketing, 3 days' preventive vigilance modules as suggested by CVC and one-day branch visit.
- 4.6.3 In-detail training of the specialized area will be part of the course content. The ownership for designing and developing course content vests with the training system and respective vertical.
- 4.6.4 The modalities of the induction training will be decided by **DGM ZLC in consultation with respective vertical head and GM/Head L&D.**
- 4.6.5 **E-learning:** Bank has already created several online modules on varied topics that are available on e-learning portal (Union Vidya). The recruits shall be encouraged to develop their knowledge through completion of these e-learning modules. **Leadership Academy** shall identify a series of modules aligned to their course content.
- 4.6.6 **On-the-job Training, Mentoring, Monitoring & Supervision:** Six months' on-the-job training will be provided at the branch / office where the specialist officer will be posted. Branch Head / Department Head will be assigned as mentor for the specialist officer to enable him/her to learn the various types of work related to the job profile. Regional Head / Vertical Head will review the overall progress during on-the-job training and provide necessary support for the overall development of the specialist officer.

#### 4 (D) Induction of Staff Recruited Laterally:

##### 4.7 Lateral Hires up to the level of Middle Management Grade Scale III recruited through separate advertisement

- 4.7.1 Comprehensive training program consisting of 3 weeks at a stretch prior to their deployment in the function/field will be provided by the training system to all the laterally recruited officers up to the level of Middle Management Grade Scale III recruited through separate advertisement.
- 4.7.2 Training will comprise general banking topics including introduction to advances, CBS with hands-on training, IT, digital banking, HR, retail banking, marketing, 3 days' preventive vigilance modules as suggested by CVC and 1-day branch visit. In-detail training of the specialized area will be part of the course content.
- 4.7.3 The ownership for designing and developing course content vests with the training system and the respective vertical.
- 4.7.4 The modalities of the induction training will be decided by **DGM ZLC in consultation with respective vertical head and GM/Head L&D.**
- 4.7.5 **E-learning:** Bank has already created several online modules on varied topics that are available on the e-learning portal (Union Vidya). The recruits shall be encouraged to develop their knowledge through completion of these e-learning modules. **Leadership Academy** shall identify a series of modules aligned to their course content.

- 5. **Collaborative Approach in Induction Program:** Induction programs require holistic training approach i.e. training on technical, functional as well as behavioural aspects. Hence, depending upon demand-supply mismatches arising due to many factors, collaborative approach i.e. roping in external specialised institutes may be adopted while imparting training for such programs after thorough cost-benefit analysis.



## IV. E-LEARNING

### Background

Bank has procured the Learning Management System (LMS) from Enthraltech Private Limited. The LMS is successfully implemented and the e-learning portal “Union Vidya” is now accessible through the Internet and mobile application. Bank focuses on e-learning to supplement its classroom & Virtual Training programs.

E-learning has been in the forefront in Bank’s Learning & Development strategy considering its multiple advantages. Additionally, EASE Reform Agenda has also recommended e-learning to be an integral part of the PMS and employee development plan. Owing to these recommendations and other factors, e-learning shall take digital inroads in the training & learning process by developing, sustaining and enhancing digital learning initiatives for staff members.

### 1. E-learning Organisation Structure

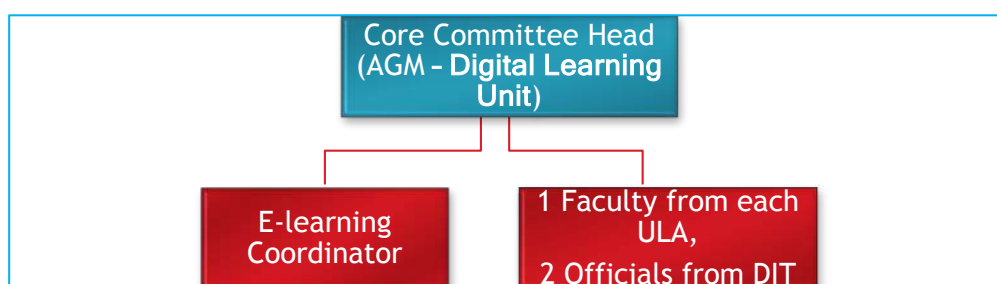
The e-learning organization structure will comprise two committees. There shall be an e-learning Core Committee and the Steering Committee for overall responsibility for monitoring/driving e-learning as enumerated below.

#### 1.1. E-learning Core Committee

1.1.1. The Core Committee will consist of AGM (Digital Learning Unit), e-learning Co-ordinator, **one faculty from each ULA** and two officials from the Department of Information Technology (DIT).

1.1.2. The Core Committee will be the link between the Bank and the vendors and also act as the coordinators between the training system and the various business verticals of the Bank

1.1.3. The e-learning Core Committee organisational chart will be as follows:



1.1.4. The roles and responsibilities of the e-learning Core Committee members are as follows:

##### 1.1.4.1. Committee Head

1.1.4.1.1. The Committee will be headed by AGM (Digital Learning Unit) to be assisted by one e-learning Co-ordinator, **one faculty from each ULA** and 2 Officials from DIT. The technical support will be provided by DIT.

1.1.4.1.2. The Committee Head will be the Operational Head of the e-learning project. He/she will be the Secretary of the Steering Committee. He/she will report to **GM/Head L&D**.

- 1.1.4.1.3. He/she will conduct the Training Need Analysis (TNA) w.r.t. e-learning with the respective business verticals and ULA Heads.
- 1.1.4.1.4. He/she will finalise the e-training calendar to be implemented every year for all staff members from Scale I to VII in consultation with GM/Head L&D.

**1.1.4.2. e-learning Co-ordinator**

- 1.1.4.2.1. The e-learning Co-ordinator will be nominated by GM/Head L&D who will report to AGM (Digital Learning Unit) and Core Committee Head.
- 1.1.4.2.2. The e-learning Co-ordinator will be convenor for all the committees.
- 1.1.4.2.3. The e-learning Co-ordinator will be responsible for the smooth liaising of the external vendors viz. content developers LMS Vendor who are hosting the Learning Management Solutions (LMS).
- 1.1.4.2.4. The e-learning Co-ordinator will coordinate with DIT for technical issues like network connectivity, security, software updates, payments etc.
- 1.1.4.2.5. The e-learning Co-ordinator will coordinate with the **ULA Heads** for submission of the raw contents and timely approvals of various stages in the development of the e-learning modules.
- 1.1.4.2.6. The e-learning Co-ordinator will act as the link between the ULA Heads, Vertical Champions deputed by the Vertical and the vendors in preparation and finalisation of story boards,  $\alpha$  and  $\beta$  versions of various courses.
- 1.1.4.2.7. The e-learning Co-ordinator will recommend to DIT for the payment of the modules as per the eligibility after ensuring that the payment criteria are met.
- 1.1.4.2.8. The e-learning Co-ordinator will coordinate with the ULA Heads for topics for text-based modules for in-house development. The topic selection will be decided based on priority and on demand.
- 1.1.4.2.9. The e-learning Co-ordinator will recommend to the Committee Head for appropriate customisations/upgrades in the e-learning LMS as & when required. The customisations approved shall be carried out in consultation with the LMS vendor and DIT.
- 1.1.4.2.10. The e-learning Co-ordinator will liaise with the vendor for customisation/upgrades of the e-learning LMS.
- 1.1.4.2.11. The e-learning Co-ordinator will ensure that the admin functions are performed on time and that the routine functions like course upload, question upload, updations/additions/modifications of the course contents are ensured timely with the assistance of the **ULA Heads**.
- 1.1.4.2.12. The e-learning Co-ordinator will submit the MIS/status report every month to the Committee Head.
- 1.1.4.2.13. The e-learning Co-ordinator will ensure that the employee data from HRMS is updated in the LMS so that the postings/designations, job roles, retirements, transfer etc. are in sync with the LMS.

#### **1.1.4.3. Faculty Members of the Core Committee Team**

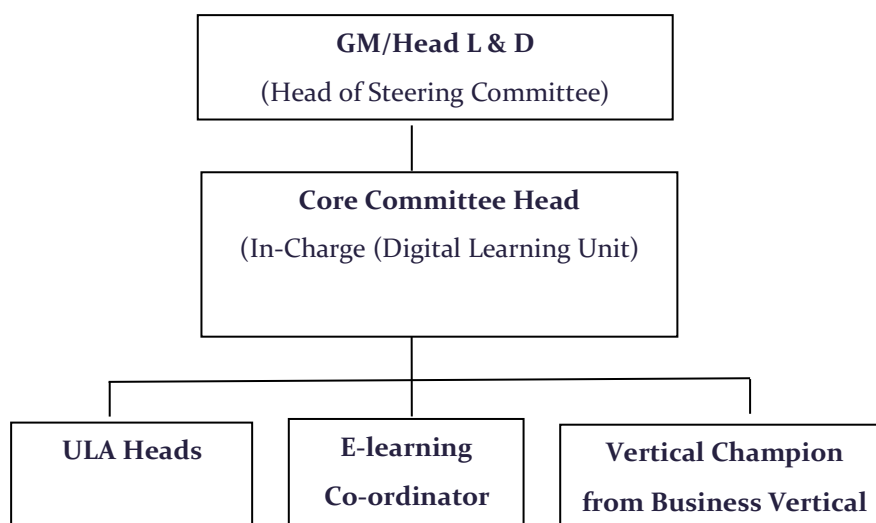
- 1.1.4.3.1. The faculty members in the Core Committee will support the e- learning Co-ordinator in discharging his/her responsibilities.
- 1.1.4.3.2. They will coordinate with the respective **ULA Heads** for preparation of the base material for various courses.
- 1.1.4.3.3. They will take up the course updates with the **ULA Heads** and **Vertical Champions** on the instructions of the Core Committee Head / e-learning Co-ordinator.
- 1.1.4.3.4. They, along with the other committee members, will carry out the User Acceptance Tests (UATs) of the courses developed by the vendors for functional aspects.
- 1.1.4.3.5. They will ensure that the tests associated with the courses are received from the **ULA Heads / Vertical Champions**.
- 1.1.4.3.6. They will ensure that the MIS reports are generated on course usage and appropriate measures are taken for the smooth flow of e-learning contents to all users.
- 1.1.4.3.7. They will have to ensure that the timelines are adhered to by the **ULA Heads / Vertical Champions** and brought to the notice of the Core Committee Head / e-learning Co-ordinator in case of delay.
- 1.1.4.3.8. They will also monitor that all the contents in the portal are up to date & current and bring to the notice of the Committee Head.
- 1.1.4.3.9 They will ensure that updations in modules received from the **ULA Heads / Vertical Champions** are taken up with vendors / carried out immediately.

#### **1.1.4.4. DIT Members in the Core Team**

- 1.1.4.4.1. The DIT members will take up the technical issues arising in the e-learning module, both in the contents and the hosting with the respective vendors.
- 1.1.4.4.2. They will provide the required technical support for the project, with regard to the upgrades in the software platform etc.
- 1.1.4.4.3. They will ensure that network and connectivity of both intranet and internet is up 24X7.
- 1.1.4.4.4. They will make the payments to the vendors: the LMS subscription charges, customisation charges (if any) and the course development charges to the content developers, based on the recommendations of the e-learning Co-ordinator.

### **1.2. Steering Committee**

- 1.2.1. The Head of the Steering Committee will be GM/Head L & D and the Deputy Head will be the Core Committee Head, i.e. In-Charge (Digital Learning Unit). The Steering Committee will be constituted as follows:



#### 1.2.1.1. Vertical Champion

- 1.2.1.1.1. The Vertical Champion will be deputed by the respective Vertical Heads at Central Office.
- 1.2.1.1.2. The Vertical Champion will be the single point of contact for training related matters in the Vertical.
- 1.2.1.1.3. The Vertical Champion should have adequate knowledge about the concerned business vertical.
- 1.2.1.1.4. The Vertical Champion at Central Office will be the nodal point of contact between the ULA Heads and the business verticals.
- 1.2.1.1.5. The Vertical Champion can suggest new topics or suggest changes or updations in the contents of the courses.
- 1.2.1.1.6. The Vertical Champion also can submit raw data or contents for the development of the e-learning modules of his/her vertical to the e-learning Core Committee.
- 1.2.1.1.7. The Vertical Champion at Central Office may form a sub-committee comprising staff members from all the sections within each vertical to facilitate preparation/suggestions/updations in the e-learning content of the modules/courses related to the respective vertical in line with different job roles.

#### 1.2.1.2. ULA Heads

- 1.2.1.2.1. All 9 ULA Heads will be part of the Steering Committee. They will conduct the Training Need Analysis (TNA) for their respective focus areas / job families in co-ordination with verticals/ZOs/ROs and the Training Analytics Unit.
- 1.2.1.2.2. The courses will be finalised on the basis of the Training Need Analysis.
- 1.2.1.2.3. They will design the courses and the raw material for the courses with the help of faculty members in their respective discipline.

- 1.2.1.2.4. If there is a requirement for additional data, they can consult the Vertical Champion of the respective verticals for the raw contents. In such instances, the course contents will be finalised in consultation with the Vertical Champion.
- 1.2.1.2.5. They will actively participate in the development of the e-learning modules, adhere to the timelines, vetting and approval of the various stages in the development of courses.
- 1.2.1.2.6. They will sign-off the various aspects of the courses as follows:

| Aspect                                                 | Sign Off by |
|--------------------------------------------------------|-------------|
| Course Contents                                        | ULA Heads   |
| Design, Storyboard of Course                           | ULA Heads   |
| $\alpha$ versions of the Courses                       | ULA Heads   |
| Voice-over for the Courses                             | ULA Heads   |
| $\beta$ versions of the Courses                        | ULA Heads   |
| Updating the contents                                  | ULA Heads   |
| Evaluation Test / Take a Test / Program-wise Questions | ULA Heads   |

#### 1.2.1.3. Control and Reporting Levels

- 1.2.1.3.1. The e-learning Core Committee Head will be the operational head of the Digital Learning Unit.
- 1.2.1.3.2. **The Core Committee Head will report to GM/Head L&D and in his/her absence, to DGM ULA.**
- 1.2.1.3.3. The e-learning Co-ordinator will report to the Core Committee Head.
- 1.2.1.3.4. The remaining reporting levels will remain the same as spelt out in Part I of this Policy on Learning & Development.

#### 1.2.1.4. Workflows

- 1.2.1.4.1. This section describes the workflows for the various aspects of e-learning viz.

- A. Course/Modules/**Content development**
- B. Vetting
- C. Hosting
- D. Methodologies
- E. Evaluation and feedback management
- F. Updating and version control

##### 1.2.1.4.1.1. Course/Module/Content Development

- 1.2.1.4.1.1.1. The training needs for the year will be planned as per Part I of this Policy on Learning & Development.
- 1.2.1.4.1.1.2. The courses which are to be delivered through the e-learning portal will also be identified and a corresponding e-calendar will be planned for all the officers. This will be done by the Core Committee.

**1.2.1.4.1.1.3. The Course Category will be finalised for each of the courses. The various Course Categories are: General Courses, Mandatory Courses, Advanced Courses, Certification Courses, Programs and Mobile Nuggets. These are described in detail in the Course Categories section.**

**1.2.1.4.1.1.4.** The e-Lessons will be developed and mapped role-wise in compliance with the PSB reforms “Enhanced Access Service Excellence (EASE)” Agenda suggested by the Ministry of Finance which suggests the Bank to mandate annual role-based e-learning program for all officers, and

- Assign weightage in appraisal for e-learning program
- Develop e-learning role-based lessons, and lay down minimum number of online lessons to be successfully completed annually
- All the courses developed will be mapped with the various roles so as to cover all the job roles of all employees
- e-learning modules/lessons shall have assessment test which will have features viz. randomised, variable questions for evaluation after completion of lessons/modules

**1.2.1.4.1.1.5. The Digital Learning Unit shall take care of design and development of various Digital Publications like Magazines, Happy Weekend, Weekly Instant News etc., Promotion material, media library content like Union Radio, Podcast, various subscriptions like JAIIB/CAIIB, ET Grandmasters, Coursera, etc. and learning resources of the training system.**

**1.2.1.4.1.2. Vetting**

Internal as well as external e-learning modules/courses at each stage(s) shall be vetted by the respective ULA Heads or faculty members assigned by the ULA Heads.

**1.2.1.4.1.3. Hosting**

- 1.2.1.4.1.3.1.** e-learning function shall be responsible for hosting of the e-learning modules in LMS. Endeavours shall be made to host the courses/modules in lucid manner. Each module must consist of a randomised set of questions which may be used by users as completion examination for that particular module/course.
- 1.2.1.4.1.3.2.** e-learning function will also maintain repository/back-up of SCORM files and resources for ensuring business continuity. e-learning shall be equipped with necessary infrastructure for maintaining such repository/back-up.
- 1.2.1.4.1.3.3.** The e-learning function will also ensure timely uploading of digital publications, promotion materials and other learning resources of the training system.

## 2. Course Categories

The Bank has introduced role-based courses linked to staff members' KRAs. Hence, the employees will be required to complete role based mandatory e-lessons in order to get credits in APAR. However, based on the requirements of learning at various stages of the learning cycle, the courses in e-learning are categorised as follows:

- General or Basic Courses
- Mandatory Courses
- Advanced Courses
- Certification Courses
- Programs
- Mobile Nuggets
- Learning Videos and Audios
- Podcasts

### 2.1. General Courses

- 2.1.1.1. These courses are basic courses meant for acquiring knowledge about various aspects of banking, rules, regulations and guidelines about operational aspects and product knowledge.
- 2.1.1.2. The courses will have course evaluation or assessment. Minimum score to pass the course will be 60 % marks.
- 2.1.1.3. Those who do not score the minimum marks will repeat the course and the evaluation.

### 2.2. Mandatory Courses - Mandatory Completion of 20 e-learning courses / modules for Scale I to Scale VI officers

- 2.2.1. It has been made mandatory to complete at least twenty (20) courses / modules in a financial year by all officers from Scale I to Scale VI.
- 2.2.2. Within these twenty mandatory courses / modules, following **ten** mandatory courses /modules, are common for all officers:
  - i. Knowledge of KYC AML
  - ii. Cyber Security Awareness
  - iii. Responsible use of Social Media
  - iv. Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace
  - v. Preventive Vigilance
  - vi. Risk Management in Bank
  - vii. Climate Risk
  - viii. EASE Reforms
  - ix. Ethics in Banking
  - x. Strategic Initiatives of the Bank
- 2.2.3. Five courses / modules will be based on the respective Job families / roles of the officers.
- 2.2.4. **Five** courses / modules will be other than the above-mentioned courses / modules and as per the choice of the officer.
- 2.2.5. All officers in Scale I to Scale VI cadre will be required to complete at least 5 e-learning courses / modules on quarterly basis as per the following timelines:



|                           |                              |
|---------------------------|------------------------------|
| By 30th June              | Minimum 05 courses / modules |
| By 30th September         | Minimum 10 courses / modules |
| By 31st December          | Minimum 15 courses / modules |
| By 31 <sup>st</sup> March | Minimum 20 courses / modules |

2.2.6. Weightage of 5 marks is given in the APAR for completion of the prescribed 20 e-learning courses / modules.

2.2.7. The staff members will have to secure a minimum of 60% marks in the tests for these courses to be considered as "PASS".

2.2.8. The number of attempts will not be restricted for securing the required passing minimum.

### 2.3. Advanced Courses

2.3.1.1. These courses will have a higher level of course contents and will focus on specific areas of operations of the officers.

2.3.1.2. Initially the focus will be on such courses where there is an urgent need for trained officials.

2.3.1.3. Staff members should score 75% and above for securing "PASS" in these courses.

2.3.1.4. The HR Department to map the pass in Advanced Courses to the PMS of the officers

### 2.4. Certification Courses

2.4.1. These courses will be on specific topics, for e.g. Specialized / Focus Area coverage for building core competence, e.g. **Certification Program on Recovery, Certificate course on Financial Derivatives, Certification Program in India's Debt Market, Certification Course on Business Ethics etc.**

2.4.2. Any staff member irrespective of cadre can enrol for these courses

2.4.3. The staff members taking part in these courses will have to secure minimum of 75 % marks for securing "PASS" in these courses

**2.4.4. If the staff member is not able to 'PASS' any of the enrolled courses in three attempts each, fresh enrolment shall be required.**

2.4.5. The HR Department to map the pass in Certification Courses to the PMS of the officers.

## 3. Programs

3.1. Programs address specific banking requirement like NPA Recovery, Retail Lending, CASA, etc.

3.2. They comprise general, mandatory or advanced course types

**3.3. Program certification on completion of Certificate Courses will be self-generated**

3.4. The Program certificate generation will be customised with the vendor

**3.5. The HR Department to record the completion of various e-learning modules, certificate courses etc. to the PMS of the officers.**

#### **4. Mobile Nuggets**

- 4.1. Short duration lessons of 5 minutes' duration containing not more than 5 to 10 screens. Size of the mobile nuggets is less than 1 MB and primarily developed using HTML 5 / CSS 3 with SCORM compliance
- 4.2. These will be short information disseminating material, primarily to be viewed through mobiles, tablets, i-pads etc.
- 4.3. Nuggets will be initiated by the Core Committee based on needs and inputs from the staff members

#### **5. Learning Videos and Audios**

Various important classroom sessions and learning videos or audio files will be uploaded in the e-learning portal as well as linked with e-learning app.

#### **6. Union Podcasts**

- 6.1. Podcasts are akin to radio in form, but they exist as audio files that can be played at a listener's convenience, anytime or anywhere.
- 6.2. The training system will design and develop podcasts after duly analysing relevant topics. Verticals may also provide suggestions on topics and contents for developing podcasts. For value enhancement of Podcasts, images may be added as slide show or background videos may also be played.
- 6.3. Duration is a critical factor in podcast success; short duration podcasts are considered high yielding. Thus, podcast may be byte sized preferably 3-5 minutes' duration.
- 6.4. Scripting of podcast shall be ensured meticulously at ULA level so that audio is captured in a lucid manner and appears professional. To the extent possible, it is to be made available in other languages apart from English.

#### **7. e-learning Certificates**

- 7.1. Before placement to a new role, an officer is required to complete e-learning modules specified for that role. In case he/she has not completed the same before taking up the assignment, he/she should immediately complete the e-lessons
- 7.2. **Certificates will be self-generated by the user for all the completed certification courses except Mobile Nuggets**
- 7.3. **The courses / modules completed shall be updated in Union Parivar**
- 7.4. The history of the trainings in e-learning will be available in LMS
- 7.5. e-learning LMS and HRMS to be customised for this

#### **8. Online Tests**

- 8.1. e-learning portal has provision to conduct online tests for specific cadres of employees based on management requirements e.g. promotions, talent pool etc. which can be linked to monetary / career incentives / promotion process etc.
- 8.2. The tests will be for a specific module, program or course. The marks / grades shall be decided depending on the type of the course.
- 8.3. The questions for the tests shall be compiled by the ULAs and vetted by ULAs.
- 8.4. The questions will be taken from a pool /question bank or from the Vertical Heads/Vertical Champions.

8.5. The number of attempts for the tests will be decided by the Core Committee based on the nature and type of tests conducted.

8.6. In certain cases, customization in the e-learning LMS to be carried out for this.

8.7. For preparing aspiring staff members for promotion process, a separate test is being conducted for clerical employees and officer employees separately, named 'ASPIRE' on an on-going basis through the LMS Portal. The different sets of questions will be hosted on the portal which can be attended on 24\*7 basis. E-learning function shall also place questions of Union Gyan Kasauti on the e-learning portal for the benefit of all staff members for further reference and knowledge updation.

**9. e-learning as an Alternate Channel of Learning**

9.1. All the role-based modules will further be bifurcated into basic and advanced modules.

**9.2. All Basic training sessions to be completed by staff members using e-learning modules.**

**9.3. Completion of Basic modules or programs is a prerequisite before attending the respective program at ULAs/ZLCs.**

9.4. All Probationary Officers to complete Mandatory Courses or Programs. This will be identified by the Core Committee.

9.5. Mandatory e-learning courses to be completed before attending any in-house/residential training program.

**9.6. The required Courses will be decided by the ULA Heads and informed in the welcome letter sent to the participant.**

**9.7. Analysis and Impact Study on the Usage of e-learning**

9.7.1. The evaluation of the usage of the e-learning will be done periodically. The detailed analysis regarding the status of the course contents uploaded and its progress will be done periodically. The same will be monitored by the e-learning team under the supervision of **In-Charge (Digital Learning Unit)**. The number of registered users and concurrent users will be monitored and will be reviewed during the **LAC** meetings.

9.7.2. A comprehensive review/survey of its effectiveness and a detailed analysis of the extent of the usage can be taken after the end of four quarters or once in a year for further steps to be initiated in the development of the e-learning package.

9.7.3. The impact of the e-learning usage can be measured and analysed using parameters like "Increase in Confidence level; Efficiency and Accuracy" before and after completion of the mandatory e-learning modules attached to specific roles through the Post Course Evaluation Tool available with the training system.

**10. In-house Course Development and Role of Training System**

**10.1. Identified simple e-learning modules will be developed in-house as plain text-based content with or without voice-over. Currently 400+ assets, liability & other products as well as job family-wise themes have been developed as text based in-house modules.**

**10.2. The content development and updation will be the responsibility of the respective ULAs.**

10.3. The contents will be furnished by the ULA Heads.

- 10.4. Expertise for full scale in-house content development to be developed at the **ULAs/Digital Learning Unit** by acquiring content development software along with training for the identified in-house content developers.
- 10.5. For content development, external vendors can be onboarded.**
- 10.6. This will be procured by the training system jointly with DIT.
- 10.7. In-house content development capability to be improved in a phased manner with procurement of latest software and induction of staff members with required skill sets to make the Bank self-reliant in this regard.
- 10.8. The in-house content development will be implemented and monitored by the Core Committee.

## V. VIRTUAL TRAINING

### 1. Introduction

Banking is intrinsically human-centric. Despite the increasing invasion of machines, people are among the most important assets and a bank must efficiently manage its employees during every phase of employment. In this competitive arena, Bank recognizes the need for innovative digitally supplemented training to enhance learning and development of its staff for gaining an edge over competitors in delivering excellence to customers.

The Indian banking industry is continuously witnessing a process of transformation due to increased digital and data driven banking and customers' elevated expectation; thus there is a need for a digital architecture for training and development of staff in critical operational areas including credit & risk, customer service and behavioral aspects etc. Apart from enhanced banking skills, other distinctive competencies such as leadership, technology management, emotional intelligence and behavioral competencies are required to support human effort and respond to new age customers. In this context, digital training can be a great enabler.

### 2. Objectives of Virtual Training

The broad objectives of Virtual Training are mentioned hereunder:

- To establish a culture of self-learning
- To promote alternate channels of learning
- To expand access to high quality learning & development opportunity to all employees at their convenience and location
- To make training/learning demand driven and user-centric
- To create a highly scalable training system to meet the emerging training needs of the Bank

### 3. The Concept of 'Virtual Training'

Virtual training is akin to a simulated learning environment via the Internet, which provides a convenient communication environment for distance learners. Additionally, it may also be defined as when a virtual learning environment is created where learning facilitator and learners interact with each other using digital devices viz. computers, laptops, smartphones etc. linked to a network through the Internet such that it simulates the traditional classroom or learning experience.

### 4. Virtual Training Process

#### 4.1 Training Needs Analysis (TNA)

Training needs evolve continuously due to various organizational factors viz. changes in organizational structure, launch of new products & processes, new industrial/government led developments, prolonged crisis conditions (pandemics) and individual factors viz. role, employee's experience and background, performance etc. The Bank will make best endeavours to gauge the 360 degree view in assessing the online training requirements of employees. In addition to points mentioned in Section I of this Policy, the indicative list of variables for assessing online training needs are enumerated below:

- Directions of L&D Advisory Council (LAC) /Union Learning Academies Council (ULAC) / Committee headed by ED In-Charge of HR for performance review of ULAs
- Inputs received from concerned verticals, ZLCs and field functionaries
- Cost-benefit analysis for Offline vs Online programs

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- Inputs from assessment/awareness tests and survey amongst employees for assessing employees' knowledge base/skill sets
- Relevant feedback received from trainees during offline/online programs and e-learning portal

#### 4.2 Training Coverage

The virtual trainings are more palatable to NextGen, therefore they will be the especial focus of such programs among other tech savvy staff members.

Bank's internal trainings including induction trainings shall suitably accommodate online/virtual training modes mainly covering aspects related to **3Ps** i.e. **P**roducts, **P**olicies/Guidelines and **P**rocesses. The virtual trainings will be interactive and trainee-centric, to facilitate the alternative mode of learning at trainee's ease and convenience.

Virtual training programs shall adopt a collaborative approach i.e. domain experts can be invited internally as well as externally for enhancing the effectiveness of the virtual training programs.

External online/virtual training shall be utilized for meeting the specialized training needs of staff, including faculties, so as to cover the gaps in internal trainings and skill sets.

#### 4.3 Training Design & Development

Virtual trainings are customizable to cater to the needs of the organization and trainees based on Training Need Analysis (TNA). They shall also harness the resources available on the e-learning portal and combine the same with audio, video and/or visual sessions in live or recorded mode to facilitate learning of staff members and also to meet their developmental needs.

Virtual trainings shall be designed and conducted for employees during various stages of employment.

They will be formulated into two types:

- 4.3.1 Short Duration Virtual Training Programs (SD-VTP):** Training programs of duration less than 4 hours preferably at branch/office location. The trainees need to attend training program in place wherein a conducive learning environment is available and he/she may disengage with job functions for the relevant duration.
- 4.3.2 Long Duration Virtual Training Programs (LD-VTP):** Training programs of duration of 4 hours and above preferably at a conducive learning environment viz. home or other location wherein trainee may disengage with routine work/customers.
- 4.3.3 Flexible Virtual Training Programs:** Virtual Training Programs can also be conducted as per the convenience of the Trainees & Trainers during non-working days. Compensatory leave to be granted to Trainees and Trainers in lieu of structured full-day virtual training held on non-working days.

#### 4.4 Nomination for Training

- 4.4.1** Virtual training programs are primarily envisaged as 'demand driven' i.e. trainee may nominate oneself for live online virtual training through existing mechanism viz. Self-Nomination, Performance Management System (PMS). Additionally, individual/bulk nomination may also emanate from supervisory functions up to Central Office.
- 4.4.2** In case of urgent training needs arising out of immediate corporate concerns, ULAs/ZLCs may also decide on direct nomination in consultation with GM (L&D). ULAs/ZLCs will co-ordinate with ZOs/ROs for ensuring nominations and conduct of the training programs. Further, the

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training system shall design and roll out such programs in collaboration with the concerned vertical.

- 4.4.3 In order to ensure quality and effectiveness of virtual training programs, the respective ULAs/ZLCs will share program outline with Regional Offices, who will in turn ensure suitable nomination at least 7 days before commencement of the virtual training program and also communicate effectively with participants. Further, the ultimate onus of ensuring 'Zero Drop-out', 'No Mismatches' and timely nomination in Union Parivar will be vested with Regional Offices; however necessary support will be extended by the training system.

#### **4.5 Training Calendar**

In view of the para covered under TNA; virtual training calendar shall be drawn alongside physical training calendar by the respective ULAs/ZLCs as deemed necessary and the same will be also be hosted on the e-learning portal/U-Learn for better dissemination of information amongst staff members.

#### **4.6 Training Infrastructure**

With more and more millennials joining our workforce, mobile learning and self-paced training is the need of the hour for supplementing physical training. Therefore, Bank should have scalable online training infrastructure which can effectively cater to the learning and development needs of 75,000 plus employees pan India basis.

Virtual training infrastructure to have the following essential features:

- App (android & iOS) as well as Internet-based platform, wherein learners may access pertinent content as per their requirements
- A learning solution having new age features viz. hosting and streaming live and recorded videos/audios uninterruptedly, gamification, offline learning, secures file transfer and supportive of varied digital devices
- A learning platform supportive of SMART classroom concept, which will facilitate interactive and exercise-based classroom sessions
- A learning platform to have integrated analytics feature
- A learning platform having capabilities to cater learning & development needs of a diversified employee base.
- A platform which may promote the culture of inclusive training i.e. especially abled persons

To sum it all, a solution to be helpful in connecting with the participants and facilitate seamless collaboration, be location independent and at the same time, secure all interactions.

- Bank is at present using Microsoft Teams solution for conducting live training programs using screen sharing mode, with capability of hosting live audio visual interactive sessions, chat facility, etc.
- On finalization of virtual training program, the ULAs / ZLCs will create the link for conducting the program and subsequently share the same with RO HRs / participants as well as through official platforms viz. official e-mail, Kaizala App.
- For virtual training programs having large number of participants such as live online training, live webinars, assistance of one coordinator / moderator / technical support to be provided to concerned faculty conducting the session.



- The Bank shall endeavour to make use of best available cost-effective learning management platform, which will make the learning experience with the feel of a classroom. Option of recorded sessions shall also be made available for recapitulation purposes.

## 5. Training Methodologies

The interaction among employees have rapidly enhanced due to advent of latest technologies and learning management solutions. The virtual training methods are gaining ground as they offer more flexibility in terms of timelines, re-usability of content, knowledge acquisition and foster learning autonomy. In the context of our Bank, virtual trainings are in nascent stage and expected to evolve further with utilization of more & more offline and online methods of virtual trainings, as mentioned underneath, are employed for facilitating learning and development amongst staff members.

### 5.1 Emerging Training Methodologies: Offline/ Online

- **Live Online Training:** This mode of training will be one of the main methods to facilitate learning among nominated candidates who will be attending the sessions via Microsoft Teams or Learning Management Portal on their respective devices using allotted ID and passwords. The trainer, available virtually, will facilitate the learning by presenting high quality content and encourage the group to be interactive and collaborative during the training sessions.
- **Self-Paced Training (Offline and Online):** This online training method will also be considered for making programs flexible as per participants' convenience. It is expected that a combination of resources viz. Audios, Videos, Reading Materials, e-learning modules will be prescribed in self-paced training program, which will be completed by trainees within timeline allotted as per design of the program. This method can also be employed in case of on-boarding programs.
- **Web based Seminar (Webinar):** It will be akin to seminars to be conducted in video, audio or both modes over Microsoft Teams or other web-based platform. Further, this method shall be adopted in conducting short duration large group workshops by expert faculties, wherein one-way audio/video communication is expected with option for two-way chat. The training system shall facilitate participants through live webinars including 'on-demand webinars' and recorded webinars. Recorded webinars shall be hosted in e-learning portal for wider reach among staff members. Some important features of a webinar are summarized below:
  - ✓ May be conducted for short sessions not exceeding 2 hours in normal scenario.
  - ✓ Limited duration of 1-2 hours presenting content (using audio, video, sharing screen, PPT, etc.).
  - ✓ Interaction with participants (audio, chat, quizzes, surveys, whiteboard, "hands up" button, etc.).
  - ✓ Rights giving: the person running the webinar may give different rights to the participants (e.g. make them presenters).
  - ✓ Awareness creation on new product, its functionality etc.
- **Certifications:** As part of capacity building exercise and to develop 'good to have' training programs, the training system will design and develop various internal certification programs related to operational areas viz. Preventive Vigilance, Retail Business, Credit Ethics etc. These courses are to be undertaken by employees for gaining proficiency in their area of function/interest.

The indicative list of broad features of Certification programs are the following:

- ✓ These courses will be designed and developed in collaboration with concerned vertical. The responsibility of implementing and hosting the same will be vested with the training system.
- ✓ These courses shall be hosted on the e-learning portal.
- ✓ These Certification programs are to contain assessment tests and well-defined modules, which are to be completed within stipulated time period. On successful completion of the course, certificate will be awarded to passing candidates.

- ✓ The broad modalities of the program will be in consonance with the provisions of the e-learning policies.
  - ✓ These certifications may also be in blended form in the sense that these can be hybrid of online and offline classroom programs.
- **Short Nuggets:** Training courses mainly consisting of short explanatory videos to elucidate complex conceptual topics, products, etc.

## 5.2 Ways and Methods to Engage Trainees

It is pertinent to mention that realigning training in virtual mode will yield desirable results provided collaborative approaches are effectively utilized to engage trainees and motivate them to adopt self-learning modes. Toward achieving this objective, the training system will endeavour to introduce innovative methods/ways outlined hereunder:

- **Intermittent Two-way Live Interaction:** To ensure better connect, faculty/coordinator will ask participants to go live on camera intermittently and randomly for connected interaction. Participants will also be advised to raise queries on live video mode for building better rapport and satisfaction.
- **Polls & Questionnaires:** Disconnect between trainee & trainers may be prevalent in virtual mode of training, thus Polls and Questionnaires may be administered by the trainers. This will not only re-engage the trainees but also gauge the learning levels among them.
- **Day-end Test / Mid-Course Test:** It is challenging to ascertain the learning level of participants in virtual mode. In this context, the trainer is to administer day-end & mid-course mini tests comprising not more than 10 questions. These mini tests shall be utilized for long duration virtual training programs and will be based on sessions completed in a particular training day.

## 5.3 Blended Training Techniques

The concept of blending virtual training methods such as online and/or offline with physical training can optimize the participants' learning curve.

ULAs/ZLCs will take into consideration various factors such as subject matter, type of learners, budget, space constraints and compliance issues before deciding upon blended training programs.

Once such training needs are identified, participants will be communicated for appropriate virtual method of training supplemented with physical training before or during the commencement of physical training programs. In a blended learning course, in addition to classroom training, trainees will be advised to undertake learning activities mentioned underneath which might include but are not limited to:

- Reading about new concepts through e-learning modules
- Watching video demonstrations or animated process overviews
- Listening to recorded webinars
- Undergoing internal certifications courses, self-paced courses
- Any other

## 6. Evaluation of Training Effectiveness

As part of effectively implementing the L&D strategy of our Bank, the training system will evolve various assessment tools to objectively measure the effectiveness of virtual training programs in both qualitative and quantitative terms.

Assessment methods of various virtual training methods will vary with different types of training programs:

| Live Online Training                                                                                                                                                                                                                                                                                                                                                                                                        | Self-Paced Training<br>(Selected Recorded<br>classroom sessions)                                                                                                                                                                                  | Webinar                                                                                                                                                         | Certification<br>Courses                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Short Duration:</b> <ul style="list-style-type: none"> <li>Exit Test/Questionnaire</li> <li>Qualitative Feedback</li> <li>Quantitative Feedback</li> </ul>                                                                                                                                                                                                                                                               | <b>Short Duration:</b> <ul style="list-style-type: none"> <li>Exit Test/Questionnaire</li> <li>Qualitative Feedback</li> <li>Quantitative Feedback</li> </ul>                                                                                     |                                                                                                                                                                 |                                                                                                                                                                                                               |
| <b>Long Duration:</b> Following evaluation tools will be employed: <ul style="list-style-type: none"> <li>Entry Test</li> <li>Recap / Summarization session</li> <li>Day-end Test / Mid-Course Test</li> <li>Exit Test/Questionnaire</li> <li>Qualitative Session-wise Feedback</li> <li>Quantitative Session-wise Feedback</li> <li>Post Course Evaluation (PCE)</li> <li>Quantitative Business Parameter (QBP)</li> </ul> | <b>Long Duration:</b> <ul style="list-style-type: none"> <li>Entry Test</li> <li>Recap / Summarization Session</li> <li>Exit Test/Questionnaire</li> <li>Qualitative Session-wise Feedback</li> <li>Quantitative Session-wise Feedback</li> </ul> | <ul style="list-style-type: none"> <li>Qualitative Feedback</li> <li>Quantitative Feedback</li> <li>Random video and/or audio recordings of sessions</li> </ul> | <ul style="list-style-type: none"> <li>Qualitative and Quantitative Feedback post completion of course</li> <li>Drop-out Report Analysis</li> <li>Passing &amp; Failing Candidates Report Analysis</li> </ul> |

## 7. Stakeholders' Roles and Responsibilities

Learning and Development is linked to an organization's talent management strategy and is designed to align the individual's goals and performance with the organization's overall vision and goals. In this context, Learning and Development has many stakeholders across the organizational pyramid who have various roles and responsibilities.

The SOP covering entire Virtual Training process and roles & responsibilities shall be referred by various stakeholders for the purpose of role clarity and to facilitate effective discharge of their respective responsibilities.

- 7.1** L&D Advisory Council (LAC), Union Learning Academies Council (ULAC) and Committee Headed by ED In-Charge of HR for Performance Review of ULAs

The training system will present the performance and analysis of virtual training programs at LAC, ULAC and the performance review committee headed by ED In-Charge of HR. The aforesaid committees will review the progress and provide strategic directions for further evolving virtual training programs, virtual training infrastructure and on any other related matters, as deemed necessary.

## **7.2 ULAs / ZLCs**

- 7.2.1 **ULAs** will collect inputs from various stakeholders for the purpose of designing and developing virtual training programs taking into consideration the target trainees' skills and level of experience etc.
- 7.2.2 ULAs will also adopt collaborative approach i.e. seek inputs & resources from concerned verticals both in designing and delivery of the virtual training program.
- 7.2.3 The details of the program including methodology shall be discussed with subject matter experts at the corporate vertical before rolling out the pilot training program. Further, based on the inputs and feedback generated from the pilot program, the content will be further fine-tuned & standardized.
- 7.2.4 For ensuring proper planning of training programs, ULAs/ZLCs will factor in locational advantage/disadvantage, availability of appropriate training infrastructure & resources etc.
- 7.2.5 The standardized VTP content will be delivered by the ULAs/ZLCs across training centres by way of providing training resources viz. PPTs, Lesson Plans, Welcome Letter, Reading Materials etc.
- 7.2.6 The ULAs/ZLC Bengaluru will also supervise the performance of the virtual training program across centres & wherever necessary, will provide necessary directions on programs. The primary responsibility of maintaining quality and effectiveness in the delivery of the training programs will be vested with the respective ULAs/ ZLC Bengaluru.
- 7.2.7 The training system shall be provided with adequate physical and technology related infrastructure for facilitating effective learning through virtual training room support which will invariably include adequate SMART classrooms, recording room, high speed network etc.
- 7.2.8 The training system is expected to closely align with ROs/branches as business partners. Therefore, the ULAs/ZLCs will consider troubleshooting branches/ROs through 'virtual On Demand On Spot (ODOS) session'. ULAs/ZLCs to seek permission for conducting such sessions from GM L&D and report about the sessions thereafter.

## **7.3 Regional Offices/ FGMOs**

- 7.3.1 Regional Offices shall ensure timely enrolment of trainees in Union Parivar for short duration and long duration live training programs.
- 7.3.2 ROs to entrust HR officials as nodal officers for virtual training programs who will co-ordinate with the ULAs/ZLCs for administrative purposes such as ensuring attendance, nominations, drop-out, mismatches etc. The ultimate responsibility to intimate the participants about all details of the program, links etc. will be vested with the HR officials of ZOs/ROs.

- 7.3.3 ROs will provide precedence in nominations to those staff who have not participated in any physical and/or virtual training program during the current financial year. Nominations for Virtual Training Programs may be made in rotational manner i.e. to the extent feasible, each physical training to be followed by virtual training for staff.
- 7.3.4 HR officials at ROs/ZOs will intimate the nomination details to participants through e-mail and also to the unit head / branch head / supervisors. The intimation shall be made to the concerned immediately after nomination in Union Parivar.

#### **7.4 Trainers/Co-ordinators**

- 7.4.1 Program coordinator to ensure that welcome call is made to participants in training programs provided batch size is up to 40.
- 7.4.2 Trainer to ensure that programs are engaging and learning objectives are achieved as set out in the lesson plan. Some of the methods of engaging participants include playing relevant videos, gamifications etc. The trainer may also utilize the 'break-out rooms' feature on the virtual platform for facilitating group exercises.
- 7.4.3 Faculty conducting the session to ensure that trainees are engaged by way of introducing questions/questionnaire/tests during and after sessions/programs.
- 7.4.4 Trainer/ Co-ordinators may identify 'best participants' based on trainee's performance, valuable contributions, active participation and other factors. These best participants to be motivated appropriately by acknowledging their efforts before end of the program.
- 7.4.5 Trainer/Co-ordinator to comply with IT Security/Cyber Security Policy while conducting sessions, sharing files and inviting guests. In this context, sharing of documents & training links will be restricted to secured network and will be permitted only as per Bank's extant guidelines.
- 7.4.6 Co-ordinators shall submit closure report of long duration live virtual training programs (more than 4 hours' duration) subsequent to completion of such trainings as per format devised by the training system.

#### **7.5 Trainees**

- 7.5.1 Before signing into the training program, trainees are expected to learn or prepare about the training/e-learning modules as envisaged in welcome letter/Time Table shared with them.
- 7.5.2 Trainees shall attend training in proper attire befitting to the training environment and ensure that training is not interrupted due to any reason under their control. They will be required to attend training from suitable location having adequate network and conducive surrounding for best learning outcome.
- 7.5.3 Participants will be required to complete all the formalities as announced by program co-ordinators/faculty. They should complete registration with proper credentials, filling bio-data, marking attendance, etc.
- 7.5.4 Trainees are required to fully adhere to the extant guidelines on IT/Cyber Security Policy while attending the program.

- 7.5.5 Trainees should also desist from unauthorized circulation of training contents, resources, login credentials and training links. It may warrant strict disciplinary action against the erring staff.

#### **7.6 Supervisors/Branch Heads**

- 7.6.1 Supervisor/Branch Manager will be responsible for ensuring that nominated staff member is relieved from official duty during training period. They shall not assign any duty during such period.
- 7.6.2 Supervisors/Branch Managers shall also furnish their views in Post Course Evaluation (PCE) study shared by the ULAs/ZLCs. They shall provide genuine feedback/suggestions in the PCE study.

## VI. Capacity Building & Reimbursement / Incentives for Courses/Certifications



### 1. Introduction:

- 1.1 Modern banking is getting increasingly complex and skill intensive. In the face of competition, many Public Sector Banks (PSBs) are coming out with a variety of customized and sophisticated products. This trend is likely to continue with greater pace and intensity in the years to come. Although our bank has made very good beginning in orienting their staff to sales and service, we have to intensify our effort to re-skill our employees.
- 1.2 In June 2017, as per recommendations of the Committee on Capacity Building in Banks and All India Financial Institutions (AIFIs) constituted by the RBI, the IBA has identified specialized areas for certification for staff manning key responsibilities in the Banks and directed that Banks should make acquiring of a certificate course mandatory for working in the areas like Credit Management, Treasury Operations, Risk management, Accounting and Foreign Exchange operations.
- 1.3 With the passage of time, certain courses have become obsolete or undergone changes to fit the latest trends in banking. Further, as per the suggestion of Khandelwal committee the training systems of banks to focus on creation of talent pool of staff members in critical areas like Treasury, Corporate Credit, International Banking, Retail Banking, Social Banking, Technology, Risk Management, Marketing, Infrastructure Financing, Financial Inclusion, etc. Internal certification of training programmes to be introduced to build talent pool. In order to motivate staff members to acquire new certification/diploma, Bank reimburses course fee and pays incentive for courses completed.

### 2 Courses for Skill Development of Staff Members & Mandatory Certification for Capacity Building:

#### 2.1 **Courses for Skill Development of Staff Members:**

- 2.1.1 The Bank will reimburse the course fees for **189** courses and also pays honorarium / incentive to participants in most of the courses.
- 2.1.2 Bank has identified the new courses from various reputed institutes including the courses in the five mandatory areas, which are identified by IBA for certification. The list of courses is detailed in **Annexure – II**.

#### 2.2 **Mandatory certification for Capacity Building:**

- 2.2.1 The IBA has identified 5 specialized areas for certification for staff manning key responsibilities in the Banks and advised Banks to make certificate course mandatory for working in the following areas:
  - 2.2.1.1 **Credit Management** (Credit appraisal, rating, sanctioning, monitoring, credit administration);
  - 2.2.1.2 **Treasury Operations** (Dealers, mid-office operations);
  - 2.2.1.3 **Risk Management** (Credit Risk, Market Risk, Operational Risk, Enterprise-wide Risk, Information Security, Liquidity Risk);
  - 2.2.1.4 **Accounting** (Preparation of financial results, audit function);
  - 2.2.1.5 **Foreign Exchange Operations** – (Presently conducted by FEDAI in association with IIBF).
- 2.2.2 Besides the mandated areas of certification, other areas which are important from the point of view of specialization will be identified by the IBA in due course for acquiring certification. Further, staff posted w.e.f. April 01, 2018 in above mentioned functional areas shall possess the requisite mandatory certification. For this, IBA has recommended the names of below mentioned institutions for certification:



| S. No | Name of the Institute                                | S. No | Name of the Institute                          |
|-------|------------------------------------------------------|-------|------------------------------------------------|
| 1     | IIBF                                                 | 2     | NIBM                                           |
| 3     | International Chamber of Commerce Academy, Singapore | 4     | Global Association of Risk Professional (GARP) |
| 5     | ISACA                                                | 6     | Gujarat Forensic University                    |
| 7     | KPMG                                                 | 8     | CQF Institute (delivered by Fitch Learning)    |
| 9     | CFA Institute                                        | 10    | Moody's Analytics                              |
| 11    | NISM (with AIWMI)                                    |       |                                                |

- 2.2.3 The Committee formed for this purpose under the chairmanship of Shri G. Gopalakrishna has also recommended that an accreditation body may be formed, which will define and accredit the standards of such Certification Tests/Institutes. The certifications awarded/to be awarded by recognized banking institutions which have built credibility over time and have found acceptance among the banking fraternity like NIBM and IIBF may be exempted from obtaining accreditation. Accordingly, as of now certification from NIBM / IIBF will be considered for reimbursement of course fees and payment of honorarium / incentive.
- 2.2.4 Areas other than above for which mandatory certification courses if identified by IBA will be included in the list for reimbursement of course fees / incentive as and when so introduced.
- 2.2.5 The staff members working in the above areas will be required to undergo the mandatory certification (excluding those who have already acquired qualifications like Chartered Accountancy, MBA (Finance) or certification from IIBF/NIBM on the relevant specified area).
- 2.2.6 This mandatory certification process is an ongoing process and more and more staff members will be inducted in these verticals / departments to take care of rotation / promotion of staff member. Therefore, more and more staff members are to be motivated to participate in the certification programme of reputed institutes like IIBF, NIBM, etc.
- 2.2.7 Fee for any other new mandatory courses for certification in future will be reimbursed to the staff members acquiring the qualification.
- 2.2.8 In case of Mandatory Certifications, period of post exam training (both virtual mode & physical mode) will be reckoned as official duty (only for first attempt). Candidates obtaining the certification in 1<sup>st</sup> attempt (both exam & physical class room training) will also be eligible for TE/DA as per prevailing rules.
- 2.2.9 Further, **09 new courses related to IT** (as per Table 9 of Annexure II), & **12 courses (as per table 11 of Annexure II i.e. 02 new courses related to TM&FM, 08 new courses related to Risk Management and 01 new course related to SAMV)** are included for fee reimbursement as per recommendation from respective verticals. **New Certificate Course “Certified Financial Planner” launched by IIBF in collaboration with FPSB (Financial Planning Standard Board) India is also incorporated for reimbursement of fees.**

### 3 **General Guidelines for Reimbursement of Course Fees & Payment of Honorarium / Incentive:**

- 3.1 Reimbursement of course fees will be made at actual payment. Tentative cost of course/exam fees are given in annexure- II. Taxes, if any will be additionally reimbursed by the Bank. Fees of all courses, if revised, will be reimbursed in actual.

- 3.2 Employees have to claim for the reimbursement of examination fees and payment of honorarium/incentive within 12 months from the date of passing the courses (date of certificate issued by the concerned institute will be reckoned as date of passing for this purpose).
- 3.3 **Application for reimbursement of examination fees and payment of honorarium/incentive in Union Parivar will be processed only when the certificate issued by the concerned institute is uploaded along with a recommendation from the respective immediate reporting authority.**
- 3.4 Claims of honorarium / Incentive will be as under:
- 3.4.1 Honorarium/ Incentive will be payable maximum for Four IIBF/ NIBM courses (after January 23, 2018) as per *Table No. 1, 2 & 3 of Annexure – II*. For Certificate Examination in Risk in Financial Services (*Sr. No. 1 of Table 1 of Annexure II*) and Advance Management Programme (*Sr. No. 1 of Table 3 of Annexure II*), honorarium / incentive can be claimed additionally irrespective of their receiving honorarium / incentive for other certification courses (over and above 4 courses).
  - 3.4.2 The Honorarium / Incentive will be paid in chronological order of completion of the courses.
  - 3.4.3 Honorarium/ Incentive amount for five courses listed in Table – 4 will be paid separately for each course after successful completion of the courses.
  - 3.4.4 Course Fee can be claimed after completion of courses for all the courses except CISA, CISM & CISSP.
  - 3.4.5 For CISA, CISM & CISSP courses, one time reimbursement of 50% of examination cost will be reimbursed in case of first unsuccessful attempt for any one of these courses.
  - 3.4.6 For IT related certification courses as listed in Table No. 6 of Annexure – IV, maximum honorarium / incentive of Rs.10,000/- will be paid only after successful completion of any course / courses.
  - 3.4.7 For CISA, CISM & CISSP, honorarium / incentive of Rs.10000/- will be paid separately for each of these three courses irrespective of their receiving honorarium / incentive earlier for other certification IT related certification courses.
  - 3.4.8 Honorarium / Incentive amount of Rs.10,000/- will be paid to the staff members on their successful completion of MBA from recognized University/ Institution after joining the services of the Bank.
  - 3.4.9 Late registration Fees, if any shall not be considered for payment of course fee/exam fee.
  - 3.4.10 In case of payment of course fee/exam fee payable in foreign currency, the currency conversion charges to be paid along with course/ exam fee.
  - 3.4.11 Candidates who have passed CAMS (Certified Anti-Money Laundering Specialist) examination (Sr No. 4 of Table No. 8 in annexure II), need to maintain an active ACAMS membership which is to be renewed every year and further need to undergo CAMS recertification process once in every 3 years. It is proposed to reimburse both ACAMS annual membership fee (USD 295) and CAMS recertification – early application fee (USD 200) to the eligible staff members.
  - 3.4.12 Course fee will be reimbursed on the basis of fee expense incurred, **including registration fee / membership fee / exam fee / training material cost etc.,** by employee subject to submission of relevant proof of payment.
  - 3.4.13 Training fees (35 Professional Development Unit {PDU} issued by authorized Institute for PMP certification) for Project Management Professional (PMP) course from PMI will be reimbursed on actual basis.
  - 3.4.14 **In any case, the total expenditure for reimbursement purpose (course fee / registration fee / membership fee / exam fee / training material cost etc.) per employee per year shall not exceed Rs. 2,00,000/- (Rupees Two Lakhs) or equivalent amount in any foreign currency.**

Further, if the annual course fee reimbursement claims of an employee exceed Rs. 2,00,000/-, the reimbursement of claim amount over & above Rs. 2,00,000/- shall be considered on case-to-case basis. CGM HR shall be the competent authority for approval of all such claims.

- 3.5 The Staff member shall execute a Service Indemnity Bond for serving the Bank, while claiming reimbursement of Course Fee on successful completion.

- 3.5.1 Service Indemnity Bond will be applicable as under:

The bond period will depend upon the total amount of reimbursement(s) made to the staff member for all courses:

| Amount of Reimbursement                                                             | Bond Period              |
|-------------------------------------------------------------------------------------|--------------------------|
| If reimbursement is upto Rs.50,000/-<br>(incl Enrollment fee)                       | No Bond                  |
| If reimbursement is above Rs.50,000/- and upto Rs. 2,00,000/- (incl Enrollment fee) | 2 Year<br>(Annexure-III) |
| If reimbursement is above Rs.2,00,000/- lakh<br>(incl Enrollment fee)               | 3 year<br>(Annexure-IV)  |

- 3.5.2 The Bond period of **2 year or 3 year**, as the case may be, shall start from the date of such reimbursement to the staff member.

- 3.5.3 In the case of FRM, PRM, CFA, CERFS as and when a staff member, clears a higher level and claims reimbursement, a fresh bond will be executed depending on the amount of reimbursement(s) claimed (which will also include the present reimbursement claimed). The bond period shall commence afresh from such reimbursement. The earlier bond executed will cease to exist.

- 3.5.4 If any Staff member/ Executive resign from services of the Bank during currency of the bond, he /she shall repay entire amount of reimbursement (course fee & honorarium / incentive) received from the bank.

#### 4 **Inclusion of Board Directors:**

- 4.1 Considering the dynamic banking environment and evolving economy & regulatory developments, Directors on the Board of the Bank except Directors nominated by Government of India and Reserve Bank of India will be covered under this policy for doing any course/s mentioned in this policy. However, only reimbursement of courses fees will be made. No incentive/honorarium will be paid. Further, no bond to be executed irrespective of course and amount of reimbursement.

5. MD & CEO is authorized for any changes/modifications/addition/deletion of courses for reimbursement of course fees/payment of incentive during the year as per emerging needs.

## VII. INTERNSHIP



### 1. **Introduction:**

The emergent competition and need for imaginative solutions to propel business growth has prompted organizations to devise strategies to have a talented and innovative workforce to gain a competitive edge. Moulding an internship policy is an impactful strategy for creating a future talent pool for the industry. The Internship program not only helps the budding professionals in gaining technical / managerial know-how but also, benefits, corporate on fresh perspectives on business issues and even shaping future business leaders.

### 2. **Core Objective:**

The aim of the internship program is to provide the intern (future professionals) with a comprehensive practical experience in a setting where learning is the primary objective of the experience. To this end, the basic purposes of the internship are:

#### 2.1. **For the Student:**

To complete his/her professional preparation program in a controlled and supervised field experience. This program will serve as an opportunity for students to gain understanding about banking as a sector and Union Bank in particular as an employer and helps them evaluate career opportunities.

#### 2.2. **For the Bank:**

To sponsor and guide the intern and to facilitate the experience while the intern applies theoretical knowledge to practical issues. This internship program will allow the bank to accomplish organizational goals through project assignments executed by students. Further, the internship program is utilized by the bank to tap external talents. In addition, the internship program helps build the Union Bank of India Employer Brand in reputed educational institutes which are sources of manpower for the Bank. The Bank can benefit from the intern's by assigning them following types of Projects:

- ✓ Critical Live Project: Digital Marketing, Digital Lending, Centralization, Automation etc.
- ✓ Strategy: Benchmarking including peer study, Product & Customer Proposition, Digital Channel Promotion, Rating of Bank's Apps etc.
- ✓ Corporate Issues & concerns in the form of Case study
- ✓ Futuristic Bank pertinent technology viz. Artificial Intelligence, Machine Learning, Block chain, Geo-tagging etc.
- ✓ Others: Income estimation of New-to-Bank customer, emerging best practices in banking, Leadership & HR trends etc.

### 3. **Scope & Coverage:**

- 3.1. Students pursuing specific courses mainly from identified colleges/ Institutes (as per list approved for campus Recruitment) are eligible for the summer internship program. However, the bank may consider the request of other colleges/ institutes based on relationship and requirement. The bank may also respond to Open Advertisements issued by reputed Institutions, if deemed fit.
- 3.2. The Summer Training or Internship shall include the training given to all those Interns who are engaged on stipendiary basis for a limited period of time for undertaking specialized project/ assignment related to a specific function as part of organizational & their academic requirements.
- 3.3. Students of professional courses such as ICAI, ICWAI, ICSI etc., who are required to undergo Internship Training, shall not come under the purview of this Policy.

3.4. It shall include trainees covered under the Apprentice Act and other trainees taken on a temporary basis.

#### 4. Process Owner:

The **L&D Division at HRD, CO** will be responsible for the design, implementation and suitable modifications of the Summer Internship Policy in the bank.

#### 5. Process and Guidelines:

**5.1. Process Flow:** Following para summarizes the process flow to be followed for Summer Internship in the Bank:

- i. Concerned departments & offices at Central Office, the Zonal Offices, Regional Offices and Training System raise requisitions on number of Summer Interns required.
- ii. Bank may also respond to requests from other reputed Institutes and/or participate in their Open Advertisements for Summer Internship Processes, if deemed fit.
- iii. **L&D Division at HRD, CO shall initiate the Internship process.**
- iv. Selected candidates are provided projects & guides by respective department/ Regional Office/ ZO/ULAs/ZLCs.
- v. Selected students to complete documentation formalities at their respective joining centers/offices.
- vi. HR department at Central Office, ZOs, Regional Office and/or **ULAs/ZLCs**, as the case may be, conducts a half day on boarding program.
- vii. A mid- project review to be conducted by the project guide and the report of same (as per Annexure X) shall be submitted to HR (Learning & Development) Department, Central Office.
- viii. Intern will submit a duly completed report after vetting of project Guide. On the basis of which the HR department shall issue a Completion Certificate.
- ix. Performance evaluation of the intern may be conducted by the guide under supervision of HR department.
- x. Feedback on experiences at the Bank and suggestions garnered from Intern.

##### 5.2. Broad Guidelines

- The project assigned should be of use, implementable and contribute to organizational requirements as defined in this Policy Objectives
- No department/ office shall allow the Intern to undergo Summer Internship training without the approval of **L&D Division, HRD, CO**.

##### 5.3. Requisition and Selection:

- Heads of all Divisions/Departments at central Office and Regional/ FGM offices and Training System who require students for undertaking any project shall identify specific areas, issues wherein students can be assigned project work for a specific period. This requirement shall be sent to **L&D Division, HRD, CO during Q4 of the ongoing financial year for consolidation** giving details of the project, duration, number of students required, etc., **for internships to be conducted during the next financial year.**
- HR (Learning & Development) shall consolidate the total requirement of interns from various divisions/departments, and take necessary approvals from CGM (HR)/Executive Director in charge of HR regarding total number of interns to be selected institutes to be involved in the Campus Selection, number of interns to be selected from each campus and through staff / Ex-staff referrals within the overall approvals, etc.
- CGM (HR) would be the competent Authority to finalize the interview Panel for selection of summer interns.
- In-take of Summer Interns shall consider various factors viz Campus Selection, Referrals, Requests from other reputed Institutions as also participating in the open Advertisements of reputed Institutions.

Classification: Confidential

#### 5.3.1. Selection process through Referrals & other sources excluding Campus:

Post graduate students securing at least 60% in Graduation/ Under- Graduate students securing at least 60% in Higher Secondary (Standard xii), shall qualify for Summer Internship (55% for Reserved Category candidates).

The Selection process shall consist of the following:

- Screening of Applications for ascertaining the credentials of the candidate.
  - Personal interview (compulsory) either at college/Bank, involving 50 Marks.
- Minimum qualifying marks would be 50% for general Category candidates and 45% for the Reserved Category candidates.

#### 5.3.2. Selection process through Campus:

The selection process shall consist of the following:

- Screening of Applications
- Group Discussion (optional) involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- Personal Interview conducted **offline/online** involving 50 marks. Minimum qualifying marks would be 50% for General Category candidates and 45% for the Reserved Category candidates.
- The successful candidates to be selected for the Summer Internship from a particular campus shall be placed in the Merit List for that campus in the descending order of ranking on the basis of aggregate of marks obtained in the group Discussion or any other prescribed mode of selection and Interview is stipulated. However, if mode of selection consists of only a Personal Interview, marks obtained in the interview only shall be reckoned for the purpose of preparing the Merit List.
- However, HR Department may decide the mode and procedure of selection depending upon the number of candidates available at the Institution.

#### 5.4. Placement of Intern:

- (i) The concerned Department/Zonal Head/Regional head/Vertical head who sent the requisition shall identify a project for the Intern. The project to be assigned should be of use, implementable and contribute to organizational requirements.
- (ii) The concerned department/ Regional Head shall also identify an employee from concerned department / Division who shall be the Project Guide for the Intern. This shall be communicated to the HR Department.
- (iii) A copy of the letter shall be sent to the concerned Division/ Department head and the Educational Institutions to which the Interns belong.

#### 5.5. Internship Process & Guidelines:

1. The Internship shall be for maximum duration of 6 -10 weeks during which the Intern must maintain the office timings. However CGM (HR) is authorized to approve any deviation in the duration of internship on case to case basis.
2. At the commencement of the Internship period, students must submit a copy of HSC/ Graduation certificate/ Mark sheet or any other document, as the case may be, to enable the bank to assess their eligibility.
3. Selected students will have to furnish an affidavit duly stamped along with Declaration of Fidelity & Secrecy to the bank as per Performa (Annexure VIII & IX).
4. At the commencement of the Internship period the Intern must submit a synopsis of the project being undertaken to his/ her respective project guide as well as to the HR department.
5. After approval of the synopsis, the Intern is required to submit weekly progress report to the project guide.
6. The intern must complete the project within the specified duration. However in case of any intern drop out during the internship period or unable to complete the project within the stipulated period, in both the cases neither any stipend will be paid nor certificate will be issued by the Bank.



7. Post completion of project work, interns are required to give presentation on their project work before **L&D, HRD, CO**
8. All information provided to the intern in the form of reports, correspondence, etc. shall be treated by him / her in strict confidentiality and should not be used for any other purpose other than meeting project objective.
9. Any damage caused or misuse of Banks property by the Intern will render him/ her liable for his/ her actions and he/ she will have to make good the damage caused.
10. The intern should not include any confidential data in the project report without the prior approval of the project guide. Such confidential data should not be disseminated outside the Bank under any circumstances.
11. Respective department/ branches should ensure that access to CBS/ Finacle, Email ID, Intranet, etc. is not given to the Interns.
12. Offer of summer Internship will not give the right for a job offer.

#### **5.6. Issue of Certificate of Completion:**

- (i). The project report, complete in all respects, must be submitted by the Intern to his/ her Project Guide.
- (ii). The Project Guide shall inform **L&D, HRD, CO** in writing about the completion of the project after ensuring proper vetting of project report submitted.
- (iii). On receiving this intimation from the Project Guide and after completion of the presentation on project work before **L&D, HRD, CO**, HR department shall issue a certificate of completion to the Intern in the prescribed format. (Annexure V: Format of Certificate of Completion of Internship)
- (iv). The intern must return all records/ files etc. which may have been issued to him/ her during his/ her Internship period.
- (v). HR (Learning & Development) shall consolidate and maintain complete details of Summer Internship in the Bank including Project Reports. Further, Gist of 'A' rated (as per prescribed evaluation metrics) Summer Internship Project Report may be placed before CGM (HR) for necessary action.

#### **5.7. Stipend and other expenses:**

The Bank, at its discretion, may or may not pay any stipend to the Intern during the Internship period. In case the bank decides to pay any stipend to the Intern, the amount to be paid as stipend shall be as follows:

| Tier type of campus                                                                                                                                       | Stipend for Summer Interns (in INR) |                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|-----------------------|
|                                                                                                                                                           | At Metro centers                    | At other centers      |
| Premier Institutes IIMs (Ahmedabad, Bengaluru, Kolkata), ISB Hyderabad, XLRI Jamshedpur, and any other Institutes approved by ED/ MD & CEO                | Rs.50,000/- Per Month #             |                       |
| Tier-I Institutes shall consist of IIMs (other than those mentioned above), IITs, NITs, NIBM,MDI Gurugram and any other Institutes approved by ED/ MD&CEO | Rs.30,000/-p.m.                     | Rs.20,000/-(Lump sum) |
| Tier-II Institutes shall consist of all Institutes other than those specified/ treated as Premier Institute, Tier-I                                       | Rs.15,000/-p.m.                     | Rs.8,000/-(Lump sum)  |

#Subject to revision as deemed necessary, with approval of MD & CEO.

#### **5.8. Evaluation of Candidate and Feedback:**

- (i) Apart from the assessment of project undertaken by the Intern, the HR department in conjunction with the respective department will also evaluate the Intern as per criteria laid down in prescribed evaluation form. (**Annexure-vi: Summer Internship Evaluation Form**)
- (ii) The HR (Learning & Development) will solicit feedback from the Intern on his/her experience during internship in the Bank.(**Annexure-vii: Summer Internship Feedback Form**)



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## VIII. APPRENTICESHIP



### 1. Introduction:

The apprentices Act, 1961 was enacted by the parliament with a view to provide a steady flow of skilled manpower to industry. The Act came into force with effect from 01.03.1962 with an objective to fully utilize the facilities available in the industry for imparting on-the-job/ practical training to the youth of the country.

In December 2014, the Government of India (GoI) brought in comprehensive reforms and amendments in the apprentices Act and Apprenticeship Rules. It was made mandatory for the employers who have a workforce of 30 employees or above to engage apprentices. Other major changes introduced in the amendment relate to replacing the outdated system of trade wise and unit wise regulation of Apprentices to be engaged, with a band of 2.5% to 15% of the total workforce (including contractual workers), introduction of optional trades, removing stringent clauses like imprisonment for nonadherence, allowing establishments to out-source basic training, aggregation of apprentices and establishments etc.

**In order to promote implementation of The Apprentices Act, 1961 amongst the industry both the Ministry of Skill Development and Entrepreneurship (MSDE) and Ministry of Education (MoE) have their respective financing programs:**

- **National Apprenticeship Promotion Scheme (NAPS) sponsored by Ministry of Skill Development and Entrepreneurship (MSDE) and implemented by National Skill Development Corporation (NSDC)**
- **National Apprentices Training Scheme (NATS) sponsored by Ministry of Education (MoE) implemented by Board of Apprentices Training (BOAT).**

The Ministry of Skill Development and Entrepreneurship (MSDE), in a Notification through Gazette on 25th September 2019 has made an Amendment to the Apprenticeship Rules, 1992 (herein referred as principal Act) and brought the Apprenticeship (Amendment) Rules, 2019 stating the period of apprenticeship training for optional trade shall be minimum of Six Months to a Maximum of Three Years.

### 2. Definitions:

- i. **"Apprentice"** means a person who is undergoing apprenticeship training pursuant to contract of apprenticeship;
- ii. **"Apprenticeship Training"** means a course of training in any industry or establishment undergone in pursuance of a contract of apprenticeship and under prescribed terms and conditions which may be different for different categories of apprentices.

Apprenticeship Training consists of Basic Training and On-the-Job-Training/ Practical Training at workplace in the Organization. Basic Training consists of theoretical and practical instructions

segment of Apprenticeship Program syllabi, whereas on-the Job training is practical training imparted at the workplace premises.

After undergoing apprenticeship training, candidates become equipped to easily adapt to the workplace environment unlike applying for regular direct employment.

- iii. **"Central Apprenticeship Council"** is an apex statutory body. It advises the Government on laying down of policies and prescribing norms & standards in respect of Apprenticeship Training.
- iv. **"Apprenticeship Adviser"** means the Central Apprenticeship Adviser appointed under sub-section (1) of Section 26 of Apprenticeship Act 1961.
- v. **"Designated trade"** means any trade or occupation as notified by the Central Government after consultation with the Central Apprenticeship Council. At present, there are 259 designated trades available for apprenticeship training. List is available on apprenticeship portal of the Government as below: <https://apprenticeshipindia.org/>
- vi. **"Optional trade"** means any trade or occupation or any subject field in engineering or non-engineering or technology or any vocational training found relevant by an employer as per their requirements, other than the designated trades notified under the Act. **The Apprentices engaged in the Bank belong to the Optional Trade category.**
- vii. **"Fresher apprentice"** means a non-graduate apprentice, who has not undergone any institutional training or skill training, before taking up on-the-job training or practical training under the Apprentices Act 1961.
- viii. **"Skill Certificate Holder"** means a person, who holds a skill certificate for training of less than one year, issued by an awarding body recognized under Nation Skills Qualifications Framework or any other authority recognized by the Central Government in this regard.
- ix. **"Degree Apprentice"** means an apprentice undergoing a course in order that he/ she may hold a degree granted by any recognized institution or university and undergoing apprenticeship training as an integrated component of the curriculum.
- x. **"Regional Directorate of Apprenticeship Training" (RDAT)** Directorate General of Training under Ministry of Skill Development and Entrepreneurship, monitors the implementation of the Apprentices Act in the Central government undertakings through 6 Regions Directorates of Apprenticeship Training (RDAT located at Chennai, Faridabad, Hyderabad, Kanpur, Kolkata & Mumbai).
- xi. **"Sandwich Course Student"** means a student undergoing a Sandwich Course of studies at any of the technical institutions recognized for the purpose and leading to the award of degree or diploma in engineering or technology; no Sandwich Course Student shall be eligible for being engaged as an apprentice under the Act after passing the final examination of the technical institution wherein such student is undergoing the course unless so approved by the Regional Central Apprenticeship Advisers;

**3. Number of Apprentices to be engaged:**

The Apprentice engaged in the Bank belongs to Optional Trade category only (as per the Apprentices Act 1961).

This shall be as per govt. norms as modified from time to time. Presently, within a financial year, apprentice shall be engaged in a band of 2.5% to 15% of the total strength of the Bank including contractual staff, subject to a minimum of 5% of the total to be reserved for fresher apprentices and skill certificate holder apprentices.

In no month, number of apprentices should be less than 2% of the total strength of the Bank and more than 18% of the total strength of the Bank subject to the condition that he/she shall fulfil apprentice months corresponding to minimum 2.5% obligation in a financial year.

The strength of staff shall be calculated based on average strength in the preceding financial year.

Manpower Planning and Recruitment Division (MPRD) of HR Department, Central Office will identify the positions/roles in consultation with various verticals for apprenticeship and same shall be placed before the Board for approval.

The HR Department Central Office with prior approval of the Board, shall disclose its intention of engagement of apprentices (State wise) in optional trade on government portal site as well as Bank's Website as per quarters given below:- (Sec-78(5))

- (a) The 1st April to the 30th June;
- (b) The 1st July to the 30th September;
- (c) The 1st October to the 31st December;
- (d) The 1st January to the 31st March.

**4. Optional Trades identified by the Bank for the purpose of Apprenticeship:**

The Apprentice engaged in the Bank belongs to Optional Trade category only (as per the Apprentices Act 1961). MPRD, HR Department in consultation with the concerned Verticals shall list out the Optional Trades identified for issuance of notification for engagement of Apprentice.

The competent authority for approval of issuance of notification for engagement of Apprentice shall be MD&CEO.

**5. Eligibility Criteria for Apprentices:**

Engagement of Apprentices in the Bank would be State-wise like it is done in case of Clerical Staff recruitment.

The below mentioned criteria shall be as on date of issuance of notification for engagement of Apprentice.

| S No | Condition                | Criteria                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1    | Age                      | Min. 20 year and Max. 28 years as on cut-off date. However, relaxation in upper age limit for categories like SC/ST/OBC/PWD etc. as per Govt. of India guidelines is applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 2    | Reservation              | Reservation guidelines as laid down by Government of India from time to time for SC/ST/OBC/EWS/PWD etc. at respective states will be followed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 3    | Qualification            | The candidates must possess graduate degree in any discipline from a recognized university or any equivalent qualifications recognized by central government.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 4    | Physical/Medical fitness | Engagement of candidates as an apprentice is subject to his/her being declared medically fit as per requirement of the Bank and/ or as prescribed in the Apprenticeship Rule 1992 and amendments made therein.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 5    | Registration             | Candidate need to register himself/ herself on the apprenticeship portal <a href="https://apprenticeshipindia.org/">https://apprenticeshipindia.org/</a> . However, before applying for apprenticeship in the Bank, candidates shall have to provide the Apprentice Code No. while applying to the Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 6    | Other Conditions         | <ul style="list-style-type: none"> <li>• Candidates can apply for engagement in one state only.</li> <li>• Process &amp; procedure shall be as detailed in Notification of engagement of apprentice, as issue from time to time.</li> <li>• The Candidate should not have undergone Apprenticeship either with Union Bank of India or in any other organization earlier or pursuing the Apprenticeship Training as per the Apprentices Act 1961 as amended time to time or terminated in between the course of Apprenticeship training due to the fault of candidate himself/ herself.</li> <li>• Candidate, who had training or job experience for a period of one year or more after completing the educational qualifications, shall not be eligible for being engaged as Apprentice.</li> </ul> |

#### 6. Selection Criteria:

Selection for engagement of apprentices would be based on candidate being found suitable as per criteria set out for respective states (if any) and the results of the following screenings done by the Bank or it's appointed outside agency (if approved by the Board while taking vacancy approval). In case, if there exists more than one ZO in a state, the ZO under which the concerned district of the apprentice applicant falls shall be the nodal ZO for that area.

##### (i) Online Written Test (objective type)

The online written examination will consist of test in 4 areas i.e. General/ Financial Awareness, General English, Quantitative Et Reasoning Aptitude and Computer or subject Knowledge.

| SN | Name of tests                      | No. of Questions | Marks |
|----|------------------------------------|------------------|-------|
| 1  | General/Financial Awareness        | 25               | 25    |
| 2  | General English                    | 25               | 25    |
| 3  | Quantittative & Reasoning Aptitude | 25               | 25    |

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|       |                               |     |     |
|-------|-------------------------------|-----|-----|
| 4     | Computer or Subject Knowledge | 25  | 25  |
| Total |                               | 100 | 100 |

The total duration of examination would be 90 minutes.

The minimum cut-off marks of exam are to be decided at the time of calling of applications.

Appropriate relaxation is to be given to SC/ST/OBC/EWS/PWD candidates as per extant guidelines of the Government of India.

Merit List is to be drawn state wise and category wise.

Candidates qualified in the test are to be placed according to their aggregate marks in descending order in respective States and Categories.

In case more than one candidate scores same marks in the Merit List, such candidate will be ranked in the merit list according to their age in descending order.

**(ii) Test of Local Language:**

The candidate applying for vacancies of a particular state, should be proficient (reading, writing, speaking and understanding) in any one of the local languages of that state (to be specified at the time of calling the applications). The test of local language will be conducted after <qualifying the online written examination. Candidates who fail to qualify this test will not be engaged for apprenticeship. Candidates who produce 10th or 12th standard mark sheet/ certificate evidencing having studied the specified opted local language will not be required to undergo the language test.

**(iii) Wait List:**

Wait List of successful candidates up to a limit of 100% of notified vacancies, with a minimum of 5 candidates for each category subject to availability, shall be drawn up and maintained to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the selected candidates from the First Merit List or in respect of non acceptance / non-reporting of Wait Listed candidates.

**7. Contract of Apprenticeship**

Candidates found suitable for engagement based on merit list will be issued offer of apprenticeship digitally/ online by the HR Department through the government apprenticeship portal. Format for Model Contract of Apprenticeship Training for Major/Minor Apprentices is enclosed as Annexure XI.

Candidates receiving the offer of apprenticeship online from the Bank need to accept it on the portal within a stipulated time/date as mentioned therein.

The Bank will approve the accepted offer from the candidate. A contract having a unique contract code number will be generated by the apprenticeship portal between the Bank and candidate with the signature of both the parties.

Upon such generation of digital contract, the candidate gets the status of apprentice.

The apprenticeship training deemed to have commenced from the training start date mentioned on the contract of apprenticeship.

Where the Central Government, after consulting the Central Apprenticeship Council, makes any rule varying the terms and conditions of apprenticeship training of any category of apprentices undergoing such training, then, the terms and conditions of every contract of apprenticeship relating to that category of apprentices and subsisting immediately before the making of such rule shall be deemed to have been modified accordingly.

## 8. Apprenticeship Training and Curriculum:

8.1. Basic training and on-the-job (OJT) training to the Apprentices to be decided in consultation with L&D Division.

8.2. Although, Basic training is exempted for Graduate Apprentices but Banking being a specialized domain, two weeks institutional training to be imparted to apprentices on the lines we impart training to our newly recruited Clerks, through our Training System. **The training for apprentices will be managed by ZLC Bengaluru.** Besides, training partners/ certified trainers to supplement the faculty may be engaged, if required.

8.3. Before rolling out the Apprentice program, Bank in consultation with Banking, Financial Services and Insurance Sector Skill Council (BFSI SSC), will decide upon one of the pre-approved courses for the On-the-job training which suits the Bank's requirement. The Bank may do value addition and customize the pre-approved course curriculum to suit the training requirement. The final curriculum designed by the Bank for OJT is to be shared with BFSI SSC for their consent to align with the pre-approved course curriculum. **The curriculum finalization process shall be managed by ZLC Bengaluru.**

8.4. After the Basic training, apprentices will be deployed as identified in various optional trades for on-the-job training.

8.5. During On-the-job training, apprentices would be exposed to real working conditions. Apprentices will be primarily trained in marketing, cross selling, recovery etc. for which limited necessary arrangements shall be made available in CBS as well as other modules.

8.6. Curriculum/roles for on-the-job training of Apprentices cover the following key areas:

### i) Operations:

- Attending "May I help you" counter, customer service
- Distribution of various forms/formats to customers, intimation of cheque returns and guidance to the customers etc.
- Help in filling up of a/c opening forms obtaining KYC details, nomination details, cash deposit/withdrawal forms, ensuring completion of various forms in all respect etc.
- Scanning of signature for uploading in Finacle and DMS account opening forms scanning.
- Collection and primarily scrutiny of documents for death claim, Locker etc.
- Follow up inoperative and dormant accounts, Updation of Occupation code, Nomination etc.
- Follow up of DEAF accounts for reactivation.
- Guiding customers especially Senior citizens regarding Doorstep Banking



- Audit support
- Sending Notices

ii) Digitization

- On boarding of New and Existing customers on VYOM and Internet Banking.
- Guidance / assisting the customer for digital on boarding.
- Handholding of New and Existing customers for STP Journeys for Assets like Shishu Mudra, Other Mudra Loans, Digital KCC etc.
- Handholding of New and Existing customers for STP Journeys for Third Party Products (like Insurance, MF) & Liability products.
- Resolution of customer queries related to Digital products, Journeys.

iii) Credit

- Knowledge of Loan products and providing guidance to customers
- Guiding customers regarding documentation

iv) Credit Monitoring and Credit Compliance

- Follow up for stress data i.e., SMA 0,1,2 accounts.
- Follow-up of Review /Renewal documents with customers.
- Follow-up of valuation/insurance expired
- Follow-up for stock statement submission with customers.
- Preparing /sending notices for overdue accounts.
- Follow-up for DBC submission with customers.

v) Recovery

- Follow-up for NPA accounts
- Sending notices

vi) Marketing

- Marketing/ cross-selling of products including generation of leads (Retail/ Agriculture/ MSME).
- Marketing/Sourcing Bank's Digital products, Bank's third-party products.
- Deposit mobilization.
- Marketing/Sourcing of Government Sponsored Schemes
- Sourcing of BSBDA, BSBDS, APY, PMJJY, PMJJBY etc.

Apart from above areas Apprentices will be given knowledge about Business Ethics and Vigilance.

The Apprentices shall be engaged for on the job training in non-sensitive areas only. The list is indicative not exhaustive, any other area as deemed fit may be included for training by HR-L&D Division.

- 8.7. For on-the-job training in identified areas, the month-wise schedule and e-learning module in respective field will be prepared by ZLC Bengaluru and Digital Learning Unit to impart knowledge and practical skills related to BFSI and products of Bank. Further, details regarding the on-the-Job training provided to the apprentices will also be recorded at the end of the day.

Details regarding on-the-job training provided to the apprentices shall also be recorded by ZLC Bengaluru.

## 8.8. Assessment & Certificate

The Apprentices shall be assessed on quarterly basis. After completion of apprentices training under NAPS, apprentices will need to go through an assessment test. The assessment will be conducted jointly by the Bank and BFSI SSC. The certificate will be awarded to apprentices who pass the assessment jointly by the Bank and the BFSI SSC. Assessment and other modalities will be decided jointly by the Bank and BFSI SSC as per prevailing guidelines.

However, under NATS at the end of one-year training Apprentices shall be issued a Certificate certifying their training and proficiency in a particular field as per the prevailing guidelines. Further, in order to have a uniformity BFSI suggested that the candidates completing training under NATS may also be issued a co-branded certificate from Union Bank of India and BFSI.

ZLC Bengaluru shall manage the Apprenticeship Training Program and coordinate with BFSI SSC for assessment during the 12 months of training as well as issue of certificate.

**9. Period of Engagement:**

As per the Apprentices Act 1961 and Apprenticeship Rules 1992 amended from time to time, the duration of apprenticeship training, including basic training is to be between 6-36 months at the discretion of establishment.

Accordingly, the period of Apprenticeship shall be for a period of 6 Months to 36 months as decided by the Bank from time to time.

In case of any amendment in the Apprenticeship Act, 1961 and Rules made thereunder, regarding period of engagement, the same shall automatically be deemed applicable.

**10. Leave rules and Working Conditions:**

- Apprentice shall be entitled to such holidays as are observed in the Bank.
- Apprentice shall be entitled to one casual Leave on completion of each month of Apprenticeship. No other type of leave is applicable for the Apprentices.
- The daily hours of work will be as applicable to the clerical staff of the Bank.
- No apprentice shall be required or allowed to work overtime.
- If personal injury is caused to an apprentice, by accident arising out of and in the course of his/ her training as an apprentice, the Bank will be liable to pay compensation which shall be determined and paid, so far as may be, in accordance with the provisions of the Workmen's Compensation Act, 1923, subject to the modifications specified in the Apprentices Act, 1961.
- Except in case of extreme urgency, the apprentice shall submit applications for all leave (except medical leave) to the supervisor and obtain sanction before the leave is taken.

**11. Payment to Apprentices:**

- As per Apprentices amendment act 2019, the minimum stipend payable to graduate apprentices shall be Rs.9000/- per month. However, Bank may decide to pay a higher rate at the time of calling the applications with approval of the MD & CEO.
- Apprentices are not eligible for any other allowance/ benefits.
- The stipend for a particular month shall be paid (after adjusting unauthorized leaves) by the 10th day of the succeeding month and the stipend shall be paid through the Aadhaar linked bank account of apprentices. No deduction shall be made from the stipend for the period during which the apprentice

remains on casual or medical leave. Stipend shall, however, not be paid for the period for which the apprentice remains on ineligible leave.

- The continuance of payment of stipend to an apprentice shall be subject to the work and conduct of the apprentice being satisfactory.
- Where the work and conduct of the apprentice is not satisfactory, the MPRD, HR Department, Central Office shall report the matter to the Apprenticeship Adviser and with his/ her consent, may stop the payment of stipend to the apprentices, provided that the stipend of an apprentice shall not be stopped without intimating him/her the grounds thereof and giving him/her an opportunity of representing against the action proposed within stipulated period.
- The Apprenticeship Adviser shall give his/her decision within thirty days of the receipt of the report and where the Apprenticeship Adviser does not communicate to the Bank about refusal or consent to stop the payment of stipend within the period of thirty days, it shall be deemed that he/ she has consented for stopping of the stipend.
- During the second year of apprenticeship training, wherever applicable, there shall be an increase of 10 percent in the prescribed minimum stipend amount and further 15 percent increase in prescribed minimum stipend amount during the third year of apprenticeship training.

#### **12. Obligations on part of Apprentices:**

Every apprentice undergoing apprenticeship training shall have the following obligations:

- The apprentice shall abide by the rules and regulations of the Bank in all matters of conduct and discipline and carry out all lawful orders of the Bank.
- The apprentice shall be considered as a trainee and not as an employee. They shall learn the trades conscientiously & diligently and endeavour to qualify themselves as a skilled worker in his trade before the end of training period. The provisions of any law with respect to 'Labour' will not be applicable to an Apprentice.
- The apprentice shall attend basic job classes and on-the-job training regularly.
- To carry out all lawful orders of the Bank.
- To carry out their obligations under the contract of apprenticeship.
- The apprentice shall appear for periodical tests that may be conducted by the Bank or other authorities concerned.
- In the event of premature termination of contract of apprenticeship for failure on the part of the apprentice to carry out the terms and conditions of contract, the surety or the guardian may be bound to pay the Bank such amount as may be determined by the Central/ State Apprenticeship Adviser as and towards the cost of training in accordance with rates as specified under the Apprenticeship rules, 1992.

- The apprentice shall declare that no other contract of apprenticeship subsists already between him/ her and any other employer and undertake that he/she shall not enter into any other contract of apprenticeship with any other employer before the expiry or termination of the contract of apprenticeship.

### **13. Obligation on part of Bank:**

- a) It shall be obligatory on the part of the Bank to disclose the duration and syllabi of the optional trades on the portal/site.
- b) The Bank shall make suitable arrangements in the workshop for imparting a course of practical training to the apprentice in accordance with the program approved by the Central/ State Apprenticeship Adviser and the syllabus approved by the Central Government in consultation with the Central Apprenticeship Council.
- c) The Bank shall release the apprentices for receiving related instructions as required by section 10 of the Apprentices Act, 1961, treating any time spent in attending such classes as part of their paid period of work.
- d) The Bank shall pay stipend to the apprentice at the rate as specified from time to time under the Apprenticeship Rules 1992.
- e) The Bank shall allow to the apprentice such holidays as are observed in the Bank.
- f) If personal injury is caused to an apprentice by accident arising out of and in the course of his training as an apprentice, the Bank shall pay to the apprentice compensation in accordance with the provisions of the Workmen Compensation Act, 1923, subject to the modifications specified in the Apprentices Act, 1961.
- g) The progress during apprenticeship, of every apprentice in optional trade shall be assessed by the Bank from time to time. Further, every apprentice who completes his/ her apprenticeship to the satisfaction of the Bank, shall be granted a certificate of proficiency.
- h) Where the contract of apprenticeship is terminated through failure on the part of the Bank in carrying out the terms and conditions thereof, Bank shall be liable to pay the apprentice compensation of an amount equivalent to his three months last drawn stipend.

However, neither it will be obligatory on the part of the Bank to offer any employment to the apprentice on completion of apprenticeship nor shall it be obligatory on the part of the apprentice to accept an employment in the Bank.

Any recruitment to be undertaken shall be only as per the Recruitment Policy of Union Bank of India as amended from time to time.

**14. Conduct and Discipline:**

As per Section 17 of Apprentices Act, 1961, in all matter of Conduct and Discipline, the apprentice shall be governed by the Rules and regulation for disciplinary action as applicable for Workmen of Union Bank of India.

**15. Holding of test and grant of certificate and conclusion of training:**

- Every trade apprentice who has completed the period of training, may appear for a test to be conducted by the National Council or any other agency authorized by the Central Government to determine his proficiency in the designated trade in which he has undergone his apprenticeship training.
- Every apprentice who passes the test shall be granted a certificate of proficiency in the trade by the National Council or by the other agency authorized by the Central Government.

**16. Termination of Apprenticeship of Contract:**

- The Contract of Apprenticeship shall be terminated, if the apprentice does not report at the Bank's Training venue / Bank Branch on the date of commencement of Basic Training/ on-job-training.
- The contract of apprenticeship shall terminate on the expiry of the period of apprenticeship training.
- Either party to the contract of, apprenticeship may make an application to the Apprenticeship Adviser for the termination of the contract, and when such application is made, shall send by post a copy thereto to the other party to the contract.
- After considering the contents of the application and the objections, if any, filed by the other party, the Apprenticeship Adviser may, by order in writing, terminate the contract, if he/ she is satisfied that the parties to the contract or any of them have or has failed to carry out the terms and conditions of the contract and it is desirable in the interests of the parties or any of them to terminate the same.

**17. Settlement of disputes:**

- Any disagreement or dispute between Bank and an apprentice arising out of the contract to apprenticeship shall be referred to the Apprenticeship Adviser for decisions.
- Any person aggrieved by the decision of the Apprenticeship Adviser may, within thirty days from the date of communication to him/ her of such decision, prefer an appeal against the decision to the Apprenticeship Council and such appeal shall be heard and determined by a committee of that Council appointed for this purpose.
- The decision of the Committee and subject only to such decision, the decision of the Apprenticeship Adviser shall be final.

**18. National Apprenticeship Promotion Scheme (NAPS):**

To promote apprenticeship and to incentivize employers who will engage apprentices, MSDE launched the National Apprenticeship Promotion Scheme (NAPS) on 19th August 2016. NAPS is having a provision

to share expenditure incurred on both apprenticeship training and stipend to the apprentices. It provides:

1. Reimbursement of 25% of prescribed stipend to employers with respect to all apprentices, subject to a maximum of Rs.1500/- per month per apprentice.
2. Sharing the cost of basic training with respect to fresher apprentices (who come directly for apprenticeship training without formal training) limited to Rs.7500/- per apprentice for a maximum duration of 500 hours calculated @ Rs.15/- per hour.
3. Any expenditure on Apprenticeship Training over and above of 2.5% of staff strength i.e. minimum mandate as per Apprentices Act, can be booked under CSR funding.
4. Bank is required to upload (in NAPS site) a proof for payment of full amount of stipend to the apprentice along with the attendance. Government of India's share will be reimbursed on a quarterly basis by the respective RDAT.
5. Exemption from contribution towards EPF and ESI for apprentices engaged.

However, as per MSDE-5/01/2022-AP dated 25.08.2023 guidelines for implementation of National Apprentices Promotion Scheme -2 (NAPS-2) issued dated 25.08.2023 funding support to government departments and Public Sector Undertakings (including public sector Banks) amounting to 25% of the stipend paid up to a maximum of Rs. 1500 per month per apprentice the basic training cost embedded in the total course duration of apprenticeship training (Rs. 7500.00 per apprentice, up to 500 hours @ Rs. 15 per hour) was withdrawn.

#### 19. National Apprentices Training Scheme (NATS)

National Apprenticeship Training Scheme (NATS) is one of the flagship programs of Government of India for Skilling Indian Youth in Trade disciplines. This scheme under the provisions of the Apprentices Act, 1961 amended in 1973 offers Graduate, Diploma students and Vocational certificate holders a practical hands-on, On-the-Job Training (OJT) based skilling opportunities with duration ranging from 6 months to 1 year. The Scheme covers graduated students or students pursuing Graduate, Disciplines include Technical, Engineering disciplines and is further extended to Commerce, Arts, Humanities, Management domains. During the period of apprenticeship, the apprentices are paid a stipend amount, 50% of which is reimbursable to the employer from Government of India. Stipend Paid is aligned to minimum rates prescribed under the Act for each category of apprentice – Graduate/Technician Diploma/Technician Vocational etc. At the end of the training period the apprentices are issued a Certificate of Proficiency by Government of India which can be registered at all employment exchanges across India as valid employment experience.

Further, as per Board of Apprenticeship Training (Western Region) Mumbai, letter BOAT WR/NATS-GSG/2023/7218 dated 12.10.2023 clarified that the scope of NATS will now cover the graduate who hold degree in non-engineering as Graduate Apprentices. This shall increase the

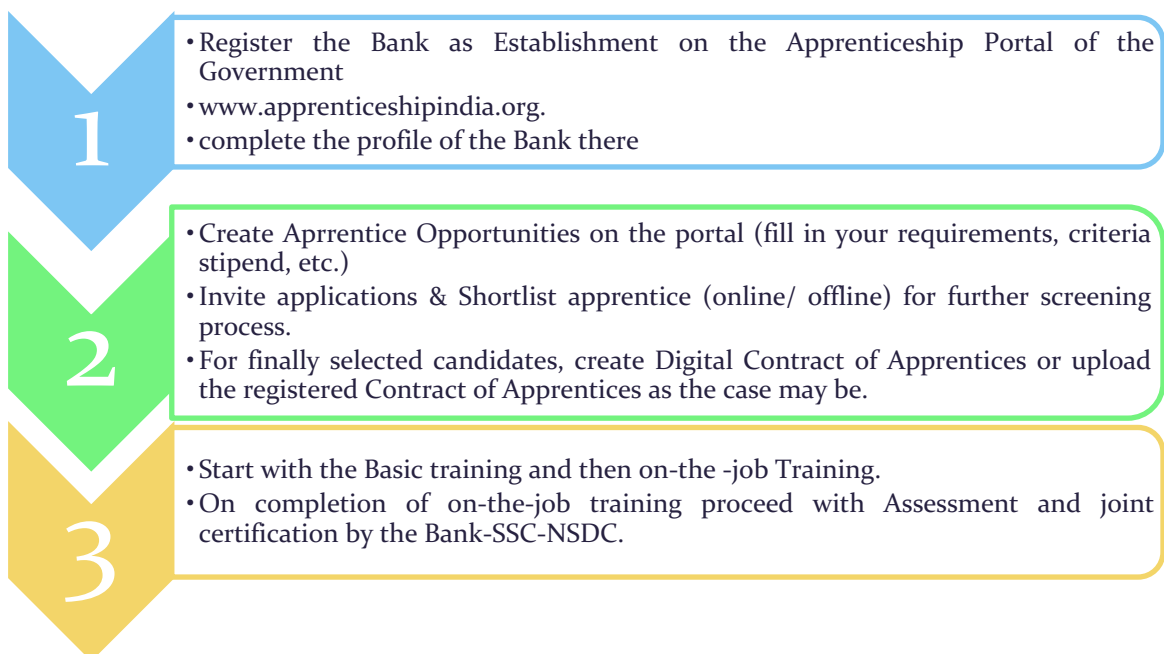
pool of applicants which was earlier restricted on account of not considering non engineering graduate as Graduate Apprentices.

There is eligibility criteria for registering Degree/diploma pass out as an Apprentice. A candidate can join as Apprentice under NATS within 5 years from the date of passing the qualifying examination.

#### 20. Statutory Compliance/ Returns:

- 1) A contract of apprenticeship as entered between an apprentice and the Bank as per Format-1 specified in Schedule III shall be forwarded on the portal/ site by the Bank within seven days for verification a registration.
- 2) Work dairy in Format - 2 as specified in Schedule III shall be maintained by each Optional Trade apprentice and countersigned by his/her supervisor once in a week.
- 3) Bank shall maintain a register of attendance of the apprentices undergoing apprenticeship training and action taken, if any for irregular and unauthorized absence shall be recorded in the said register at the end of each month.
- 4) Bank shall maintain a record of the work done and training undertaken by the graduate, technician and technician (vocational) apprentices engaged for each quarter and at the end of each quarter shall send a report in Form specified in Schedule-III to the Director, Regional Board of Apprenticeship Training concerned."
- 5) The start and end date of the apprenticeship training shall be reported on portal/ site by the Bank.

#### 21. Procedure for Implementation of Policy:





## 22. Competent Authorities:

| Subject Matter                                                                            | Competent Authority/ Concerned Officer/<br>Department                                                                             |
|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| Nodal Agency for Apprenticeship matter                                                    | Banking Financial Services and Insurance (BFSI) Sector Skill Council of India under NSDC (National Skill Development Corporation) |
| Nodal Officer of Bank to deal with Apprenticeship matter in the bank                      | General Manager (HR)                                                                                                              |
| Approval for Engagement of Apprentice                                                     | Board of Directors                                                                                                                |
| Registration of the Bank as Establishment on the Apprenticeship Portal of the Government. | MPRD, HR Department, CO with prior approval of MD&CEO                                                                             |
| Issuance of Notification                                                                  | MPRD, HR Department, CO with prior approval of MDECEo                                                                             |
| Selection process & contract of Apprenticeship                                            | MPRD, HR Department, CO with approval of equivalent appointing authority.                                                         |
| Registration of Apprenticeship Contract                                                   | MPRD, HR Department, CO                                                                                                           |
| Termination of Apprenticeship Contract                                                    | MPRD, HR Department, CO with approval of equivalent appointing authority.                                                         |
| Leave Sanctioning Authority                                                               | Supervisor of the Apprentices                                                                                                     |
| Review of the Policy                                                                      | Board of Directors                                                                                                                |
| Payment of Stipend                                                                        | HR Department of the Concerned RO/ZO/CO                                                                                           |
| Statutory Compliance/ Returns                                                             | MPRD, HR Department CO                                                                                                            |

### Deviation to the Policy:

1. The policy will be valid up to 30.09.2025. In the interim, modifications in the policy may be undertaken as and when required.
2. MD & CEO shall be the competent authority to approve modifications in the policy.
3. Administrative procedures for implementation of this policy shall be approved by MD & CEO.
4. Nothing in this policy shall in any way be construed to limit the prerogative of the Board/ MD & CEO to take actions in the matters relating to Learning Et Development.

### Review of the Master Policy on Learning & Development:

The Master Policy on Learning & Development will be valid up to 30.09.2025. MD & CEO shall be authorized to extend the validity of the policy for further 3 months.



&lt;&lt;NAME OF THE ULA / ZLC&gt;&gt;

**प्रशिक्षण कार्यक्रम का समापन रिपोर्ट / TRAINING PROGRAM CLOSURE REPORT**

|                      |                 |                                      |
|----------------------|-----------------|--------------------------------------|
| <b>Coordinators:</b> |                 |                                      |
| 1. Mr. /Ms.....      | Mobile No. .... | Email id: .....@unionbankofindia.com |
| 2. Mr. /Ms.....      | Mobile No. .... | Email id: .....@unionbankofindia.com |

| Sr. | Particulars                                     | Details                           |                |
|-----|-------------------------------------------------|-----------------------------------|----------------|
| 1   | Union Learning Academy                          |                                   |                |
| 2   | Name of the Program                             |                                   |                |
| 3   | Program Code - Session No.                      |                                   |                |
| 4   | Duration - Date (From - to), No. of Days/Hrs    |                                   |                |
| 5   | Rating - Academic (Program Rating)              |                                   |                |
| 6   | No. of Seats Allocated / Nominated / Dropout    |                                   |                |
| 7   | No. of Mismatches, if any                       |                                   |                |
| 8   | No. of Welcome Letter Sent / Received (%)       |                                   |                |
| 9   | Entry Test (Avg) / Exit Test (Avg) / Difference |                                   |                |
| 10  | Academic Feedback (in number)                   | Received -                        | Accepted - Nil |
| 11  | Non-Academic Feedback (in number)               | Received -                        | Accepted - Nil |
| 12  | Suggestion on Bank Products (in number)         | Received -                        | Accepted - Nil |
| 13  | Spark Identified                                | Yes / No<br>If Yes, details<br>1. |                |
| 14  | Any Guest Speaker / Our Executive (If any)      |                                   |                |
| 15  | Any Issue/Challenges                            |                                   |                |

**संलग्नक List of Attachments (Please tick)**

|                                                         |  |
|---------------------------------------------------------|--|
| Feedback Report (MS Teams Form)                         |  |
| Suggestions / Feedback and Action taken thereon         |  |
| Attendance Sheet (Excel Sheet downloaded from MS Teams) |  |
| Bilingual Time Table                                    |  |
| Mismatch/Drop out communication with HRD, RO            |  |
| Programme Completion (in Union Parivar) Certificate     |  |

|                          |                      |
|--------------------------|----------------------|
| <b>Date:</b>             |                      |
|                          |                      |
| <b>Coordinator 2</b>     | <b>Coordinator 1</b> |
|                          |                      |
| <b>ULA/ZLC Head</b>      |                      |
|                          |                      |
| <b>DGM ULA / DGM ZLC</b> |                      |



&lt;&lt;NAME OF THE ULA / ZLC&gt;&gt;

**SUGGESTIONS / FEEDBACK AND ACTION TAKEN THEREON****1. Academic Feedback**

| Sr. | Feedback | Assign to | Action Taken |
|-----|----------|-----------|--------------|
| 1   |          |           |              |
| 2   |          |           |              |
| 3   |          |           |              |
| 4   |          |           |              |
| 5   |          |           |              |

**2. Non-Academic Feedback**

| Sr. | Feedback | Assign to | Action Taken |
|-----|----------|-----------|--------------|
| 1   |          |           |              |
| 2   |          |           |              |
| 3   |          |           |              |
| 4   |          |           |              |
| 5   |          |           |              |

**3. Suggestions for Improvement in Bank's Products and Services**

| Sr. | Suggestion | Assign to | Action Taken |
|-----|------------|-----------|--------------|
| 1   |            |           |              |
| 2   |            |           |              |
| 3   |            |           |              |
| 4   |            |           |              |
| 5   |            |           |              |



&lt;&lt;NAME OF THE ULA / ZLC&gt;&gt;

----- प्रशिक्षण कार्यक्रम / ----- Training Program

**ATTENDANCE SHEET**

Period: - -- / --- / 20 -- to -- / --- / 20 --

कार्यक्रम कोड / Program Code: ----

सत्र कोड / Session Code:- ----

Channel No.: - --

|                      |                 |                                      |
|----------------------|-----------------|--------------------------------------|
| <b>Coordinators:</b> |                 |                                      |
| 1. Mr. /Ms.....      | Mobile No. .... | Email id: .....@unionbankofindia.com |
| 2. Mr. /Ms.....      | Mobile No. .... | Email id: .....@unionbankofindia.com |

| Sl.No. | Name | PF No. | Branch / Office | RO | Sel | Desg. | Cast | Gen | Mobile No | Daily Attendance |      |      |      | W | E/B | F/E |
|--------|------|--------|-----------------|----|-----|-------|------|-----|-----------|------------------|------|------|------|---|-----|-----|
|        |      |        |                 |    |     |       |      |     |           | Day1             | Day2 | Day3 | Day4 |   |     |     |
| 01     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 02     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 03     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 04     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 05     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 06     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 07     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 08     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 09     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 10     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 11     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 12     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 13     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 14     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 15     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 16     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 17     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 18     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 19     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 20     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 21     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 22     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 23     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 24     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 25     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 26     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 27     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 28     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 29     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |
| 30     |      |        |                 |    |     |       |      |     |           |                  |      |      |      |   |     |     |

Note: -

Scl: - Scale

Desg.: - Designation

Gen: - Gender

W: - Welcome Letter

E/B: - Entry Test cum Biodata

F/E: - Feedback cum Exit Test

Classification: Confidential



&lt;&lt;NAME OF THE ULA / ZLC&gt;&gt;

**REPORT ON NON-NOMINATION / CANCELLATION / MIS-MATCH / DROPOUT**

|                       |                                        |
|-----------------------|----------------------------------------|
| Name of Program       |                                        |
| Program Code          |                                        |
| Session No.           |                                        |
| Program Date          |                                        |
| No. of seats allotted |                                        |
| Surrendered           |                                        |
| Cancellation          |                                        |
| Dropout               |                                        |
| Mis-Match             |                                        |
| Details of follow-up  | 1.<br>2.<br>3.<br>4.<br>5.<br>6.<br>7. |

|                     |               |
|---------------------|---------------|
| Date:               |               |
|                     |               |
| Coordinator 2       | Coordinator 1 |
|                     |               |
| ULA Head / ZLC Head |               |



&lt;&lt;NAME OF THE ULA / ZLC&gt;&gt;

**प्रमाणपत्र / CERTIFICATE**

|                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>..... प्रशिक्षण कार्यक्रम</p> <p>कार्यक्रम कोड: - .....</p> <p>सत्र कोड: - .....</p> <p>दिनांक: - .. / .. / 20.. से .. / .. / 20..</p> <p>हम यह पुष्टि करते हैं की हमने यूनियन परिवार पैकेज में प्रतिभागियों की स्थिति नामांकन से सम्पूर्ण में परिवर्तित कर दी हैं।</p> | <p>“Training Program .....”</p> <p>Program Code: - UPE 004</p> <p>Session Code: - 1010</p> <p>Date: - .. / .. / 20.. - to .. / .. / 20..</p> <p>We confirm that, we have changed the status of enrollment as completed in Union Parivar.</p> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Administrative Officer

Coordinator 2

Coordinator 1

ULA Head / ZLC Head

**1. List of Mandatory Certification for Capacity Building: Reimbursement of Course Fee and Payment of Honorarium / Incentive:**

**1.1. Courses by Indian Institute of Banking & Finance (IIBF): (Table – 1)**

| SN | Name of the Course                                    | Course Type                                     | Exam Fees                                     | Honorarium/<br>Incentive |
|----|-------------------------------------------------------|-------------------------------------------------|-----------------------------------------------|--------------------------|
| 1  | Certificate Examination in Risk in Financial Services | Certificate (Level – I)                         | Rs.6000/- to Rs.15000/-                       | Rs.2,000/-               |
|    |                                                       | Certificate (Level – II) Jointly by IIBF & CISI | Actual Fees to be reimbursed (Presently ₹110) | Rs.2,000/-               |
| 2  | Certificate Course in Foreign Exchange                | Certificate                                     | Rs.1,100/-                                    | Rs.2,000/-               |
| 3  | Certified Credit Professional                         | Blended                                         | Rs.6000/- to Rs.15000/-                       | Rs.5000/-                |
| 4  | Certified Treasury Professionals                      | Blended                                         | Rs.6000/- to Rs.15000/-                       | Rs.5000/-                |
| 5  | Certified Audit and Accounting Professionals          | Blended                                         | Rs.6000/- to Rs.15000/-                       | Rs.5000/-                |

**1.2. Courses offered by National Institute of Bank Management (NIBM): (Table – 2)**

| S<br>N | Course name                   | Course Type | Component                              | Fees (Rs.) | Honorarium/<br>Incentive |
|--------|-------------------------------|-------------|----------------------------------------|------------|--------------------------|
| 1      | Credit Management             | Certificate | Online Learning with Virtual Classroom | 6500/-     | Rs. 5000/-               |
| 2      | Treasury Management           | Certificate | Online Learning with Virtual Classroom | 6500/-     | Rs. 5000/-               |
| 3      | Risk Management               | Certificate | Online Learning with Virtual Classroom | 6500/-     | Rs. 5000/-               |
| 4      | Accounts and Audit Management | Certificate | Online Learning with Virtual Classroom | 6500/-     | Rs. 5000/-               |

**2. List of other courses by Indian Institute of Banking & Finance (IIBF): Reimbursement of Course Fee and Payment of Honorarium / Incentive: (Table – 3)**

| SN | Name of the Course                                                                                                                                                    | Course Type | Exam Fees   | Honorarium/<br>Incentive |
|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|--------------------------|
| 1  | Advance Management Programme(1 year duration)                                                                                                                         | Management  | Rs.135000/- | Rs.10000/-               |
| 2  | Certificate Examination in Micro Finance                                                                                                                              | Certificate | Rs.1,100/-  | Rs.2,000/-               |
| 3  | Post CAIIB Qualification (6 elective subjects – Rural Banking, Retail Banking, Human Resources Management, Information Technology, Risk Management & Central Banking) | Certificate | Rs.1,300/-  | Rs.2,000/-               |
| 4  | Certificate Course on MSME                                                                                                                                            | Certificate | Rs.1,100/-  | Rs.2,000/-               |
| 5  | Certificate Exam Anti Money Laundering & KYC                                                                                                                          | Certificate | Rs.1,100/-  | Rs.2,000/-               |
| 6  | Certificate Exam in Trade Finance                                                                                                                                     | Certificate | Rs.1,100/-  | Rs.2,000/-               |



|    |                                                                                                                                                      |                                                             |                        |            |
|----|------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|------------------------|------------|
| 7  | Certificate Exam in Foreign Exchange Facilities for Individuals                                                                                      | Certificate                                                 | Rs.1,100/-             | Rs.2,000/- |
| 8  | Certificate Examination in IT Security                                                                                                               | Certificate                                                 | Rs.1,100/-             | Rs.2,000/- |
| 9  | Certificate Examination in Prevention of Cyber Crimes and Fraud Management                                                                           | Certificate                                                 | Rs.1,100/-             | Rs.2,000/- |
| 10 | Certified Bank Trainer Course                                                                                                                        | Blended                                                     | Rs.6000/-              | Rs.5000/-  |
| 11 | Certified Banking Compliance Professional Course                                                                                                     | Blended                                                     | Rs.6000/-              | Rs.5000/-  |
| 12 | Certificate Course in Digital Banking/Digital Banking E-Learning*                                                                                    | Certificate/Self paced E Learning Cum Certification Course  | Rs.1100/- to Rs.1200/- | Rs.2000/-  |
| 13 | Certificate Examination in Introduction to Banking <i>(for the Sub Staff Cadre)</i>                                                                  | Certificate                                                 | Rs.1100/-              | Rs.2000/-  |
| 14 | Certificate Examination in Rural Banking Operations                                                                                                  | Certificate                                                 | Rs.1100/-              | Rs.2000/-  |
| 15 | Certified Information System Banker                                                                                                                  | Certificate                                                 | Rs.1100/-              | Rs.2000/-  |
| 16 | Advanced Wealth Management                                                                                                                           | Diploma                                                     | Rs.4000/-              | Rs.10000/- |
| 17 | Diploma in Banking Technology                                                                                                                        | Diploma                                                     | Rs.4000/-              | Rs.5000/-  |
| 18 | Diploma in International Banking & Finance                                                                                                           | Diploma                                                     | Rs.4000/-              | Rs.5000/-  |
| 19 | Diploma in Retail Banking                                                                                                                            | Diploma                                                     | Rs.4000/-              | Rs.5000/-  |
| 20 | Diploma in Treasury, Investment & Risk Management                                                                                                    | Diploma                                                     | Rs.17000/-             | Rs.5000/-  |
| 21 | Diploma in Banking & Finance                                                                                                                         | Diploma                                                     | Rs.3500/-              | Rs.5000/-  |
| 22 | Certificate Course in Ethics in Banking/ Certificate in Ethics in Banking E-Learning*<br>*Reimbursement will be done for either of these two courses | Certificate/ Self-paced E-Learning Cum Certification Course | Rs.1100/- to Rs.1200/- | Rs.2000/-  |
| 23 | Strategic Management & Innovations in Banking                                                                                                        | Certificate/ (Remote Procter mode)                          | Rs.1100/-              | Rs.2000/-  |
| 24 | Certificate course on Resolution of Stressed Assets with special Emphasis on Insolvency & Bankruptcy Code 2016 for Bankers                           | Certificate/ (Remote Procter mode)                          | Rs.1100/-              | Rs.2000/-  |
| 25 | Emerging Technologies                                                                                                                                | Certificate/ (Remote Procter mode)                          | Rs.1100/-              | Rs.2000/-  |
| 26 | Specialists Officers of Banks                                                                                                                        | Certificate/ (Remote Procter mode)                          | Rs.2200/-              | Rs.2000/-  |
| 27 | Professional Banker (for any one Track)                                                                                                              | Certificate                                                 | Rs.1100/-              | Rs.2000/-  |

|    |                                                                                 |             |           |  |
|----|---------------------------------------------------------------------------------|-------------|-----------|--|
| 28 | Certificate Course in Climate Risk Ft Sustainable Finance- Foundation a Advance | Certificate | Rs.1100/- |  |
|----|---------------------------------------------------------------------------------|-------------|-----------|--|

Note: -

- Honorarium / Incentive will be payable maximum for **Four IIBF/NIBM courses** (These four times will be counted for the courses passed after 23.01.2018). For Advance Management Programme and Certificate Examination in Risk in Financial Services, honorarium / incentive can be claimed additionally irrespective of their receiving honorarium / incentive for other certification courses (over and above 4 courses).
- Course fee amount is excluding tax amount (presently GST). Tax (if any) shall be reimbursed by the Bank.
- Training fees for Certified Bank Trainer Course & Certified Banking Compliance Professional Course will be reimbursed as actual.

3. **List of Existing Courses (Offered by other than IIBF / NIBM): Reimbursement of Course Fee and Payment of Honorarium / Incentive: (Table - 4)**

| SN | Name of the Course                               | Institute                                                         | Present Exam Fees                                                                                                                     | Proposed Honorarium / Incentive |
|----|--------------------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|
| 1  | MBA Programme                                    | Any UGC recognized University                                     | NA                                                                                                                                    | Rs.10000/-                      |
| 2  | Certification in Financial Risk Manager (FRM)    | Global Association of Risk Professionals                          | Actual Fees to be reimbursed (Presently USD 1600/- i.e., Enrolment Fee USD 400 +Level 1 Exam Fee –USD 600+Level 2 Exam Fee – USD 600) | Rs.10000/-                      |
| 3  | Certification in Professional Risk Manager (PRM) | The Professional Risk Managers' International Association (PRMIA) | Actual Fees to be reimbursed (Presently USD 1080/- to USD 1280/-)                                                                     | Rs.10000/-                      |
| 4  | Chartered Financial Analyst (CFA) Level I/II/III | US based CFA-Institute                                            | Actual Fees to be reimbursed (Presently enrolment Fee – USD 350 +Level 1 Fee – USD 900+ Level 2 Fee – USD 900+Level 3 Fee – USD 900)  | Rs.10000/-                      |

|   |                                                                             |                              |                                                                                                   |                                                    |
|---|-----------------------------------------------------------------------------|------------------------------|---------------------------------------------------------------------------------------------------|----------------------------------------------------|
| 5 | Online Certification Course on Appraisal for Agricultural Financing (CCAFA) | BIRD, Lucknow                | Rs.1000/-                                                                                         | Nil                                                |
| 6 | Licentiate, Associate and Fellow                                            | Insurance Institute of India | Actual Fees to be reimbursed (Registration Fee Rs. 700/- & Examination Fee per subject Rs. 500/-) | Rs.2000/- after completion of all the three papers |

Note:

- Honorarium / Incentive will be payable for all these five courses separately after completion of the courses.
- For FRM, officers are eligible for reimbursement of Exam Fee/ Course Fee after completion of course (level wise). Officers who have completed level I before 23.01.2018 and after this date completed level II also will be eligible for reimbursement of Course Fees only for level II completed after 23.01.2018. In such cases, enrolment fees will not be payable.
- For CFA, officers are eligible for reimbursement of Exam Fee/ Course Fee after completion of course (level wise). Officers who have completed some level/s before 23.01.2018 and after this date completed next level/s also will be eligible for reimbursement of Course Fees only for the level/s completed after 23.01.2018. In such cases, enrolment fees will not be payable.
- For FRM, PRM & CFA, enrolment fees will be reimbursed at actual over and above exam fees.

4. **List of Courses (where certification is mandatory): Reimbursement of Course Fee and Payment of Honorarium / Incentive:** (Table – 5)

| SN | Name of the Course                                                                                                                                           | Institute | Present Exam Fees                                         | Proposed Honorarium / Incentive |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------------------------------------------------------|---------------------------------|
| 1  | Composite License (Life, Non-Life& Health) - (New License)                                                                                                   | IRDA      | Actual basis                                              | Rs.10000/-                      |
|    | Composite License (Life, Non-Life& Health) - (Renewal of License)<br>(to be paid once in 3 years)                                                            | IRDA      | Actual basis                                              | Nil                             |
| 2  | AMFI – Mutual Fund Advisory (New License)<br>NISM Series V-A: Mutual Fund Distributors<br>Certification Examination                                          | NISM      | Rs.1500/-                                                 | Rs.5000/-                       |
|    | AMFI –Mutual Fund Distributor NISM Series V-A: Mutual Fund Distributors<br>Certification Examination<br>(Renewal of License)<br>(to be paid once in 3 years) | NISM      | Either training fee of Rs.2500/- or exam fee of Rs.1500/- | Nil                             |

|   |                                                                                 |      |                                            |                                                         |
|---|---------------------------------------------------------------------------------|------|--------------------------------------------|---------------------------------------------------------|
|   | EUIN from AMFI                                                                  | AMFI | Rs 500/-                                   | Nil                                                     |
|   | EUIN from AMFI (Renewal)                                                        | AMFI | Rs 500/-                                   | Nil                                                     |
| 3 | Depository Operations Certification Examination<br>(to be paid once in 3 years) | NISM | Rs.1,500/-<br>(To be paid once in 3 years) | Rs.2,000/-<br>(To be paid only in 1 <sup>st</sup> time) |

Note:

- In case the department pays the exam fees or training fees for IRDA licenses or NISM certification the same will not be reimbursed to the staff members and only Incentive, wherever applicable will be reimbursed.
- For reimbursement of AMFI-Mutual Fund Advisory (New License), successful completion of mandatory training & passing of NISM examination and obtaining of EUIN from AMFI is mandatory w.e.f. 01.10.2018.

**5. List of IT related Courses : Reimbursement of Course Fee and Payment of Honorarium / Incentive: (Table – 6)**

| SN | Name of the Course                                 | Institute | Course Fees (Rs.) | Exam Fees (Rs.) | Total Amt (Rs.) | Annual Membership Fee (USD) | Certification Renewal Fee (USD) | Local Chapter Fee (USD) | Proposed Honorarium /Incentive (Rs.) |
|----|----------------------------------------------------|-----------|-------------------|-----------------|-----------------|-----------------------------|---------------------------------|-------------------------|--------------------------------------|
| 1  | Microsoft Certified Database Administrator (MCDBA) | Microsoft | 40000             | 12500           | 52500           | NA                          | NA                              | NA                      | 10000                                |
| 2  | Microsoft Certified Technology Specialist (MCTS)   | Microsoft | 40000             | 12500           | 52500           | NA                          | NA                              | NA                      | 10000                                |
| 3  | Microsoft Certified IT Professional (MCITP)        | Microsoft | 40000             | 12500           | 52500           | NA                          | NA                              | NA                      | 10000                                |
| 4  | Microsoft Certified Professional (MCP)             | Microsoft | 5000              | 13000           | 18000           | NA                          | NA                              | NA                      | 10000                                |
| 5  | Microsoft Certified System Engineer (MCSE)         | Microsoft | 5000              | 13000           | 18000           | NA                          | NA                              | NA                      | 10000                                |
| 6  | Microsoft Certified Solution Developer (MCSO)      | Microsoft | 14000             | 12500           | 26500           | NA                          | NA                              | NA                      | 10000                                |
| 7  | Oracle Certified Java Programmer (OCJP)            | Oracle    | 7000              | 7200            | 14200           | NA                          | NA                              | NA                      | 10000                                |

|    |                                                                 |                                          |                                          |       |       |                                        |    |    |       |
|----|-----------------------------------------------------------------|------------------------------------------|------------------------------------------|-------|-------|----------------------------------------|----|----|-------|
| 8  | Sun Certified<br>Java Developer<br>(SCJD)                       | SUN                                      | 7000                                     | 7200  | 14200 | NA                                     | NA | NA | 10000 |
| 9  | Sun Certified<br>Web<br>Component<br>Developers<br>(SCWCD)      | SUN                                      | 7000                                     | 7200  | 14200 | NA                                     | NA | NA | 10000 |
| 10 | Sun Certified<br>Business<br>Component<br>Developers<br>(SCBCD) | SUN                                      | 7000                                     | 7200  | 14200 | NA                                     | NA | NA | 10000 |
| 11 | Oracle Data<br>Base<br>Administrator<br>(DBA) / OCP             | Oracle                                   | 22000                                    | 26000 | 48000 | NA                                     | NA | NA | 10000 |
| 12 | Oracle PL / SQL<br>Developer<br>Certified<br>Associate          | Oracle                                   | 12000                                    | 15000 | 27000 | NA                                     | NA | NA | 10000 |
| 13 | Project<br>Management<br>Professional<br>(PMP)                  | PMI                                      | Fees to be reimbursed on<br>actual basis |       |       | To be<br>reimbursed on<br>actual basis | NA | NA | 10000 |
| 14 | CISCO Certified<br>Network<br>Professional<br>(CCNP)            | CISCO                                    | 27000                                    | 30000 | 57000 | NA                                     | NA | NA | 10000 |
| 15 | CISCO Certified<br>Security<br>Professional<br>(CCSP)           | CISCO                                    | 24000                                    | 30000 | 54000 | NA                                     | NA | NA | 10000 |
| 16 | IBM AIX<br>Certification                                        | IBM                                      | 10000                                    | 6500  | 16500 | NA                                     | NA | NA | 10000 |
| 17 | Juniper Certified<br>Network<br>Professional                    | Juniper                                  | 35000                                    | 7500  | 42500 | NA                                     | NA | NA | 10000 |
| 18 | Ethical Hacking                                                 | EC Council                               |                                          |       | 35000 | NA                                     | NA | NA | 10000 |
| 19 | ISO 27000<br>Implementer                                        | IRCA/BSI/I<br>SOQAR/IN<br>TERTEK/T<br>NV |                                          |       | 20000 | NA                                     | NA | NA | 10000 |
| 20 | ISO 27000 Lead<br>Auditor                                       | IRCA/BSI/I<br>SOQAR/IN<br>TERTEK/T<br>NV |                                          |       | 30000 | NA                                     | NA | NA | 10000 |
| 21 | Information<br>Technology                                       | AXELOS                                   | Fees to be reimbursed on<br>actual basis |       |       | NA                                     | NA | NA | 2000  |

|    |                                                             |                                  |                                       |        |        |                                  |                                  |                                  |       |
|----|-------------------------------------------------------------|----------------------------------|---------------------------------------|--------|--------|----------------------------------|----------------------------------|----------------------------------|-------|
|    | Infrastructure Library (ITIL)                               |                                  |                                       |        |        |                                  |                                  |                                  |       |
| 22 | Computer Hacking Forensic Investigator (CHFI) Certification | EC Council                       |                                       |        | 35000  | NA                               | NA                               | NA                               | 5000  |
| 23 | Certified Cloud Security Professional (CCSP)                | (ISC) <sup>2</sup>               | Fees to be reimbursed on actual basis |        |        | To be reimbursed on actual basis | To be reimbursed on actual basis | NA                               | 5000  |
| 24 | Certified Information Security Manager (CISM)               | ISACA                            | Fees to be reimbursed on actual basis |        |        | To be reimbursed on actual basis | To be reimbursed on actual basis | To be reimbursed on actual basis | 10000 |
| 25 | Certified Information Systems Auditor (CISA)                | ISACA                            | Fees to be reimbursed on actual basis |        |        | To be reimbursed on actual basis | To be reimbursed on actual basis | To be reimbursed on actual basis | 10000 |
| 26 | Certified Information Systems Security Professional (CISSP) | (ISC) <sup>2</sup>               | Fees to be reimbursed on actual basis |        |        | To be reimbursed on actual basis | To be reimbursed on actual basis | NA                               | 10000 |
| 27 | VMware Certified Professional (VCP)                         | VMware                           | 90,000                                | 30,000 | 120000 | NA                               | NA                               | NA                               | NA    |
| 28 | Network Virtualization (NVP)                                | VMware                           | 90,000                                | 30,000 | 120000 | NA                               | NA                               | NA                               | NA    |
| 29 | Cloud Management & Automation (CMA)                         | VMware                           | 90000                                 | 30000  | 120000 | NA                               | NA                               | NA                               | NA    |
| 30 | Google Cloud Associate                                      | Google                           | 40000                                 | 25000  | 65000  | NA                               | NA                               | NA                               | NA    |
| 31 | Azure                                                       | Microsoft                        | 80000                                 | 25000  | 105000 | NA                               | NA                               | NA                               | NA    |
| 32 | System Security Certified Practitioner                      | (ISC) <sup>2</sup>               | NA                                    | \$699  | \$699  | NA                               | NA                               | NA                               | NA    |
| 33 | Diploma in Cyber Law                                        | ASCL (Asian School of Cyber Law) | NA                                    | 10,000 | 10000  | NA                               | NA                               | NA                               | NA    |
| 34 | Internet Investigation Specialist                           | ASCL (Asian School of Cyber Law) | NA                                    | 10,000 | 10000  | NA                               | NA                               | NA                               | NA    |

|    |                                                      |                                  |                                       |       |             |                                  |    |    |    |
|----|------------------------------------------------------|----------------------------------|---------------------------------------|-------|-------------|----------------------------------|----|----|----|
| 35 | Digital Evidence Specialist                          | ASCL (Asian School of Cyber Law) | NA                                    | 10000 | 10000       | NA                               | NA | NA | NA |
| 36 | Certified Secure Software Life Cycle Professional    | (ISC) <sup>2</sup>               | NA                                    | \$600 | \$600       | NA                               | NA | NA | NA |
| 37 | CISCO SD-WAN Solution (300-415-NSWDI)                | CISCO                            | NA                                    | \$300 | \$300       | NA                               | NA | NA | NA |
| 38 | ISO 22301 Implementer                                | IRCA/BSI/I SOQAR/IN TERTEK/T NV  | NA                                    | 30000 | 30000       | NA                               | NA | NA | NA |
| 39 | ISO 22301 Lead Auditor                               | IRCA/BSI/I SOQAR/IN TERTEK/T NV  | NA                                    | 30000 | 30000       | NA                               | NA | NA | NA |
| 40 | E - DRP (Disaster Recovery Professional)             | EC Council                       |                                       |       | \$ 718      | NA                               | NA | NA | NA |
| 41 | ISO 31000                                            | IRCA/BSI/I SOQAR/IN TERTEK/T NV  |                                       |       | Rs. 30000/- | NA                               | NA | NA | NA |
| 42 | ISO 20000                                            | IRCA/BSI/I SOQAR/IN TERTEK/T NV  |                                       |       | Rs. 30000/- | NA                               | NA | NA | NA |
| 43 | Certified in the Governance of Enterprise IT (CGEIT) | ISACA                            | Fees to be reimbursed on actual basis |       |             | To be reimbursed on actual basis |    |    | NA |
| 44 | Certified in Risk & Information System Control       | ISACA                            | Fees to be reimbursed on actual basis |       |             | To be reimbursed on actual basis |    |    | NA |
| 45 | CISCO SDWAN                                          | CISCO                            |                                       |       | \$300       | NA                               | NA | NA | NA |
| 46 | AWS certified solutions Architect - Associate        | Amazon                           |                                       |       | \$150       | NA                               | NA | NA | NA |
| 47 | AWS certified solutions Architect - Professional     | Amazon                           |                                       |       | \$300       | NA                               | NA | NA | NA |
| 48 | Certified Tester Foundation Level                    | ISTQB                            |                                       |       | Rs 6300     | NA                               | NA | NA | NA |



|    |                                                                                                             |            |                                          |  |                |                                        |                                           |                                           |    |
|----|-------------------------------------------------------------------------------------------------------------|------------|------------------------------------------|--|----------------|----------------------------------------|-------------------------------------------|-------------------------------------------|----|
|    | (CTFL)<br>(Pearson)                                                                                         |            |                                          |  |                |                                        |                                           |                                           |    |
| 49 | Certified Tester<br>Foundation<br>Level Agile<br>Tester (Pearson)                                           | ISTQB      |                                          |  | Rs 6300        | NA                                     | NA                                        | NA                                        | NA |
| 50 | Certified Tester<br>Advanced Level<br>(TD)                                                                  | ISTQB      |                                          |  | Rs 5800        | NA                                     | NA                                        | NA                                        | NA |
| 51 | Specialist (TD)                                                                                             | ISTQB      |                                          |  | Rs 6300        | NA                                     | NA                                        | NA                                        | NA |
| 52 | 350-401 ENCOR<br>Implementing<br>and<br>operating<br>CISCO<br>Enterprise<br>Network<br>Core<br>Technologies | CISCO      |                                          |  | \$400          | NA                                     | NA                                        | NA                                        | NA |
| 53 | CDPSE<br>(Certified Data<br>Privacy<br>Solutions<br>Engineer)<br>Training &<br>Certification                | ISACA      | Fees to be reimbursed on<br>actual basis |  |                | To be<br>reimbursed on<br>actual basis | To be<br>reimbursed<br>on<br>actual basis | To be<br>reimbursed<br>on<br>actual basis | NA |
| 54 | CTIA (Certified<br>Threat<br>Intelligence<br>Analyst)<br>Training &<br>Certification                        | EC Council |                                          |  | Rs.<br>32000/- | NA                                     | NA                                        | NA                                        | NA |
| 55 | CSA (Certified<br>SOC<br>Analyst)<br>Training &<br>Certification                                            | EC Council |                                          |  | Rs.<br>32000/- | NA                                     | NA                                        | NA                                        | NA |

Note:

- Course Fee can be claimed after completion of courses for all the courses except **CISA, CISM & CISSP**.
- For **CISA, CISM & CISSP** courses, one time reimbursement of 50% of examination cost will be reimbursed in case of first unsuccessful attempt for any one of these courses.
- For IT related certification courses as listed above (Sr. No. 1 to 23), maximum honorarium / incentive of Rs.10,000/- will be paid only after successful completion of any course / courses.
- For CISM, CISA & CISSP (Sr. No.24, 25, 26), honorarium / incentive of Rs.10000/- will be paid separately for each of these three courses irrespective of their receiving honorarium / incentive earlier for other certification IT related certification courses.
- Further, considering critical importance of Information/ Cyber Security, reimbursement will also be made for payment of annual membership fees, certification renewal and local chapter fees for Certified Information Systems Auditor (**CISA**).

- f) Training fees (35 Professional Development Unit {PDU} issued by authorized Institute for PMP certification) for Project Management Professional (PMP) course from PMI will be reimbursed on actual basis.

**6. List of other International Courses : Reimbursement of Course Fee: (Table – 7)**

| Sr. No. | Name of the Course                                                               | Proposed reimbursement of Fees*                                                                                       |         |
|---------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|---------|
| 1       | ACI Dealing Certificate                                                          | 280 Euro                                                                                                              |         |
| 2       | ACI Operations Certificate                                                       | 280 Euro                                                                                                              |         |
| 3       | ACI FX Global Certificate                                                        | 250 Euro                                                                                                              |         |
| 4       | ACI Diploma Course                                                               | 350 Euro                                                                                                              |         |
| 5       | Diploma in IFRS by ACCA                                                          | 185 GBP                                                                                                               |         |
| 6       | CIA - Certified Internal Auditors                                                | Non-Member                                                                                                            |         |
|         |                                                                                  | Application Fee                                                                                                       | \$230   |
|         |                                                                                  | Part 1 Exam                                                                                                           | \$395   |
|         |                                                                                  | Part 2 Exam                                                                                                           | \$345   |
|         |                                                                                  | Part 3 Exam                                                                                                           | \$345   |
| 7       | CFE - Certified Fraud Examiner<br>Association of Certified Fraud Examiner (ACFE) | Professional IIA Member                                                                                               |         |
| 8       | CSX Cyber Security Practitioner Certification                                    | Actual Basis – Presently membership cost is \$70, Exam Preparation course fee is USD 1499.20 and Exam Cost is USD 450 |         |
| 9       | CVA - Certified Chartered Valuer & Appraiser Singapore (3 levels)                | Non-Member                                                                                                            |         |
|         |                                                                                  | ISACA Member                                                                                                          |         |
|         |                                                                                  | \$725                                                                                                                 |         |
|         |                                                                                  | \$540                                                                                                                 |         |
|         |                                                                                  | \$400                                                                                                                 |         |
| 9       | CVA - Certified Chartered Valuer & Appraiser Singapore (3 levels)                | Structured Learning                                                                                                   |         |
|         |                                                                                  | Self-Study                                                                                                            |         |
|         |                                                                                  | One-time administration fee(covers 3 levels)                                                                          | \$300   |
|         |                                                                                  | Programme fee (per level)                                                                                             | \$6000  |
|         |                                                                                  | Full Programme fee (3 levels)                                                                                         | \$18000 |
| 9       | CVA - Certified Chartered Valuer & Appraiser Singapore (3 levels)                | Re-assessment fee(per level)                                                                                          | \$400   |
|         |                                                                                  | \$400                                                                                                                 |         |

|    |                                                                                  | Institution                                | Registration/ Course Fees      |
|----|----------------------------------------------------------------------------------|--------------------------------------------|--------------------------------|
| 10 | Certificate for Documentary Credit Specialists (CDCS)                            | LIBF                                       | Actual Basis ( Presently £615) |
| 11 | Certificate for Specialists in Demand Guarantee (CSDG)                           | LIBF                                       | Actual Basis ( Presently £615) |
| 12 | Financial Risk and Regulation (FRR)                                              | IIBF & GARP                                | \$300                          |
| 13 | Diploma in Information System Security Audit (DISSA)                             | The Institute of Cost Accountants of India | Rs.15000/- -Rs.18000/-         |
| 14 | Diploma in Forensic Audit (DFA)                                                  | The Institute of Cost Accountants of India | Rs.15000/- -Rs.18000/-         |
| 15 | Certificate Course in Data Analytics for Finance Professionals                   | The Institute of Cost Accountants of India | Rs.20000/-                     |
| 16 | Certificate Course in SAP - FICO Power User                                      | The Institute of Cost Accountants of India | Rs.20000/-                     |
| 17 | Advanced Business Excel for Finance Professionals (with Microsoft Certification) | The Institute of Cost Accountants of India | Rs.6000/-                      |
| 18 | Professional Diploma Program in Digital Marketing                                | NMIMS                                      | Rs.99000/-                     |

Note:

- a) \$ = US Dollars
- b) S\$ = Singapore Dollars
- c) LIBF – London Institute of Banking and Finance.
- d) GARP – Global Association of Risk Professionals

**7. Compliance related Courses (Table 8)**

| Sr.No. | Name of the Certification | Institute | Courses under Series                              | Exam/Registration Fees |
|--------|---------------------------|-----------|---------------------------------------------------|------------------------|
| 1      | ACAMS Certificate Series  | ACAMS     | KYC CDD                                           | \$ 695                 |
| 2      |                           |           | Counter-Terrorist Financing (CTF)                 | \$ 695                 |
| 3      |                           |           | SAR/STR Writing                                   | \$ 695                 |
| 4      |                           |           | Trade-Based Money Laundering                      | \$ 695                 |
| 5      |                           |           | Fraud                                             | \$ 695                 |
| 6      |                           |           | Transaction Monitoring                            | \$ 695                 |
| 7      | Country Specific          | ACAMS     | India AML Regime                                  | \$ 650                 |
| 8      | ACAMS Associate Series    | ACAMS     | Certified CKYCA                                   | \$ 1200                |
| 9      |                           |           | Certified CTMA                                    | \$ 1200                |
| 10     | Specialist Series         | ACAMS     | CAMS (Certified Anti-Money Laundering Specialist) | \$ 1600                |

Note:-

- a) ACAMS- Association of Certified Anti-Money Laundering Specialist.
- b) Candidates who have passed CAMS (Certified Anti-Money Laundering Specialist) examination (Sr. No. 10 of Table No. 8), need to maintain an active ACAMS membership which is to be renewed every year and further need to undergo CAMS recertification process once in every 3 years. It is proposed to reimburse both ACAMS annual membership fee (USD 295) and CAMS recertification – early application fee (USD 200) to the eligible staff members.

**Note: These are the indicative list of courses. For the detailed list of courses, please refer Sc. No.8354 dated 22.08.2024.**

(For reimbursement of course fee above Rs. 50,000/- and up to Rs. 2,00,000/-)

On non-adhesive stamp  
paper of appropriate value

### AGREEMENT - CUM - INDEMNITY BOND

AGREEMENT EXECUTED this \_\_\_\_\_ (date) day of \_\_\_\_\_ (month) \_\_\_\_\_ (year) by and between Union Bank of India, a body corporate, constituted under Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Central Office at Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021 (hereinafter called THE BANK which term wherever the context so requires shall include its successors, attorneys and assigns) of one part and \_\_\_\_\_ son/daughter / wife of \_\_\_\_\_, PF No. \_\_\_\_\_ at present posted at \_\_\_\_\_ BR/RO/FGMO/CO as \_\_\_\_\_ (herein after called THE EMPLOYEE which term wherever the context so requires shall also include his heirs, executors, administrators and assigns) of the other part.

WHEREAS THE BANK in consideration of THE EMPLOYEE serving THE BANK for minimum 1 year (as applicable in clause no. \_\_\_\_\_ of under quoted circular) has agreed for reimbursement of enrolment fees, examination fees, course fees on successful completion of prescribed Certification course in \_\_\_\_\_ conducted by \_\_\_\_\_ subject to the terms and conditions hereinafter contained and to the extent set out in Staff Circular No. \_\_\_\_\_ dated \_\_\_\_\_ and its annexures.

AND WHEREAS THE EMPLOYEE has agreed to undergo the said Certification course(s) and abide by the said terms and conditions. NOW IT IS HEREBY AGREED BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. THE EMPLOYEE is reimbursed the amounts as per the said Staff Circular mentioned above with an express undertaking that THE EMPLOYEE shall serve at any of THE BANK's branches / offices, as per the exigencies of THE BANK for a period of not less than 1 year (as applicable in clause no. \_\_\_\_\_ of above circular) from the date of last reimbursement.
2. If at any time during the said period of 1 year, THE EMPLOYEE fails to serve THE BANK or leaves THE BANK or voluntarily resigns from the services within the said period of 1 year or dismissed or discharged by THE BANK for misconduct committed by him within

the said period of 1 year, he shall repay to THE BANK, the entire amounts so reimbursed to him.

3. In the event the "Employee" fails to repay the amount as mentioned at clause no. 2 here in above within seven days of demand being raised by the Bank, then the Bank shall be entitled to recover the said amounts as and when due from Gratuity or any other terminal benefits, which may be payable to THE EMPLOYEE by THE BANK or from his Estate.
4. Except as hereinabove provided, this contract shall not in any manner affect his / her existing contract of service with THE BANK and the said amounts stipulated therein shall be in addition to other terms and conditions of services of the employee.
5. The guidelines of Staff Circular No. \_\_\_\_\_ dated \_\_\_\_\_ together with any amendments thereto shall be read as part and parcel of this Agreement.

IN WITNESS WHEREOF MR. / MS. / MRS. \_\_\_\_\_ THE EMPLOYEE  
has hereunto set his / her hand this \_\_\_\_\_ (date) day of \_\_\_\_\_ (month)  
\_\_\_\_\_ (date) at \_\_\_\_\_ (Place).

SIGNATURE OF THE EMPLOYEE

AND MR. / MS. / MRS. \_\_\_\_\_ on behalf of THE BANK has  
hereunto set his / her hand this \_\_\_\_\_ day of  
\_\_\_\_\_ at \_\_\_\_\_.

FOR UNION BANK OF INDIA

Signature: \_\_\_\_\_

Name of the Bank Officer: \_\_\_\_\_

PA No: \_\_\_\_\_



(For reimbursement of course fee above Rs. 2,00,000/-)

On non-adhesive stamp  
paper of appropriate value**AGREEMENT - CUM - INDEMNITY BOND**

AGREEMENT EXECUTED this \_\_\_\_\_ (date) day of \_\_\_\_\_ (month) \_\_\_\_\_ (year) by and between Union Bank of India, a body corporate, constituted under Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, having its Central Office at Union Bank Bhavan, 239, Vidhan Bhavan Marg, Nariman Point, Mumbai - 400021 (hereinafter called The BANK which term wherever the context so requires shall include its successors, attorneys and assigns) of one part and \_\_\_\_\_ son/daughter / wife of \_\_\_\_\_, PF No. \_\_\_\_\_ at present posted at \_\_\_\_\_ BR/RO/FGMO/CO as \_\_\_\_\_ (herein after called THE EMPLOYEE which term wherever the context so requires shall also include his heirs, executors, administrators and assigns) of the other part.

WHEREAS THE BANK in consideration of THE EMPLOYEE serving THE BANK for minimum 2 years (as applicable in clause no. \_\_\_\_\_ of under quoted circular) has agreed for reimbursement of enrolment fees, examination fees, course fees on successful completion of prescribed Certification course in \_\_\_\_\_ conducted by \_\_\_\_\_ subject to the terms and conditions hereinafter contained and to the extent set out in Staff Circular No. \_\_\_\_\_ dated \_\_\_\_\_ and its annexures.

AND WHEREAS THE EMPLOYEE has agreed to undergo the said Certification course(s) and abide by the said terms and conditions. NOW IT IS HEREBY AGREED BETWEEN THE PARTIES HERETO AS FOLLOWS:

1. THE EMPLOYEE is reimbursed the amounts as per the said Staff Circular mentioned above with an express undertaking that THE EMPLOYEE shall serve at any of THE BANK's branches / offices, as per the exigencies of THE BANK for a period of not less than 2 years (as applicable in clause no. \_\_\_\_\_ of above circular) from the date of last reimbursement.
2. If at any time during the said period of 2 years, THE EMPLOYEE fails to serve THE BANK or leaves THE BANK or voluntarily resigns from the services within the said period of 2 years or dismissed or discharged by THE BANK for misconduct committed by him within

the said period of 2 years, he shall repay to THE BANK, the entire amounts so reimbursed to him.

3. In the event the "Employee" fails to repay the amount as mentioned at clause no. 2 here in above within seven days of demand being raised by the Bank, then the Bank shall be entitled to recover the said amounts as and when due from Gratuity or any other terminal benefits, which may be payable to THE EMPLOYEE by THE BANK or from his Estate.
4. Except as hereinabove provided, this contract shall not in any manner affect his / her existing contract of service with THE BANK and the said amounts stipulated therein shall be in addition to other terms and conditions of services of the employee.
5. The guidelines of Staff Circular No. \_\_\_\_\_ dated \_\_\_\_\_ together with any amendments thereto shall be read as part and parcel of this Agreement.

IN WITNESS WHEREOF MR. / MS. / MRS. \_\_\_\_\_ THE EMPLOYEE  
has hereunto set his / her hand this \_\_\_\_\_ (date) day of \_\_\_\_\_ (month)  
\_\_\_\_\_ (date) at \_\_\_\_\_ Place).

SIGNATURE OF THE EMPLOYEE

AND MR. / MS. / MRS. \_\_\_\_\_ on behalf of THE BANK has  
hereunto set his / her hand this \_\_\_\_\_ day of  
\_\_\_\_\_ at \_\_\_\_\_.

FOR UNION BANK OF INDIA

Signature: \_\_\_\_\_

Name of the Bank Officer: \_\_\_\_\_

PA No: \_\_\_\_\_



**Certificate of Completion of Summer Internship**

This is to certify that Mr. /Ms. \_\_\_\_\_, student of \_\_\_\_\_, pursuing \_\_\_\_\_, has successfully completed his/her Summer Internship with Union Bank of India. on Project “ \_\_\_\_\_ ” during \_\_\_\_\_ to \_\_\_\_\_.

For Union Bank of India

Date:

\_\_\_\_\_

(Signature)

### Summer Internship Evaluation Form

|                                 |  |
|---------------------------------|--|
| Intern Name                     |  |
| Project Title                   |  |
| Project Dates (from....to.....) |  |
| Place/Office for Internship     |  |
| Name of Guide                   |  |
| Course & Institute of intern    |  |

#### Background of the Project:

|                                                                                                   |                                                                                                                    |                                                                                    |
|---------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Details of Project                                                                                |                                                                                                                    |                                                                                    |
| Submission of final Report/Deliverables                                                           | <ul style="list-style-type: none"> <li>Submitted in Complete Form</li> <li>Submitted in Incomplete form</li> </ul> | <ul style="list-style-type: none"> <li>Not Submitted</li> <li>Comments:</li> </ul> |
| Overall Rating for Project<br>(based on average score across competencies defined matrices below) | <ul style="list-style-type: none"> <li>A</li> <li>B</li> </ul>                                                     | <ul style="list-style-type: none"> <li>C</li> <li>D</li> </ul>                     |

#### Desired Competencies (Matrics)

Please consider the list the competencies required for the job and rate the Intern on each of them. Tick the appropriate box and jot brief notes of evidence of such competency obtained during the interview. An indicative list of competencies are given below.

| Competencies<br>(Please Tick)                                           | A<br>(Excellent)<br>(Score -10) | B<br>(Very Good)<br>(Score 8-9) | C<br>(Good)<br>(Score – 5-7) | D<br>(Average)<br>(score 4 & below) | Evidence<br>(list down points highlighting evidence of these competencies) |
|-------------------------------------------------------------------------|---------------------------------|---------------------------------|------------------------------|-------------------------------------|----------------------------------------------------------------------------|
| Overall understanding of project                                        |                                 |                                 |                              |                                     |                                                                            |
| Probing skills (based on Questionnaire, survey, Interview etc.)         |                                 |                                 |                              |                                     |                                                                            |
| Project planning skills (Quality of Synopsis)                           |                                 |                                 |                              |                                     |                                                                            |
| Technical Expertise (based on literature review and secondary data)     |                                 |                                 |                              |                                     |                                                                            |
| Analytical/Logical ability (based on research findings, methodology and |                                 |                                 |                              |                                     |                                                                            |

|                                                                                                         |  |  |  |  |  |
|---------------------------------------------------------------------------------------------------------|--|--|--|--|--|
| conclusion,<br>recommendation)                                                                          |  |  |  |  |  |
| Creativity &<br>Originality in<br>approach (project<br>uniqueness and<br>innovation)                    |  |  |  |  |  |
| Communication<br>skills<br>(Quality of research<br>report drafting and<br>clarity on subject<br>matter) |  |  |  |  |  |
| Collaboration &<br>Teamwork<br>(co-ordination with<br>guide and other<br>stakeholders)                  |  |  |  |  |  |
| Resourcefulness<br>(research coverage,<br>content and Utility)                                          |  |  |  |  |  |
| Scheduling &<br>adherence to<br>timelines                                                               |  |  |  |  |  |

### Qualitative Comments on the Intern

Should the intern submitted report could be implementable in our banking framework?

Yes

No

Comments:

\_\_\_\_\_.

Signature of the Project Guide with his/ her Designation

Date:

Place:

**Annexure VII**

### Summer Internship Feedback Form

|                               |                       |
|-------------------------------|-----------------------|
| <b>Name of Summer Intern:</b> |                       |
| <b>Project Guide:</b>         | <b>Project Title:</b> |
| <b>Location:</b>              | <b>Year:</b>          |

Please fill in the following form keeping in mind your overall experience during your internship with our bank

|                                                                       |                           |                      |                    |                         |                                          |
|-----------------------------------------------------------------------|---------------------------|----------------------|--------------------|-------------------------|------------------------------------------|
| 1.                                                                    | Well Below<br>Expectation | Below<br>Expectation | Met<br>Expectation | Exceeded<br>Expectation | Significantly<br>Exceeded<br>Expectation |
| Did the "Summer Internship" overall experience meet your expectation? |                           |                      |                    |                         |                                          |

|                                                                                                                                                         |                      |          |                      |                   |       |                   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|----------|----------------------|-------------------|-------|-------------------|
| 2.                                                                                                                                                      | Strongly<br>disagree | Disagree | Slightly<br>Disagree | Slightly<br>Agree | Agree | Strongly<br>Agree |
| <b>2(a) External/ Business orientation</b>                                                                                                              |                      |          |                      |                   |       |                   |
| The Internship provided an insight into the Business and banking space                                                                                  |                      |          |                      |                   |       |                   |
| "Live" banking assignments (for those who were staffed on live projects) have given rich hands-on experience as to what it is like to work as a banker. |                      |          |                      |                   |       |                   |
| <b>2 (b) Union Bank Experience</b>                                                                                                                      |                      |          |                      |                   |       |                   |
| I have gained a good understanding of Union Bank's products, services, etc.                                                                             |                      |          |                      |                   |       |                   |
| I felt a part of the Bank and not just a "Intern"                                                                                                       |                      |          |                      |                   |       |                   |
| Given an opportunity, I would like to re-join Union Bank of India in future.                                                                            |                      |          |                      |                   |       |                   |
| <b>2(c) Project/ Guide/ Team experience</b>                                                                                                             |                      |          |                      |                   |       |                   |
| The assigned project was interesting and challenging                                                                                                    |                      |          |                      |                   |       |                   |
| My project guide clearly defined the project objective and scope at the beginning of the internship                                                     |                      |          |                      |                   |       |                   |
| My project guide/ mentor directed me to relevant contact points and knowledge                                                                           |                      |          |                      |                   |       |                   |

|                                                                                                              |  |  |  |  |  |  |
|--------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| resources necessary to my project work                                                                       |  |  |  |  |  |  |
| I was given regular feedback (formally or informally) via meetings with my project facilitation/guide/senior |  |  |  |  |  |  |
| The project team was very friendly and helpful                                                               |  |  |  |  |  |  |
| Outcome/ delivery on assignments tested my rigor and technical ability                                       |  |  |  |  |  |  |

Please write any additional comments or thoughts (either positive or not so positive) you have about your summer Internship that might be helpful to us in evaluating our program better

| Great thing about Summer Internship | Areas of Improvement |
|-------------------------------------|----------------------|
|                                     |                      |

**DECLARATION OF FIDELITY AND SECRECY**

I, Mr. /Miss..... thank the management of Union Bank of India for agreeing to impart to me Internship for ..... weeks/ days from .....to..... in banking and allied topics, with/without any stipend/emoluments/allowances etc.

In a view of above, I hereby declare and undertake that I will faithfully, truly and to the best of my skill and ability, utilize this opportunity of Internship and will not communicate or allow to be communicated to any person not legally entitled thereto any information relating to the affairs of Union Bank of India or to the affairs of any person having any dealing with Union Bank of India; nor will I allow any such person to inspect or have access to any books or documents belonging to or to the business of any person having any dealing with Union Bank of India.

I will further keep the Bank safe/ harmless and indemnified against all claims, demands, actions, proceedings, losses damages costs, changes and expenses (the legal cost being between Attorney and Client) which may be made or bought or commenced against the bank or be paid, sustained, suffered or incurred by the Bank; howsoever as a consequence direct or indirect, of the Intern communicating or allowing to be communicated or divulging any information to any person regarding the system studied/ information gathered by the Intern during the course of his/ her Internship in the Bank.

Dated at this day of \_\_\_\_.

Signature:

Name.....

Address:\_\_\_\_\_.

Signed in the presence of

\_\_\_\_\_.

UNION BANK OF INDIA**DRAFT OF AGREEMENT OF SECRECY AND INDEMNITY**

(on non- judicial stamp paper of appropriate value for the concerned state)

The agreement of secrecy and Indemnity made at..... on .....between Mr./ Ms.....

hereinafter referred to as "Intern" which, expression unless and until repugnant to the context shall mean and include his/ her heirs and successors of one part and union Bank of India, a body-corporate constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970, having its office at Nariman Point, Mumbai- 400021 and (hereinafter referred to as "The Bank") which expression unless and until repugnant to the context shall mean and include its successors & assigns) of the other part.

Whereas the Intern has requested with a view to get acquainted with various procedures undertaken before granting Bank Finance and to Undergo Internship as derived by him/ her for a period of 1/2 months and from to, subject to the Executing an Agreement of Secrecy & Indemnity in favor of the Bank.

Now in consideration of the promise, this agreement witnessed and it is agreed between the Intern & the Bank as follows:-

The intern will abide by all the instructions & directions given by the bank or any of its officers from time to time during the course of his/ her undergoing the Internship.

4. The Intern will not communicate or allowed to be communicated or divulge any information regarding the systems studied/ information gathered/ to be gathered by him/ her during his/ her Internship period by the Bank.
5. The Intern will keep the Bank safe / harmless & indemnified against all claims, demands, actions, proceedings, losses, damages, costs, changes and expenses (the legal cost being between Attorney and Client) which may be made or bought or commenced against the Bank or be paid, sustained, suffered or incurred by the Bank; howsoever as a consequence direct or indirect, of the said Intern communicating or allowing to be communicated or divulging any information to any person regarding the system studied/ information gathered by the said Intern during the course of his/ her Internship in the Bank.

\_\_\_\_\_.

Name and signature of the Chief Manager

Name and signature of the Intern

Date:\_\_\_\_\_. Place: \_\_\_\_\_.



**Mid Project Review Report**

**Intern Name**

**Project Title**

**Project Dates (from.....to.....)**

**Place/Office for Internship**

**Name of Guide**

**Course & Institute of intern**

**Project details in brief:**

**Progress on Project work:**

**Challenges Faced by Intern, if any:**

**Qualitative Comments on the Intern:**

**Signature of the Project Guide with his/ her Designation**

**Date:**

**Place:**

**Model Contract of Apprenticeship Training for Major/ Minor Apprentices**

| S.N. | Particular                                                                                          | Details                 |
|------|-----------------------------------------------------------------------------------------------------|-------------------------|
| 1    | Name and address of establishment with Tel. no., Fax No. and E-mail address                         |                         |
| 2    | Name of apprentice (Block Letters)                                                                  |                         |
| 2.1  | Father's/Mother's /Husband's Name                                                                   |                         |
| 3    | Address of apprentice                                                                               |                         |
| 4    | Gender (please /)                                                                                   | Male/Female/Transgender |
| 5    | Date of Manufacturing                                                                               |                         |
| 6    | Whether belongs to SC/ST/OBC/PwD/Minority (please / )                                               | Yes/No                  |
| 6.1  | Name of the category                                                                                |                         |
| 7    | Educational Qualification                                                                           |                         |
| 7.1  | Academic Qualification                                                                              |                         |
| 7.2  | Technical qualification                                                                             |                         |
|      | Name of the Trade or Course                                                                         |                         |
|      | Duration of Training or Course                                                                      | From To                 |
|      | Name of the Institute or College                                                                    |                         |
|      | Name of the Council or University                                                                   |                         |
| 8.1  | Date of execution of contract                                                                       |                         |
| 8.2  | Age on the date of execution of contract                                                            |                         |
| 9    | Name of the optional trade for which apprentice is for apprenticeship training                      |                         |
| 10.1 | Duration of apprenticeship training                                                                 | Years Months            |
| 10.2 | Period of apprenticeship training                                                                   | From To                 |
| 11   | Rates of Stipend: The minimum prescribed stipend per month to be paid by the employer to apprentice |                         |
| 11.1 | During 1 <sup>st</sup> year of training                                                             | Rs.                     |
| 11.2 | During 2 <sup>nd</sup> year of training                                                             | Rs.                     |
| 11.3 | During 3 <sup>rd</sup> and 4 <sup>th</sup> year of training                                         | Rs.                     |
| 12.1 | Name and address of Guardian (in case of apprentice is minor)                                       |                         |
| 12.2 | Relationship with the apprentice                                                                    |                         |
| 13   | Name and Address of the Surety                                                                      |                         |

We, the Employer, Apprentice or Guardian (if required) and the Surely solemnly declare that we have read the Apprentices Act, 1961, the Apprenticeship Rules, 1992 and the amendments made therein, regarding the contract of apprenticeship training including obligations and agree to abide by all the provisions made thereunder. In case of default by the either the apprentice or the employer, we agree to compensate the other party as per the provisions of the Apprenticeship Rules, 1992 (Main Provisions of the Rules may be seen in the Enclosure).

|                                     |                         |                                     |                     |
|-------------------------------------|-------------------------|-------------------------------------|---------------------|
|                                     |                         |                                     |                     |
| Signature of the Employer with seal | Signature of Apprentice | Signature of Guardian (if required) | Signature of Surety |

## MANDATORY AND JOB ROLE-BASED E-LEARNING COURSES / MODULES

Staff Circular: 8058 dated 22 Aug 2023

1. The e-learning is the most efficient and effective way of capacity building as it meets the very objective of learning & development. It provides a convenient and quick access to important banking subjects and latest industry updates.
2. Also, as mandated by EASE reforms, weightage needs to be assigned to e-learning courses/modules in Performance Appraisal in order to inculcate the learning habit amongst the employees and to hone their skills to the expected proficiency levels.
3. As per the PMS Policy 2023-24, Circular no. 7948, dated 31<sup>st</sup> Mar 2023 and Policy on Performance Management System (PMS), Job Family (JF) & Succession Planning, Circular no. 8022 dated 30<sup>th</sup> June 2023, Officers in Scale I to Scale VI are required to complete at least twenty (20) courses/modules in FY 2023-24. However, a new mandatory course "Risk Management in Bank" has been introduced from the current financial year, thus increasing the number of mandatory courses/ modules from 5 to 6 while keeping the minimum required number of total e-learning courses/modules unchanged i.e. twenty (20). The revised break-up of e-learning courses/modules that an employee needs to complete for FY 2023-24 are as follows: -

**3.1. Six mandatory courses /modules** are common for all officers:

- (i) Knowledge of KYC AML
- (ii) Cyber Security Awareness
- (iii) Responsible use of Social Media
- (iv) Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace
- (v) Preventive Vigilance
- (vi) Risk Management in Bank

**3.2. Five courses/modules** will be based on the respective Job families / roles of the officer.

**3.3. Nine courses/modules** will be other than the above-mentioned courses/modules or as per the choice of the officer.

4. Further, continuous learning with focus on periodic knowledge updation and up-skilling has been emphasized in line with the EASE Agenda. Thus, all officers are required to complete at least 5 e-learning courses/modules on quarterly basis as per the following timelines:

- 4.1. By 30th Sep 2023: Minimum 10 courses/modules
- 4.2. By 31st Dec 2023: Minimum 15 courses/modules
- 4.3. By 31st Mar 2024: Minimum 20 courses/modules

*As per Staff Circular: 8018 dated 30<sup>th</sup> June 2023 on Promotion Policy for Officers, to be eligible for Promotion upto SMGS-IV, it shall be a pre-requisite for officers upto MMGS-III to complete 10 (out of 20) e-learning courses which include, 5 specified mandatory courses viz. 'Knowledge of KYC AML', 'Cyber Security Awareness', 'Prevention, Prohibition and Redressal of Sexual Harassment of Women at the Workplace', 'Responsible use of Social Media' and 'Preventive Vigilance' and 5 Job-Role/Job family-based. The newly introduced course 'Risk Management in Bank' shall be included in remaining 10 choice based e-learning courses (i.e. one course on 'Risk management in Bank' and 9 other courses as per choice of officer).*

*However, for Promotions from SMGS-IV to SMGS-V, SMGS-V to TEGS-VI and TEGS-VI to TEGS- VII, it shall be a pre-requisite to complete all the 20-mandatory e-learning courses to be eligible for Promotion.*

***The last date for completion of all eligible e-learning courses for the promotion aspirants shall be 31<sup>st</sup> December 2023.***

5. It is further clarified that there is no limit on the number of attempts to pass the e-learning course/module. However, one must secure 60% in each course/module as minimum passing marks.
6. A weightage of 5 marks will be awarded to the concerned officer/executive under the e- learning attribute in the Annual Performance Appraisal on passing twenty courses/modules for FY 2023-24, i.e. 0.25 marks is to be awarded on completion of each course/module (as detailed in point no. 3 above). In case, a minimum of 20 e-learning courses/modules are not completed in the manner and timelines specified in point no. 3 and 4 above by the officer/executive, the marks will be awarded on pro rata basis.
7. 6 Mandatory E-learning courses / modules can be accessed through Union Vidya portal (Navigation is enclosed as **Annexure – I**). It can also be accessed by using the QR Codes (enclosed as **Annexure – II**).
8. The job family / role-based courses/modules are also made available in Union Vidya (list of job family/ role-based courses/modules are enclosed as **Annexure-III**) for all officers.
9. All officers/executives upto Scale VI are advised to complete the mandatory courses/modules as mentioned above by securing a minimum of 60% marks in each course/module.
10. The web-based Union Vidya can be accessed by using Internet Explorer (11.4x and above), Google Chrome or Mozilla Firefox browser.

The Vertical Heads/Zonal Heads/Regional Heads are requested to sensitize all the officers under their jurisdiction on above lines and encourage them to complete the required number of e -learning courses/modules within the stipulated timeline.

**Note: Annexures enclosed with circular**

**Staff Circular :18154/2023 dated 4th March 2023**

- Mega Experiential Training Action (META) is a highly digitized and cost- effective training initiative with wider reach to bring in substantial increase in training hours per employee.
- The Initiative is oriented towards enhanced participation to inculcate & nurture the spirit of continuous learning/innovation amongst staff members.
- META Learning is having 4 pillars and each pillar has unique design and methodology with an objective of participative learning:
  - ❖ Query Based Training Sessions: Practical/ need based/ targeted training to respond the field functionary's concerns.
  - ❖ Staggered Training Program: To enhance the two-way communication and outcome-oriented learning.
  - ❖ Union Manch: Platform to share the success stories of the Field
  - ❖ UBIQUE: To crowdsource innovative/creative ideas to resolve various issues which are affecting the Bank's performance

**1. Introduction**

Human capital being a key factor in the service-oriented world of banking, it is imperative that various strategies of capacity building are conceived and implemented to augment capacity of staff members for enhancing their abilities to identify & meet development challenges. Finance being an information & knowledge-oriented activity which is highly dynamic in nature as new concepts/ ideas crop up very often.

Training in Union Bank of India is proactive, planned and a continuous process as an integral part of organizational development. The Training System seeks to impart knowledge, improve skills and reorient attitudes for individual effectiveness and organizational growth. In its relentless endeavors to build capacity for next-gen banking, it has supplemented the field with its initiatives like Learnathon, Podcasts, Nuggets, e- Learning Courses, Webinars, Sessions on regional languages, Union Radio Broadcasts, e- Manuals, Publication of various Booklets, On Demand Locational Training Programs, Focused Training Programs, Gyan Kasauti etc. apart from its regular/ virtual classroom sessions.

The response to these initiatives has been quite encouraging and steps are being taken to come out with new learning & development initiatives, which can further enhance the efficiency levels of staff members. EASE 5.0 Agenda also emphasizes on enhancing digitization of L&D interventions to effectively manage contents, track learning impact, address staff queries, enable peer learning etc.

In the backdrop of above, Training System is launching "META" - Mega Experiential Training Action which is a four-pillars strategic L&D initiative with an objective of participative learning and to cover maximum staff members through digital driven learning interventions.

**2 Objectives of Initiative 'META'**

- ❖ To design learner centric training/learning interventions for employee and organizational benefits.
- ❖ To promote digital/alternate channels of learning with optimization of resources.
- ❖ To introduce global best practices in the learning process.
- ❖ To promote a culture of continuous learning.

**3 Four Pillars of META****3.1 Query Based Training Sessions (QBTS):**

This is a demand specific self-enrollment initiative of the training system, and it is designed to respond the field functionary's concerns and align the training with the actual requirement of the participants. A link in form of Query Forms shall be released at periodic intervals for the participation of field.

The Modalities of the Query Based Training Sessions are as under:

**i) Floating the Microsoft Form link for collection of queries:**

A well-structured Microsoft Form link shall be floated from time to time, asking the participants to raise the query/ concern related to their Job family or role wherein they are facing difficulties along with basic details of respondent like PF no., Name, Location, topics on which query is raised. The link shall be valid for approx. 7 days. Example - Employees will be asked to indicate their concern area viz Policy, Products, processes etc., upon selection of relevant field, the online form will direct them to specify their query/topic related to their job role or job family such as housing loan, opening current account for LLP, internal ombudsmen, CRM etc.

**ii) Distribution of Queries and developing Curated Training Program:**

Post Scrutiny by Analytics team at Staff College, queries shall be distributed among the mapped faculty members to design and develop training sessions in online/offline mode. If need be, Staff College/ULAs/ZLCs may also seek support from departments for appropriate collaborative learning & development solutions.

**iii) Nomination:**

Sessions shall be designed based upon queries of similar nature to train appropriate number of participants per batch and the list of participants shall be shared with concerned HR by Training Analytics team at Staff College/ULAs/ZLCs for nomination in the Union Parivar. META related MIS will be controlled and maintained by Training Analytics team at Staff College/ULAs/ZLCs.

iv) Training shall be imparted to selected participants through virtual mode post business hours i.e. 4:00 to 6:00 PM so that routine operations are not affected. Depending upon training requirements, feasibility of conducting program for longer duration and in physical mode can also be scheduled in a convenient manner.

v) The queries and answers discussed through online sessions/Webinar shall be held as a repository which shall also be uploaded in the Union Vidya portal for the benefit of the staff members.

**3.2 Staggered Training Program (STP):**

A comprehensive training program shall be developed in line with regular training programs and the sessions of these programs shall be conducted in a staggered manner. Two to three (2 to 3) sessions per week shall be conducted over a period of two to three months. This will include multiple hybrid modes like virtual classroom sessions, case studies, session-based exercises, learning assignments & discussions etc. to bring comprehensive clarity about the given subject among the participants for converting the knowledge into business.

The topics shall be initially explained by the faculty members applying appropriate methodologies and thereafter participants shall be provided with action learning assignments in the form of case studies, exercises and actual branch work. At the end of the program there shall be discussion/ interactive sessions by the faculty members on case studies /exercises for clarifying their doubts. Recordings of such virtual sessions also be hosted in Union Vidya portal/LMS platform for self-paced learning and wider reach.

**3.3 Union Manch:**

Training System is committed to ensure participative learning for all the Staff Members. It has mooted new initiatives namely 'Union Manch' to provide platform for expression and knowledge/experience sharing. Under this initiative, Staff members shall be encouraged to share their unique success stories, blogs based on their field/work



experience. Selected stories shall be published at e-learning portal (Union Vidya) and an opportunity can be provided for concerned staff member to share their experiences through special Webinars or recorded videos. Exceptional success stories, blogs as per the judgement of scrutiny committee, shall be suitably recognized & rewarded with a certificate of appreciation. Some of the selected stories, blogs may also be published in our internal magazines.

### 3.4 UBIQUE:

This is a creative problem-solving technique that involves generating a large number of ideas in a short amount of time. The goal of brainstorming (Hackathon) is to encourage free-flowing, non-judgmental thinking to come up with as many ideas as possible, even if they seem unconventional or unlikely. Brainstorming is typically done in a group and can be used to solve a wide range of problems, from developing new products to improving existing processes. The key to a successful brainstorming session is to foster an atmosphere of openness, collaboration, and creative thinking.

Selected Ideas shall be suitably recognized and rewarded with a certificate. To harness benefits of brainstorming (Hackathon), Training System proposes innovative model namely 'UBIQUE', which is primarily meant for generating ideas on corporate concerns. Selected Ideas shall be suitably recognized and rewarded with a certificate. The name of the winners & Progress will also be publicized in internal magazines.

| UBIQUE Model (Frequency - Half Yearly) |                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Methodology                            | Step-1                                                                                                                                                                                   | Step-2                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Ideation Process                       | 2-3 large diverse groups may be formed. These group may consist of FGMs, RHs, BHs, Field Functionaries & concerned verticals etc.                                                        | In consultation with verticals, Problem Statement will be decided and shared to field at all levels through link or mail for conducting hackathon (brainstorming) mostly in online mode. Subsequently, ideas will be collated by Training Analytics team and to be placed before scrutiny committee for feasibility study. Thereafter, scrutiny committee will submit the selected ideas/suggestions to respective vertical for feasibility of its implementation. |
| Observers                              | Respective Verticals/HR/Staff College                                                                                                                                                    | Staff College/ULAs/ZLCs will be entrusted with creating awareness and monitor the progress of such event.                                                                                                                                                                                                                                                                                                                                                          |
| Outcome                                | Staff College/ULAs/ZLCs will facilitate the discussions and compile report of points/ideas emerged from UBIQUE. This report will be submitted to respective vertical for considerations. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

Detailed schedule of the above events shall be circulated by Staff College/ ULAs/ ZLCs at periodical intervals. All staff members are advised to actively participate to derive maximum benefit of this learning initiative. Separate communication shall be given by L&D division to respective stake holders for various initiatives under Meta-Learning.

Please bring the contents of this circular to the notice of all the staff members.



## DEDICATED EMAIL ID FOR SUGGESTIONS/ INNOVATIONS ON LEARNING & DEVELOPMENT

### Staff Circular No. 7456 dated June 19, 2021

In the present day banking scenario, Learning & Development plays a pivotal role for the grooming of its employees.

The role of Training is to continuously up skill the staff members to meet the ever changing requirements & to keep pace with the development in the Industry. Our Training System has been regularly keeping pace with the latest developments and has launched various digital initiatives to enhance the access and reach every staff members for improvement of knowledge with ease.

Further, our training system is continuously striving for betterment in all pursuits of learning. In this regard, it is decided to establish a dedicated e-mail id through which the staff members can freely communicate their suggestions for implementation on any aspects of Learning Et development including any new training modules/programs or even suggestions/feedback on the existing training programs /processes.

The suggestions from the employees will enable our Training System to bring in qualitative changes and make the learning journey more enjoyable and ultimately make a difference in enhancing the customer satisfaction, leading to improved productivity it profitability.

All staff members are hereby requested to send their suggestions/ innovations related to Learning & Development to the e mail id

[learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank)

A Committee will look into the suggestions received on the above id periodically and do the needful for implementing the suggestions which meets the objective.

Staff members whose suggestions will be selected for implementation, shall be awarded a 'Certificate of Appreciation'.

## UNION GYAN KASAUTI

Banking today has become dynamic and one has to remain updated to keep pace with the changes happening in the banking industry which will help to take informed decision for garnering quality business and render best customer service. Senior staff members not only remain updated but also will be able to mentor the junior staff members and guide them to discharge their responsibility effectively

Attention of staff members is invited to Circular Letter NO.TRG:101:2015 dated January 30, 2015 vide which monthly online quiz contests for staff members on banking subjects were launched and first online quiz for the month of January 2015 was conducted during January 31, 2015 to February 4, 2015

With a view to make the competition more participative the quiz is being conducted with prior intimation of the topics mostly selected from e manual placed on UBINET

### Salient Features:

**Name of the Online Quiz:** Union Gyan Kasauti

**Periodicity:** fortnightly

**Mode of Test:** online

**No of Questions:** 30 multiple choice questions,

Duration of the exam: 20 minutes.

- **Online Portal** will remain open for a maximum of 25 minutes, e.g. if the time slot Allotted to a group of employees in Region / Zone / Central Office is 4.30 pm to pm, the exam will end by 4.50 pm and the portal will also not be available after 4.55 pm.

- **Qualifying Marks:** Names of the top scorers shall be selected from the participants who have scored more than 75% marks.
- **Date & Time:** The date and time of online exam will be circulated separately each month, by Staff College Bengaluru and the same will be intimated through union-e-docs. DIT will also be requested to provide a scroll in the UBINET/ Finacle.
- **Procedure:** Login by participant by entering his / her PF No within the stipulated time as mentioned above. Initially login will not require any password. However, later on a provision will be made in the system where log in will be permitted by way of individual password only.
- **Eligibility:** All staff members of our Bank, except faculty members and DIT staff having access to the quiz portal, will be eligible.
- **Result:** it will be declared by Staff College, Bengaluru and the same will be circulated by WAN mail and will be hosted in UBINET.
- **Prize Money:** First, Second and Third top scorer /s of each Zone will be awarded with a cash prize of Rs.1, 500/-, Rs.1, 000/- and Rs.750/- respectively. For Central Office, who scores bench mark of 80% will be selected for a cash prize of Rs.1, 500/-. An employee will be eligible to receive cash prize maximum of two times in a Financial Year. However, he will be able to participate in the online quiz for all the months. In case more than one employee scores same marks, the prize money will be equally distributed amongst all.
- **Recognition:** The names of the winners will be published in Union Dhara and Union Srijan. Regional offices can also publish the names of the Zone's top scorer/s in the quarterly magazine published by them. The URL for login will be informed through the circular issued by Staff College Bengaluru every month.

#### **Introduction of online quiz for Executives in scale IV, V and VI**

**(Staff circular number 6628 dated 3 June 2017)**

With a view to make the quiz participative, the following modifications have been made with immediate effect

- All 30 questions for the quiz will be from a single discipline, instead of 3 discipline
- Quiz window will be open from 11 am to 7 pm to facilitate increased participation as per convenience of staff members in this time slot
- For each quiz, one zone will be selected for a focused participation of staff members
- In case of tie, if there are more than eligible number of participants for award of cash prizes, time taken to answer the questions will be the criteria for declaring the prize winners

It is observed that the participation of executives in fortnightly online quiz Gyan kasauti is abysmally low. It is therefore advised that all executives in scale IV, V & VI should compulsorily participate in Union Gyan kasauti quiz every fortnight which will help them in enriching their knowledge.

#### **Further reference:**

- SC 6182 dated 04.04.2015,
- SC 6296 dated 06.02.2016,
- SC 6628 dated 03.06 2017

Staff Circular No. 7572

December 20, 2021

1. *Learning & Development* function is an integral part of Human Resources Department and focuses on end to end training and developmental solutions by way of conceptualizing, designing, developing and ensuring effective delivery of solutions with an aim of capacity building and capability enhancement of its employees, thus contributing intangibly to business needs of our esteemed organization.
2. Our Training System with Staff College, Bengaluru as an Apex Institute, has been spearheading knowledge management as an eco-system in which the staff members undergo various strategic training and developmental initiatives including programs and learning solutions, considering the organizational need for up-skilling/re-skilling of staff members.
3. Considering the significance of enhancing knowledge, skill and competency on continuous basis and further to develop learning culture, the Training System is launching an exclusive learning series namely '**Union Learnathon**' to supplement the training and developmental needs of staff members.
4. In the present scenario of addressing various challenges emerging from dynamic changes that banking industry is witnessing, the training system is leveraging a robust virtual training infrastructure(Microsoft Teams)and E-Learning portal to offer learner centric trainings and learning solutions with best-in-class experience and improved employee engagement.
5. Training System has successfully developed and sustained various digital learning tools/solutions for supporting learning & development needs of all staff members. List of such initiatives is enclosed as Annexure-I.
6. In this context, to foster culture of continuous learning, we announce launch of **Union Learnathon Series** with theme '**Learn to Lead(L2L)**', which will facilitate learning & development of staff members. This series is intended to upskill staff members and prepare them well for present and future.
7. One of the main objectives of this series is to provide learning support to aspiring staff members in preparation for promotion process. It is pertinent to mention that Bank's Promotion Process consists of written, Group Discussion (for certain scales) and Interview. The rigor level of aforesaid activities is quite high and thus requires focused preparation by aspirants.
8. To supplement learning, Learnathon Series shall host gamut of activities till March2022.It will consist of various activities such as series of Quizzes, Study materials for promotion, Webinars by Experts, Mandatory E-Learning modules campaign, etc. A detailed schedule of events is produced hereunder:



| Sr | Activity                                     | Modality                                                                                                                                                                                                                                              |
|----|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Webinars                                     | A series of webinars shall be conducted for staff members. Subject Matter Experts, Vertical Heads shall be invited to address staff members on specific themes & contemporary banking topics.                                                         |
| 2. | Study Material for promotion                 | Staff College will prepare & release study materials for all promotion aspirants. The same shall also be hosted in E-Learning portal for wider reach.                                                                                                 |
| 3. | Promotion Practice Test                      | An online test series shall be prepared and administered by Staff College and the same to be hosted in E-learning portal for 24*7 access.                                                                                                             |
| 4. | Open online sessions for Promotion Aspirants | Staff College/STCs will conduct online training for promotion aspirants before written test and Interview. These sessions will be interactive and intended towards knowledge dissemination, doubt clearing and practical inputs for exam preparation. |
| 5. | E-Learning campaign                          | Staff College will launch campaign on mandatory e-learning modules during slack period.                                                                                                                                                               |
| 6. | Panel Discussion                             | To enhance awareness amongst staff members on banking development, initiatives; Training System will invite Experts, Vertical Heads for panel discussions on various themes/ topics.                                                                  |
| 7. | Ready Reference Booklets                     | These booklets shall cover gist of regulatory guidelines and their analysis.                                                                                                                                                                          |
| 8. | Podcasts (Listen & Learn)                    | To facilitate learning through short audio bytes. It will help promotion aspirants to develop better listening habits and maximize learning through convenient tool.                                                                                  |

9. The ZO/RO wise ranking for participation in Union Gyan Kasauti and completion of e-learning modules shall be published on weekly basis to inculcate learning culture among staff members.
10. Staff College will release monthly calendar of events for this series. Further, RO/FGMO-wise participation performance dashboard shall also to be published.
11. All employees are requested to heartily participate in these activities and take full advantage of this opportunity to enhance knowledge.
12. Feedback/suggestions/photographs on the initiatives in respect to 'Union Learnathon' may be sent to [learning.suggestions@unionbankofindia.bank](mailto:learning.suggestions@unionbankofindia.bank).
13. Staff members are requested to participate wholeheartedly.

Happy Learning!!

#### Annexure-I

| Sr | Initiatives        | Description                                                                                                                             |
|----|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| 1. | E-Learning Modules | More than 1000 e-learning modules including Job role wise e-learning modules are available with E-learning Portal                       |
| 2. | Podcast            | Short Audio nugget on Bank's products, processes and recent developments. Selected Podcasts are released in regional languages as well. |
| 3. | Certifications     | In-house certification on Preventive Vigilance is hosted on E-learning portal for all staff members.                                    |

|    |                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4. | <b>Online Tests</b>         | Links for online test like Gyan Kasauti, Aspire etc. are hosted.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 5. | <b>Query Corner</b>         | This is a Training system's unique initiative, whereby the staff members lodge queries/practical issues faced by them at field level. Appropriate solution(S) is being provided by the training system within TAT facilitating speedier resolution of practical and Policy interpretation related issues(s) resulting in better customer service. This facility is available to all.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 6. | <b>E-manuals</b>            | Bank's Policy Guidelines in the form of manuals are hosted at UBINET for ready reference for staff members. E-manuals are updated at Yearly Frequency as of 31 March.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 7. | <b>Digital Publications</b> | <p>Staff College digital publications are available in e-learning portal for facilitating knowledge and updations. Digital publications are enlisted below:</p> <ul style="list-style-type: none"> <li>• <i>Daily Publication:</i> Financial News bulletin, Union Radio,</li> <li>• <i>Weekly Publication:</i> Weekly Instant News (WIN), Happy Weekend, Finacle Education Series</li> <li>• <i>Monthly Publications:</i> Current Event Analysis, Regulators' Regulations, Know Your Circular (KYC), GuruwarVichar, E-snippets, Forex Forum magazines</li> <li>• <i>The Vidya Times</i></li> <li>• <i>Handbook:</i> Credit Recovery, Documentation, Tax Deducted at Source, MSME Products, NRI Deposits, Digital Products, KYC-AML, Retail Loan products, Third Party Products</li> <li>• <i>FAQs:</i> Credit, IT, Operations, HR, Forex, Risk Management, RBMD, Agri-Business</li> <li>• <i>Yearbook</i> on gist of RBI Circulars 2021</li> </ul> |

| Default ID & Password for E-learning Portal and Query Corner |                                                                                   |
|--------------------------------------------------------------|-----------------------------------------------------------------------------------|
| User IDs                                                     | PF Number without initial alphabets                                               |
| Passwords                                                    | Union Vidya (E-Learning Portal): <b>Ubin@123</b><br>Query Corner: <b>ubi@1234</b> |

### CERTIFICATE COURSE ON CREDIT MONITORING THROUGH E-LEARNING

**Staff Circular:18150 dated 9<sup>th</sup> January 2023**

Our Bank is making all out efforts in keeping the stress level in control and to sustain the momentum in further reducing the stress level, continuous monitoring of loan accounts is required. The Top Management is taking various measures and initiatives in this direction. To realize the vision of our Bank and to ensure that field functionaries are well equipped with various guidelines of Credit Monitoring, Staff College is playing a very important role in organizing various training programs on Credit Monitoring. To have focused learning and enhanced understanding on various aspects of Credit Monitoring, o Staff College has designed and developed a certificate course on Credit Monitoring covering every aspect is hosted on Union Vidya, e-learning portal. Any staff can attend the course as per their convenience anywhere and anytime through Union Vidya portal (Intranet and Internet) as well as through mobile application. It will enhance the efficiency and productivity of the employee looking after Credit Monitoring in maintaining the quality of assets. The course consists of eight modules with a test at the end of each module. On scoring minimum 60 % of marks in a module, the employee can view the next module and attempt the module end test. On completion of all the eight modules, employee need to attempt a

final test consisting of 100 multiple-choice questions. Employee who secures a minimum of 75% in the final test will be awarded with a e-certificate on successful completion.

The details of eight modules are as under:

|         |                                                                                           |
|---------|-------------------------------------------------------------------------------------------|
| CMR- 1  | Credit Monitoring Policy and Resolution of Stressed Assets Policy                         |
| CMR-2   | Monitoring through CMCC Portal                                                            |
| CMR-3   | Early Alert Signal, Potential Stress Assets, SMA & Mock run                               |
| CMR-4   | Credit Monitoring through Credit Monitoring Tools                                         |
| CMR-5   | Rephasing/Rescheduling/Restructuring                                                      |
| CMR-6   | Red Flagging of accounts and Policy on Forensic Audit and Engagement of Forensic Auditors |
| CMR -7  | Importance of Legal Audit Compliance and Transgression/Violation of Delegated Authority   |
| CMR - 8 | Monitoring through ASM and Policy on engagement of ASM.                                   |

The certificate course includes comprehensive coverage of every aspect of Credit Monitoring activities. All employees are eligible to attend this Certification program. The staff members are advised to take benefit of this certification course.

#### **CERTIFICATION PROGRAMME ON MORTGAGE BASED RETAIL LOANS**

**Staff Circular:7926 dated 20 March 2023**

Learning & Development (L&D) in banking is undergoing significant transformation over the years, organizations must strengthen their L&D processes to up-skill their workforce to gain competitive advantage. As such, Union Learning Academies ULAs envisage developing future ready, skill-centric training design, creating personalized learning path for employees and building a collaborative and sustainable learning ecosystem. Retail lending is one of the key focused areas of our bank under RACE. To bridge the knowledge gap and further improve business in retail assets products, ULA Sales & Marketing is providing certification programme on Mortgage based retail loans to propel employees to effectively handle retail loan business. The content of the certification programme is divided into 6 modules and the total duration required to complete the certification is 300 minutes (5 hours).

| <b>S.No.</b> | <b>Name of Module</b>                              |
|--------------|----------------------------------------------------|
| 1            | Retail Lending Landscape in India                  |
| 2            | Union Home                                         |
| 3            | Union Mortgage Plus                                |
| 4            | Union Mortgage                                     |
| 5            | Union Reverse Mortgage                             |
| 6            | Leveraging Marketing Partnership in Retail Lending |

#### **Process of Certification Programme:**

- ❖ The Certification Programme is hosted on Union Vidya (e-learning) portal which is hosted on Bank's UBINET.
- ❖ Union Vidya (e-learning) can also be accessed through internet and Mobile Application (UBI LMS) can be downloaded from play store and app store for Android and IOS platforms respectively. The URL for opening on internet is <https://mybanklearning.unionbankofindia.co.in/>
- ❖ After logging into Union Vidya home page, please navigate as under **Certification > Certification Program on Mortgage Based Retail Loans**
- ❖ After enrolling for the course, the employee should complete each module in order.



- ❖ At the end of the 6 modules, final test with 50 questions is to be completed by the employee with more than 80% to complete the certification course.
- ❖ If any employee is not able to obtain 80% in the first attempt, re-attempt option is available.

#### **Target Audience:**

Even though all the employees are eligible to complete the programme, Officers working in RLP, Marketing Officers (Asset), CAG Heads, Branch Heads having retail loan portfolio, Credit Officers processing retail loans, Officers in Sales & Marketing Job Family are mandatorily to complete the certification course.

#### **Timeline for Completion of Certification**

##### **Programme:**

Programme must be completed within a period of 60 days from the date of enrolment. Participants unable to complete the same within a timeframe of 60 days have to re-enroll themselves again. Participants completing the Certification Programme shall be provided with a digital certificate issued by Learning & Development Division.

#### **CERTIFICATION PROGRAMME ON BASIC MSME FINANCE**

##### **Staff Circular:7918 09 March, 2023**

The major objective of the Learning & Development unit of the Bank is to empower employees by bridging the skill gaps and enabling them to undertake and excel in the assigned roles for the overall growth of the Bank. Amidst changing business environment, need is felt to meet the increasing and varied learning needs of the employees. Credit dispensation is a very important aspect in any financial institution and MSME plays a vital part in the overall credit portfolio. It is the need of hour to equip our workforce with required skill sets for alignment with modalities related to credit appraisal, make them familiar with our policies, products and their USPs, so that leads can be sourced more confidently to convert them into Business. Though many E-learning modules are available in our Union Vidya platform, this certification is prepared as a one stop solution to Credit which in turn can improve the quality of credit decision among staff members. The content of the programme is divided into 10 modules and the total duration required to complete the certification is 390 minutes (6 hours 30 minutes).

| SN | Name of Module                                           |
|----|----------------------------------------------------------|
| 1  | An Overview of MSME Finance                              |
| 2  | Tools for comprehensive Due Diligence                    |
| 3  | Analysis and interpretation of Financial Statements      |
| 4  | Understanding Financial Ratios                           |
| 5  | Principles of working capital finance                    |
| 6  | Assessment of Term loan and measuring repayment capacity |
| 7  | Introduction to Non-fund-based facility                  |
| 8  | Regulations controlling credit decisions                 |
| 9  | USP of MSME Products                                     |
| 10 | Lead generation strategies                               |

#### **Mechanics of Certification Programme:**

- ❖ The Certification Programme is hosted on Union Vidya (e-learning) portal which is hosted on Bank's UBINET.
- ❖ Union Vidya (e-learning) can also be accessed through internet and Mobile Application (UBI LMS) can be downloaded from play store and app store for Android and IOS platforms respectively.
- ❖ The URL for opening on internet is <https://mybanklearning.unionbankofindia.co.in/>
- ❖ After logging into Union Vidya home page, please navigate as under:

#### **Certification > Certification Programme on Basic MSME Finance**



- ❖ After enrolling for the course, the employee should complete each module in order.
- ❖ After each module, a test with 15 questions is to be taken. Employee is required to score 80% in the test to proceed to next module.
- ❖ At the end of the 10 modules, final test with 50 questions is to be completed by the employee with more than 80% to complete the certification course.
- ❖ If any employee is not able to obtain 80% in the first attempt, re-attempt option is available.

**Target Audience:**

- ❖ Even though all the employees are eligible to complete the programme, Officers working in MLP, Union MSME First Branches, Credit Officers, Branch Heads and all officers of RAM Job Family are mandatorily to complete the certification course.

**Timeline for Completion of Certification**

**Programme:**

Programme must be completed within a period of 45 days from the date of enrolment. Participants unable to complete the same within a timeframe of 45 days have to re-enroll themselves again.

Participants completing the Certification Programme shall be provided with a digital certificate issued by Learning & Development Division.

## RE-CHRISTENING OF STAFF COLLEGE BENGALURU AS “UNION BANK KNOWLEDGE CENTRE (UBKC)”

In a dynamic and ever-evolving banking scenario, it is imperative that our Bank is able to build multi-disciplinary teams that are highly motivated to achieve the business objective. In this context, the Learning & Development unit of the Bank is committed to promote a culture of continuous learning for the development of the individual as well as the Bank.

We take into cognizance the increasing significance and impact of a knowledge economy which derives value from intangible assets in terms of employees' knowledge or intellectual property. The L & D unit strives to empower the employees by bridging their skill gaps and enabling them to take up and successfully execute challenging roles for the overall growth of the Bank.

The training system of our Bank has always been a pioneer in the industry and a beacon of knowledge for our employees. Our Staff College in Bengaluru has particularly been a source of pride not only for its infrastructure but also for housing two key Centre's of Excellence, a Zonal Learning Centre as well as other knowledge reserves. Taking into consideration the various high impact L & D initiatives associated with Staff College, it is decided to re-christen Staff College as “Union Bank Knowledge Centre” with immediate effect.

The new name is based on our ideology that it will better reflect the learning system's evolving role as a hub for continuous learning and knowledge dissemination. It further encompasses the following thought process:

- ❖ Strategic Alignment – The new name aligns with our commitment to fostering a culture of continuous learning and knowledge sharing among our staff members.
- ❖ Modernization – “Knowledge Centre” conveys a contemporary and forward-looking image, staying in the ever-changing financial landscape.
- ❖ Integrated Approach – As the Centre houses 2 ULAs, 1 ZLC, the Digital Learning Unit, Union Studio, etc., it will act as an integrated unit accommodating the various knowledge reserves as well as L & D activities/initiatives of our Bank.
- ❖ External perception – The updated name will positively impact the external perception of our learning system, showcasing our dedication to knowledge leadership within the banking industry.

We believe that renaming Staff College to “Union Bank Knowledge Centre” will reinforce our commitment to knowledge excellence and contribute to the overall growth and success of our Bank.

Henceforth, the said change shall be applicable for branding purposes, change in physical address as well as all communications addressed to the erstwhile Staff College.

## LAUNCH OF THE NEW LEADERSHIP DEVELOPMENT PROGRAM "UNION ADVITH"

The bank has undertaken several pioneering projects in the HR space and made significant investments to improve performance culture, talent engagement a grooming and learning & development.

As we navigate through a rapidly evolving banking landscape, it is imperatl.ve that Bank's leaders embody the right behaviors, possess the necessary skills, acquire relevant competencies and lead with vision to create an agile organization, inspire their teams and propel the Bank towards continued growth and innovation. To cater the need of the executives in leadership role, L&D has been conducting various leadership development programs.

In its continuous endeavours of leadership development, Bank is launching a Comprehensive Leadership Development Program in collaboration with M/s Boston Consulting Group for nurturing high potenti.al officials and empower them with the necessary functional, technical & leadership skills to build a strong leadership pipeline.

The said leadership program is named as "**Union Advith-Be a Leader**".

Mission Of the program is "**Empowering leadership excellence, dedicated to cultivating visionary leaders who drive innovation and adaptability**".

This program will comprise various learning interventions like diagnosis tools to identify the competency gaps, classroom programs, one-to-one mentoring 8. coaching, feedback on continuous basis to develop desired skills and competencies in the form of long-term learning engagement.

### **Eligibility Criteria:**

- All executives in Scale IV, V & VI not having any on-going (active) disciplinary matters at any stage
- Minimum tenure completed service with the Bank:
  - 5 years for scale IV
  - 7 years for scale V
  - 10 years for scale VI
- Minimum Residual services:
  - 10 years for scale IV
  - 7 years for scale V
  - 5 years for scale VI
- An average APAR score of at least 75% in the past 2 years
- Executives, whose annual EKAM marks are not available for the last 2 immediately preceding years of service due to reason being on sabbatical leave or on authorized/sanctioned leave on loss of pay and allowances due to medical grounds, but they are otherwise eligible for the LDP; for such executives, appraisal marks available for the last two years (not immediately preceding), shall be considered, subject to completion of minimum tenure completed service with the Bank.
- Executives on deputation to any other organization or deputed in our Bank from other organizations are not eligible

The participants for the said program shall be selection through strategically designed selection process based on performance history, managerial recommendation/feedback, special achievements, management inputs etc. The detailed selection process shall be circulated in due course.

Further, an online Leadership Survey shall be floated shortly on EKAM portal to seek valuable thoughts a inputs for the program.

All eligible officials are advised to actively participate to derive maximum benefit of this learning initiative.

All offices/ Branches are advised to bring the content of this circular to the notice of all staff members.

# UNION PARIVAR

## ONLINE FACILITY TO ADD QUALIFICATION THROUGH SELF-SERVICE MENU OF UNION PARIVAR

Staff Circular :7719 dated 24.06.2022

- At present, employee after passing any education qualification /certificate course has to submit the copy of certificate physically / over mail to respective Regional Office HR Department, after verification of original by the Branch / Office/Departmental Head. HR admin will verify the certified copy of degree / certificate and update the qualification details in Union Parivar manually.
- To avoid manual intervention and to speed up the process, a new module has been introduced for updating Education Qualification/Certificate Courses in Self-Service menu of Union Parivar. Wherein the employee has to fill the details of the Qualification / Certificate Courses that he / she passed and upload the soft copy of the pass certificate/degree in pdf format not exceeding 1 MB and the originals to be produced before the recommender of Branch /Office /Department for recommendation.
- Recommender has to verify the uploaded copy of passing certificate with the original one and then recommend / reject the application. If the application is recommended for further processing then the same will be available in the worklist of RO HR admin.
- Sanctioning authority will verify the application with details entered and Approve / Reject the application. Based on the approval by HR admin, system will insert the qualification details automatically and updates same in Biodata page. In case of qualifications related to passing of JAIIB / CAIIB / Graduation (in case of award staff), apart from the qualification updation, system will also release the appropriate increment details automatically.
- Detailed navigation information along with Screen shots is given in the Annexure.
- The contents of this circular may kindly be brought to the notice of all employees.

## TRANSFER MODULE: RELIEVING/REPORTING IN HRMS (UNION PARIVAR)

Staff Circular No. 7424 April 20, 2021

- 1 In course of digitization of Transfer Process, in one of the Bank's HR Processes, the Bank has recently developed and made Go-Live of 'Transfer Module' in Union Parivar across the country. The Transfer Module encompasses end to end processes of transfer such as initiation of transfer process, approval of transfer, generation of transfer order, communication of transfer order etc.
- 2 The Transfer Module is also to be used for the relieving & reporting of employee which needs to be entered through Union Parivar only. The Bio data of employee gets updated automatically on real time basis on relieving & reporting entry in Union Parivar.
- 3 The process of transfer from initiating of transfer to generation of transfer order is to be managed by the HR Department of respective controlling office (FGMO/ RO), whereas the process of relieving and reporting of the employees is to be initiated at Branch/Office/Vertical level. The Officers with role of Manager or above scale are required to enter the details of relieving/reporting of the transferee of their Branch/offiCe/Vertical in Union Parivar. The navigation of entering such details is enclosed as 'Annexure-A'.
- 4 After entering the relieving/reporting details of the transferee, the entry will be moved to the worklist of the concerned HR Person for approval. Once, the entry is approved by the HR Person, the Bio data of employee

gets updated automatically on real time basis.

- 5 Adopting the digitization in transfer process through the Transfer Module will make it easier to maintain MIS of transfers & monitoring of relieving & reporting of employees.
- 6 All concerned are requested to take a careful note of the same and ensure
- 7 Relieving/reporting of employees through Union Parivar only.

Note: Flow chart of Union Parivar is given in the above circular.

### **TRANSFER RELIEVING & REPORTING MODULE IN HRMS (UNION PARIVAR)**

**STAFF CIRCULAR NO.7754 August 23,2022**

In course of digitization of Transfer Process, which is one of the Bank's HR activities, the Bank had developed "Transfer Module" in Union Parivar and made it live in April 2021. The Transfer Module encompasses end to end processes of transfer such as initiation of transfer process, approval of transfer, generation of transfer order, retrieving and reporting of transferred employees.

Now the "Transfer Relieving and Reporting Module,, with enhanced features has been made live in Union Parivar. In this module Biodata/Job Data of the employee with auto update on daily basis on reviving and reporting entry in Union Parivar.

The process of relieving and reporting of the employees is to be initiated at Branch/Office/Vertical level. The Officer with the rote of Leave approval can enter the details of the Relieving/Reporting of the Employee of their Branch/Office/Vertical in Union Parivar. The detailed navigation of entering such details is enclosed as Annexure -A

All HR Heads to ensure utilization of this module for Relieving/Reporting of all employees. Way forward manual updation of Job Data on transfer will be Disabled. The usage of this module will not only facilitate monitoring MIS of transfer/relieving/reporting but also ensure timely & correct updation of Biodata/Job data of employees.

### **ONLINE FACILITY TO ADD/MODIFY/DOSE THE LOAN INSTALMENT OF STAFF LOANS THROUGH SELF SERVICE MENU OF UNION PARIVAR**

**Staff Circular no. 7857 Date: 12. 12.2022**

At present, employee has to submit the request to add/modify/closure of the loan instalment from salary over mail to respective Regional/Central Office HR Department. On receipt of the request from the branch, HR admin will verify the request and make necessary entries in Union Parivar manually.

- ❖ In order to avoid manual intervention and to speed up the process, a new module has been introduced for addition/modification/closure of loan instalment through salary in Self-Service menu of Union Parivar-
- ❖ In the new module, the employee himself can submit the application or the respective branch authorities where the employee is maintaining his/her loan account, can also submit the application on behalf of the employee.
- ❖ Respective Regional/Central Office HR admin will verify the application with the details entered and Approve/Reject the application. On the basis of approval by HR admin, system will affect the loan instalment automatically.

**PROVIDENT FUND - OPERATIONALIZATION OF LOAN APPLICATION AND NRW APPLICATION  
ONLINE THROUGH UNION PARIVAR**

**Staff Circular No. 7828 November, 15, 2022**

1. As per the existing procedure employees by themselves, were not permitted to submit the application and the relevant document pertaining to NRW & PF loan viz. DP Note, affidavit, application forms in Union Parivar.
2. As per requests received from field, the above procedure has now been digitalized and necessary modifications have been made in Union Parivar enabling the employees to apply online.
3. The navigation for applying for PF loan / NRW in Union Parivar is: Main Menu ~ Employee self-service~ Terminal Benefits~ Provident Fund~ Loan against PF / NRW from PF Accumulations.
4. The applicant should enter the relevant information, in the page/s, and upload the relevant documents viz. DP Note, affidavit, application forms and other documents if any, and click "SAVE / SUBMIT".
5. Original documents are to be submitted to concerned regional office, for verification and future reference.
6. The PF loan/NRW application gets transferred to the Union Parivar ID of HR official of concerned Regional Office on clicking "SAVE / SUBMIT" button. The HR official at Regional Office shall verify the details/ eligibility I documents uploaded and recommend the application to EBD, HR, Central Office. If there is any discrepancy in the application/ documents uploaded etc. the application can also be rejected by the HR Official at Regional Office for re-submission.
7. Branches/ offices to take a note of the above and henceforth, ensure that applications for PF Loan and NRW is made online by the applicant through Union Parivar only.

**DEPENDENT DETAILS IN UNION PARIVAR-REITERATION OF GUIDELINES**

**Staff Circular:7630 dated 10.03.2022**

Attention of all Staff Members is drawn towards declaration of dependent details in Union Parivar. Guidelines in this regard have been issued and circulated vide various Staff Circulars as well as Bipartite Settlements and Joint Notes. However, it has been observed that details of dependents of some staff members are still incorrect in Union Parivar. It is the responsibility of all the staff members to timely update the details of their eligible dependents in HRMS package (Union Parivar), Guidelines regarding eligibility of dependents is reiterated as under •

As per 11th Bipartite Settlement and 8th Joint note both dated 11.11.2020 the expression 'family' of an employee for the purpose of medical facilities and for the purpose of leave fare concession shall mean)

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

b) The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs 12,000/-p.m. If the income of one of the parents exceeds Rs 12,000/- p.m. or the aggregate income of both the parents exceeds Rs 12,000/p.m., both the parents shall not be considered as wholly dependent of the employee. (As per 12<sup>th</sup> BPS/9<sup>th</sup> JN amount is Rs.18000/- whereas, subject to issue of Internal Circular)

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 i.e. male/female any two of the dependent parents/parents-in-law shall be covered. The employee shall have the choice to substitute of the dependents or both. Physically challenged children of employee to be defined as dependents irrespective of age or marital status, subject to income criteria.

The declaration informing the names and other details of the dependent family members has to be provided by the employee to his/her concerned controlling office as per Annexure I of Staff Circular 6254 dated 14.10.2015.

All Staff Members are once again advised to check their dependents in the HRMS Package (Union Parivar) and in case of any addition/deletion/modification, should ensure updation of the same by 31.03.2022.



ALL FGMOs/ROs are requested to educate all staff members and obtain their confirmation regarding correctness of dependent data in Union Parivar.

**UPDATION OF SPOUSE DETAILS WORKING IN BANK IN HRMS PACKAGE - UNION PARIVAR**

**Staff circular: 7838 dated 18.11.2022**

Bank has taken various steps to ensure work life balance of employees. Further, Clause nos. 5.4.3 & 5.4.4 of Transfer Policy of the Bank for Officers up to MMGS-III circulated vide Staff Circular no. 7794 dated 01.10.2022 was incorporated which reads as under:

- ❖ In case where both husband and wife are employed as officers in the Bank, as far as possible, they shall be posted at/ around the nearby station, within the same Region.
- ❖ In case where both husband and wife are employed in the Bank and one of them is in clerical cadre, then as far as possible, they shall be posted at/ around the nearby station, within the same Region.

It is observed that in such cases where husband and wife both are employed in the Bank, updation of spouse details in their Biodata along with their employee number will enable the management to adhere to the aforesaid guidelines. Updation of employee no. of spouse working in the Bank will result into generation of correct data of employees.

Therefore, in cases where both husband and wife are working in the Bank, they are advised to check their spouse details along with their PF. No. in their Biodata. If the spouse details along with his/her Pf No. is not mentioned, such employees are requested to send their application along with requisite documents to respective RO/FGMO/CO depending upon their place of posting for updation of their spouse details in Biodata immediately.

**LEADERSHIP ROLE- BRANCH HEAD**

**Staff Circular: 7931 dated 18.03.2023**

With the adoption of various reforms, Banks are moving towards professionalism & strengthening their work culture. Under EASE 5.0 reforms Banks are continuing to focus on driving an enhanced digital experience along with data driven, integrated, and inclusive banking. To align with such reformations, one of the initiative taken by the Bank is to develop, nurture & placement of leadership at Field Level. Branch Head is one of the most important role for the business development of the Bank. It is observed that Officials who are willing to take the leadership roles are not

having a platform to opt for leadership roles. Therefore, with an objective to provide an opportunity to the Officials who are willing to take the leadership role, a page has been created in HRMS-Union Parivar, where the preference of the Officer to become Branch Head can be captured.

The submission of the requisite information is mandatory for all Officers from Scale I to VI except Regional Heads. As such, Officers in Scale I to VI except Regional Head once login in their HRMS-Union Parivar, will be automatically directed to a module for selecting an option. Once, the application is submitted, the navigation to view the submitted option is as under:

**Main Menu > Employee Self Service > Career Planning > Option for Leadership Role (Branch Head).** The application page format is enclosed as Annexure-I. All concerned are advised to submit their preference latest by 24.03.2023.

**ONLINE FACILITY FOR RECORDING/MODIFYING EMPLOYEES' MANDATE IN HRMS PACKAGE-UNION PARIVAR FOR DEDUCTION OF WELFARE ASSOCIATION MEMBERSHIP SUBSCRIPTION FROM THE SALARY.**

Staff Circular No. 7936 Date: 24th March, 2023

1. The check off facility for recording/modifying employees' mandate in Union Parivar for deduction of Trade Union membership subscription was made online for employees/officers and modalities of the same were circulated in terms of Staff Circular no. 7084 dated 26.12.2019. However, check off facility for Welfare Association is still manual i.e. submission of physical membership subscription forms to concerned HR Department for doing the needful.
2. In order to bring more transparency in the process, it has been decided to introduce system-based mandate for subscription of Welfare Associations' membership for the employees. Accordingly, a new module named "Welfare Association Membership" has been developed in Union Parivar where the concerned employees/officers can give their mandate for deduction of Welfare Association membership subscription from their salary. The module can be accessed through the following navigation: -



3. The proposed modalities of the new module are as under: -

- a) Employees/Officers who desire to join any Welfare Association of their choice for the first time or change their existing membership of Welfare Association shall have to apply for the same in Union Parivar (through the proposed module).
- b) Employees/Officers who are already members of any Welfare Association and do not wish to modify /change their mandate need not use the above module as the same shall be done from backend (as one-time measure).
- c) Once an employee/officer lodges online request through above module on a particular date, further modification can be lodged only after a gap of 30 days' period. For ex., if employee/officer has lodged his/her online request on 06/06/20XX, he/she can lodge his/her request for modification on 05/07/20XX or thereafter.
- d) All the online requests will be accepted in the ID of Officer employee in HR Department, Central Office, looking after Welfare Association related matters.
- e) The module will be made live w.e.f. 01.04.2023 and thereafter no physical forms will be accepted and only online requests will be considered.
- f) Module will show the registered name of the Association, however in case Association is affiliated to any all India level Association, then the name of All India level Association will reflect and the employee/officer has to choose accordingly.
- g) This module is available to employees/officers for giving their mandate for Welfare Association membership.

h) Membership of Trade unions will not be covered under this module and mandate for any such membership should be given separately under the existing module operational for the same.

4. All concerned HR Officials at ROs/FGMOs are advised not to make any manual entry/add or delete any manual row post launching of this module.

5. In case of any difficulties Officer employee in HR Department, Central Office, looking after Welfare Association related matters, may be contacted.

#### **RE-DOWNLOADING UNION PARIVAR MOBILE APPLICATION**

**Staff Circular no.7927 Date-13.03.2023**

1. We wish to inform that Union Parivar mobile application is revamped with addition of some new features that would enhance user experience.

2. Union Parivar mobile application has undergone significant updates and improvements in recent times, and we believe it can be a valuable tool for work and productivity. By re-downloading the App, Users can take advantage of range of new features. Some of the new features that have been added, include:

- Enhanced Security features that ensure data is safe and secure.
- Improved performance and faster loading times that make using the app a breeze.
- New features such as Pay Slip Download, Indent of Form 16 through email, Pension Slip download etc.

3. We believe that these new features will greatly enhance your experience with the app and provide more value than before. All the staff members are advised to re-download the latest version of Union Parivar app from Google Play-Store/Apple Store and experience yourself how these new features can benefit you.

**INTRODUCTION OF ONLINE MODULE FOR DOWNLOADING FITMENT LETTER ON PROMOTION  
FROM ONE CADRE/SCALE TO ANOTHER UPTO SCALE-IV**

**Sc No.8191 dated 31.01.2024**

The fitment formula for promotion from Sub Staff to Clerical Cadre, Clerical to Officer Cadre and in Officer Cadre from one Scale to another has been circulated vide Staff Circular No. 07849 dated 01.12.2022, Staff Circular No. 07703 dated 27.05.2022 and Staff Circular No. 07704 dated 27.05.2022 respectively.

As per the existing practice the fitment order on promotion till Scale IV is provided to concerned Regional Offices by HR Suvidha for onward delivery of the same to the promoted Employees/Officers.

We are receiving many requests from the employees/officers/Regional Offices to provide the fitment letters even after 5-6 years from the date of promotion.

In order to streamline the entire process of providing fitment letters on promotion directly to the promotee Employees/Officers and to adopting digitization in various HR processes through Union Parivar, we are pleased to inform that a dedicated module is created in Union Parivar to enable the employees/officers to download fitment letter. The navigation for the same is as follows:

Employee Self Service → Career Planning → Promotion Fitment Order

The Fitment letters for promotion upto Scale IV issued after 01.01.2024 by HR Suvidha in all cases can be generated through the above module and can be downloaded by Employee/ Officer. The modalities for downloading the same by RO/ZO HR officers will be shared in due course through mail to all concerned.

**OPTION FOR ATTACHMENT OF MEDICAL CERTIFICATE FOR SICK LEAVE THROUGH SELF-SERVICE  
MENU IN UNION PARIVAR**

Staff Circular No. 1313 dated 10th June 1972 mandates that Sick leave, for however short a period, is to be granted only on production of a Medical Certificate acceptable to the Bank.

At present employee has no option to attach medical certificate while submitting sick leave application in Union Parivar and is required to submit the certificate physically to the leave recommender/ Sanctioner which is to be filed and preserved.

To preserve the medical certificate in digital form and to avoid manual intervention and to speed up the process, option for file attachment (scanned copy of medical certificate) for application of sick leave has been introduced in Self-Service menu of Union Parivar.

Employee while submitting the sick leave application will have to upload the scanned copy of the medical certificate in portable document format (pdf) not exceeding 1 MB and submit the originals to the recommender in Branch /Office /Department for recommendation and safe keeping.

All Sick leave applications with effect from 21.02.2024 will have a mandatory check for file attachment. All are advised to take careful note of the same.

The contents of this circular may kindly be brought to the notice of all employees.

# INSURANCE AND HOSPITALIZATION

## GROUP MEDICAL INSURANCE POLICY FOR EXISTING EMPLOYEES

Staff circular 8150 dated 16.12.2023

Staff circular 8389 dated 11.09.2024

Staff Circular 8417 dated 05.10.2024

Staff Circular 8506 dated 30.12.2024

### Group Medical Insurance Policy for Existing Employees Policy Documents for policy period from 01.11.2024 to 31.10.2025

#### Major Highlights

The policy document, for the policy year 2024-25 is hereby circulated as annexure to this circular. The major highlights of the policy for the year 2024-25 are mentioned below for ready reference:

- No change in Room rent ceiling: Ceiling Rs.5000/- per day
- No change in ceiling for KU: Ceiling Rs.7500/- per day
- Claim Intimation: TPA must be informed strictly within 48 hours of the Insured person's admission to hospital in case of reimbursement claim {for both planned a emergency admissions}
- Claim submission: No change in the time limit for submission of documents in case of reimbursement. Reimbursement Claim pertaining to hospitalization ft prehospitization expenses must be strictly submitted within 30 days of date of discharge from the hospital. Reimbursement claim pertaining to post hospitalization expenses must be strictly submitted within 30 days from completion of post hospitalization treatment.
- A Valid GST number on bills/receipts/cash memos is required on purchase of medicine.
- In case of any grievance the insured person may contact National Insurance Company through following modes:

Website • <https://nationalinsurance.nic.co.in>

Toll Free No • 1800 345 0330

E-mail Id • [customer.support@nic.co.in](mailto:customer.support@nic.co.in)

Phone No. • 022-22036054/ 033-68110000/ 033-25370070

Address • National Insurance Co. Ltd.

Premises No. 18-0374, Plot No. CBD-

1. The Group Medical Insurance policy pertaining to serving employees has been renewed for a further period of one year i.e. for the period from 01.11.2024 up to 31.10.2025. The detailed modalities on various aspects along-with the claim forms, have been circulated vide Staff Circular 08463 dated 14.11.2024 .
2. The policy number pertaining to Group Medical Insurance Policy for serving employees, for the policy period 2024-25 is 251100502410000179. The policy number pertaining to Group Medical insurance Top-Up Policy for serving employees, for the policy 2024.25 is 251100502410000217.
3. Both the policy documents, as received from 'National Insurance Company' for the policy period 01.11.2024 to 31.10.2025, are provided herewith as Annexures to this circular.
4. Guideline for Addition of members - Group Medical Insurance Policy 2024-25 The National Insurance Company Ltd has provided guideline on 'addition of members' in the policy year 2024-25. The guidelines, as issued by the Insurance Co are reproduced 'as verbatim' for ready reference and necessary information of all

concerned: "Addition/deletion of dependent(s) during the currency of the policy will be allowed only in respect of new joiners, newly-wed, and new born children by way of endorsements." Mid-term additions are allowed only for natural additions subject to intimation received within 30 days, i.e. new joiners, newly married spouses and new born children. Any additions for new employee, spouse/ children would be allowed within 30 days of date of joining, marriage/ birth respectively. All employees are requested to take note of the guideline and ensure that, information pertaining to newly married spouse/ new born children is updated in Union Parivar, within 30 days of date of marriage/ date of birth, mandatorily. Such updations are to be reported through 'monthly annexures' to Central Office by the HR officials, within stipulated timeline.

5. Any discrepancy/ difference in name, surname, date of birth etc. between Union Parivar data and submitted KYC documents will lead to rejection of cashless/ reimbursement claim. All the employees are requested to check their Bio-data records available in Union Parivar and ensure that, the correct records viz. name and date of birth of the dependent(s), matching with the KYC document(s), are updated/ available in Union Parivar. Any correction/ modification made in the records of the dependents in Union Parivar is to be reported to Central Office through 'monthly annexures', by the concerned HR Department.

6. No piece-meal updation of Dependent Data: The Insurance Company has informed that, The dependent data addition/ modification will be accepted only through monthly Annexure and no piece-meal updation will be carried out in the dependents data'. All are required to go through their respective bio-data in Union Parivar for the purpose of checking and updation of dependent details to avoid any kind of inconvenience during medical exigencies.

Attention is also drawn to SC 8402 dated 23.09.2024 and ensure that all staff members have added their dependent details in Union Parivar.

7. Pre a Post Hospitalization Medical Expenses: Medical expenses incurred immediately 30 days before the date of hospitalization will be considered as part of a pre-hospitalization claim. Relevant medical expenses incurred immediately 90 days after the date of discharge from the hospital are covered under post-hospitalization expenses provided that; Such Medical expenses are incurred for the same ailment for which the Insured Person's Hospitalization was required; and The In-patient hospitalization claim for such hospitalization is admissible by the Insurance Company

8. Additional Coverages - Domiciliary Treatment: The list of domiciliary ailments covered under this policy is given of the policy document. The listed diseases/ ailments, which need domiciliary treatment as may be certified by a medical practitioner and/ or bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%, subject to overall limit of Sum Insured under the base policy. The cost of Medicines, Investigations and consultations, etc. in respect of listed domiciliary treatment shall be reimbursed for the period, stated by the specialist and/ or the attending doctor and/ or the bank's medical officer, in prescription duly supported by relevant investigation reports wherever necessary. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Documents to be submitted for Domiciliary claim:

- a) Claim form (Only Part-A for Domiciliary Claim is Circulated vide SC 8463 dated 14- 11-2024)
- b) Original prescription for the first month. Attested Xerox copy of prescription for next two months. Again, original prescription will be required in the fourth month and the process will continue in the same fashion.
- c) All original paid bills of medicine pertaining to the ailment. Valid GST number of the issuer is required on the bills for further processing.
- d) Original investigation reports, if any.
- e) The field of mobile number and email address is mandatory and must be filled in every time the form is submitted.



9. It is to be noted that, in terms of the communication received from Insurance Company, any claim in respect of which deficiency has been generated would remain open for a period of 45 days only from the date of generation of 'first deficiency letter' and it is to be ensured that any deficiency/ deficiencies raised in respect of the claim is/ are addressed within this timeline of 45 days. It is also to be noted that, subsequent to the completion of the 45 days period from the date of generation of 'first deficiency letter', the claim would get closed, automatically in the data base of National Insurance Company. Claim once closed would not be opened by the Insurance Company and re-opening request would not be entertained by the National Insurance Company hence, all the employees are requested to ensure that, query/ deficiency documents are submitted to the TPA within the prescribed time-frame.
10. Employee contact details: As per information received from NIC, the mobile number and email address of all employees should be updated in their database. All employees to ensure that, mobile number and email address are mentioned on their claim form(s) while submission of domiciliary/ hospitalization reimbursement claims. Availability of mobile number and e-mail ID would enable TPA to send communication to the employee in respect of the claim status/ follow-up with the employee in case deficiency/ query is been raised in respect of a claim etc.
11. Aadhaar Et PAN number: As per IRDAI letter no IRDAI/SDD/MISC/CIR/248/11/2017 dated 08th Nov 2017, linkage of Aadhaar and PAN to Medical Insurance Policy has been made mandatory under the prevention of Money laundering (Maintenance of Records) Second Amendment Rules, 2017. All employees would be required to submit a copy of Aadhaar card of the self/ dependent with their claim form in case of both cashless and reimbursement cases. Also, all employees would be required to submit copy of their PAN cards with claim reimbursement forms.
12. Corporate Buffer: Standard Operating Procedure (SOP) to be followed for Financial Assistance under Corporate Buffer (Medical Assistance) to the serving employees, for the year 2024-25, along-with the information on amount allotted to Union Bank of India towards Corporate Buffer, has been circulated vide Staff Circular 08473 dated 25.11.2024.
13. Employees with coverage under Top-Up will be eligible for benefit of Corporate Buffer only after full utilization of both Basic Et Top-Up facility, i.e. Rs.9.00 lacs for officer cadre employees and Rs.7.00 lacs for award staff cadre employees
14. Top-Up Tax Benefit: Employees who have opted for Top-Up facility are eligible for tax benefit against the premium paid towards the same. Tax benefit certificate against the premium paid towards Top-up policy has been issued Staff Circular 8504 dated 27.12.2024
15. Employees retiring during the tenure of the policy, i.e. retiring between the months of Nov 2024 and Oct 2025, will be covered under the policy for serving employees till 31.10.2025.
16. The following additional information is also contained in the enclosed policy
- Annexure-I:
- a) List-I: List of items for which coverage is not available in the policy unless specifically provided.
  - b) List-II: Items that are to be subsumed into room charges.
  - c) List-III: Items that are to be subsumed into procedure charges.
  - d) List-IV: Items that are to be subsumed into costs of treatment.
- Annexure -II: Contact Details of Insurance Ombudsman offices.

All concerned are requested to take a careful note of the above.

## **Sub: Renewal of IBA Group Medical Insurance Policy for Serving Employees (2024-25); Availability of Top-Up Module in Union Parivar**

1. The IBA Group Medical Insurance policy for existing employees is set for renewal for the policy year 2024-25 (Policy period from 01.11.2024 to 31.10.2025). The necessary steps have been initiated by the Bank for the renewal process.

2. Top-Up Policy - Option for Top Up policy for the period from 01.11.2024 to 31.10.2025 is available to the existing employees on the same terms and conditions as per last year policy. The salient features of Top Up policy are as follows:

- ❖ Top-up is an additional Insurance Coverage beyond the regular Sum Insured.
- ❖ The Sum Insured available in Top-Up is Rs.5,00,000/- for officers and Rs.4,00,000/- for award staff. This means that employee opting for Top-Up will have Medical Insurance Coverage of Rs.9,00,000/- (Rs.4,00,000/- Basic Sum Insured Rs.5,00,000/- Top Up) in case of officers and Rs.7,00,000/- (Rs.3,00,000/- Basic Sum Insured + Rs.4,00,000/- Top-Up) in case of award staff, upon payment of minimal amount as mentioned in the table in para 3.
- ❖ In case of claim, the base policy will be triggered first and only after full utilization of the basic Sum Insured (Rs.4,00,000/- for officers and Rs.3,00,000/- for award staff), the Top-Up policy will be activated.
- ❖ Employees covered under the base policy only, are eligible to avail benefits of Top Up policy. Employees who have already 'voluntarily withdrawn' from Medical Insurance Policy will not be eligible to join Top-Up policy.
- ❖ Employees retiring in the month of October 2024, shall not apply for this Top-Up policy, as they shall be covered under the IBA Retirees policy subject to their application and successful debit of premium. The details of the IBA retiree's policy for 2024-25 are circulated vide SC 08414 dated 01.10.2024
- ❖ Option of multiple claims (both reimbursement and cashless) is covered under Top-Up. Please note, domiciliary expenses are not admissible under Top Up policy.
- ❖ Opting for Top Up policy will be a 'voluntary decision' of the concerned employee. This will have no effect on the base policy.
- ❖ There will be no change in the Sum Insured, under Top-Up policy, on promotion of an employee from clerical to officer cadre. Sum Insured under Top-Up can be modified only at next renewal.
- ❖ Option of Mid-term joining in Top-Up policy is NOT available.

3. Indian Banks' Association (IBA) has informed that the services of "National Insurance Company Ltd." (NICL) have been acquired, to offer 'Group Health Insurance Policy' for the policy year 2024-25. The premium rates as provided by NICL for Top Up option in the Medical Insurance Policy is mentioned in the following table:

| <b>Cadre</b>   | <b>Regular Sum Insured<br/>( Premium Paid<br/>by Bank)</b> | <b>Top-up sum Insured Beyond<br/>Regular sum insured<br/>(Employee to pay<br/>the premium)</b> | <b>Top-Up Premium Payable including<br/>GST (Employee to<br/>Pay the premium<br/>amount)</b> | <b>Final Sum Insured with<br/>Top Up (only on<br/>payment of extra<br/>premium<br/>amount)</b> |
|----------------|------------------------------------------------------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Officer        | Rs.400000/-                                                | Rs.500000/-                                                                                    | Rs.14,397/-                                                                                  | Rs.900000/-                                                                                    |
| Clerk/Substaff | Rs.300000/-                                                | Rs.400000/-                                                                                    | Rs.12,627/-                                                                                  | Rs.700000/-                                                                                    |

4. Top-Up Module In Union Parivar - The Top-Up module, available in Union Parivar, has been enabled for all the existing employees to opt for Top-Up facility. The path will be as follows: Employee Self Service --Medical Insurance -- Medical Insurance Top-Up

5. Steps to be followed for Voluntary Declaration/ option

- Click on tab "Add a new Value".

- Emp ID Et Policy Year '2024-2025' would already be displayed on the page/auto-captured. Click the tab "Add"
- A page with important details/ guidelines of Top Up policy on subject
- 'Voluntary Option for Top Up in Medical Insurance Policy' will be displayed. Refer Annexure I.
- Click on tab 'Proceed for Declaration'.
- A declaration form, auto populated with employee details will appear on the screen. Refer Annexure
- Click on 'Submit Declaration'.
- Date of submission will be auto captured.
- Declaration once submitted will be reflected in the work-list of Approver, at Central Office.

6. Application once submitted cannot be cancelled. Premium once deducted will not be refunded.

7. Payment of Premium - On approval of declaration, the requisite premium amount will be auto debited from the salary account of employee. All employees opting for Top- Up should ensure sufficient balance in their account, on and after the date of application, till 25.10.2024, to effect debit. In case, the debit of premium amount fails due to shortage of funds in the salary account or in event of the salary account being frozen/ dormant/ closed/ in-active etc. or the debit in the salary account has been disabled/ freezed due to any other reason, the benefits of coverage under top up policy will not be available to the concerned employee.

8. Duration of Top-Up Policy - This is one-time and an annual exercise. Option chosen will be effective for the period from 01.11.2024 to 31.10.2025 i.e. in 6ndem with the policy tenure of base policy (policy year 2024-25).

9. Module Accessibility - The present module is available from 05.10.2024 and will be available tilt 20.10.2024. Beyond this date the module will be not available for addition of option but only for view purpose. To ensure commencement of the Top-Up policy from 01.11.2024, it is mandatory to remit the premium amount by 25.10.2024. Any requests for exercising the option for Top Up policy, beyond the last date will not be entertained.

10. As the premium amount for Top-Up policy will be borne by the employee, all are advised to take an informed decision while providing option for the same in Union Parivar.

11. Contact Details: For any kind of query team members may be contacted on the following numbers:

Union Bank of India, Central Office, Mumbai -

Landline Nos. :- 022- 22896383/ 22896255

IP Nos. :- 116252/ 116253/ 116263/ 116254

Email [staffmedicclaim@unionbankofindia.bank](mailto:staffmedicclaim@unionbankofindia.bank)

All concerned are requested to take a careful note of the above.

## IBA EMPLOYEES' ONE MONTH POLICY; AVAILABILITY OF TOP-UP MODULE IN UNION PARIVAR

SC. No. 8389 dated 11.09.2024

SC. No. 8393 dated 13.09.2024

SC.No. 8427 dated 05.10.2024

1. Group Medical Insurance policy for serving employees is renewed annually from 1<sup>st</sup> October till 30<sup>th</sup> September of the following year.
2. The Group Medical Insurance policy for retired employees is renewed annually, from 1<sup>st</sup> November till 31<sup>st</sup> October of the following year.
3. IBA has informed that in order to arrive at a common cut-off date of 01.11.2024 for both the Group Medical Insurance policies, the lead insurer, National Insurance Company Limited (NICK) has agreed to extend Group Medical Insurance policy for serving employees for the period 01.10.2024 to 31.10.2024.
4. The Employees' One Month Policy period is from 01.10.2024 to 31.10.2024. The Claims which arise between these dates will come under the scope of this Policy (Start and End date included), subject to the Policy Terms and Conditions.
5. Employees already enrolled in the expiring Employees' Top-Up policy, i.e. IBA 2023-24 (Employees Policies beginning on 01.10.2023 and ending on 30.09.2024), are entitled to opt for Top-Up policy in this Employees' One Month Policy. The Employees' One Month Top-Up Policy period is from 01.10.2024 to 31.10.2024. Only the Claims arising between 01.10.2024 to 31.10.2024 come under the scope of this Top-Up Policy, subject to the Policy Terms and Conditions. A separate circular regarding the details and procedure shall be issued shortly.
6. The unutilized Sum Insure (SI) for any of the Employees in the expiring policies, i.e. IBA 2023-24 (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024), will not be carried forward to the Employees' One month policy.
7. Dependent enrolment will be same as that in the expiring Employees' Policies, i.e. IBA 2023-24 (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024) barring addition/deletion in case of Newly Wed/Newborn Children/ New Joinee/Death.
8. Domiciliary Treatment claims, arising between 01.10.2024 to 31.10.2024, if admissible, will cover treatment only up to 31 days from the date of prescription, as the new annual Policy will come into effect from 01.11.2024.
9. Pro-rata Corporate Buffer is available under the Employees' One Month Policy, for IPD claims arising between 01.10.2024 to 31.10.2024, subject to the Policy Terms and Conditions. The unutilized Corporate Buffer of the expiring policies, i.e. IBA 2023-24 (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024) will not be carried forward to the Employees' One Month Policy. Additionally, the unutilized Corporate Buffer in the Employees' One Month Policy will not be carried forward to the new annual Employees' Policies, beginning from 01.11.2024.
10. Pre/Post Claims arising out of claims in the expiring policies, i.e. IBA 2023-24 (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024), will not be admissible under the Employees' One Month Policy. Pre/Post claims pertaining to any hospitalization arising during this Employees' One Month Policy, i.e. between 01.10.2024 to 31.10.2024, shall be admissible, subject to the Policy Terms and Conditions.
11. All employees retired between 01.10.2023 and 31.08.2024 who have given consent to continue in the retiree policy shall now be covered under the "IBA Employees' One Month Policy" from 01.10.2024 to 31.10.2024. As the policy

terms and conditions have changed, the consent amount shall be debited/refunded on a case to case basis, as per the premium amount fro IBA Employees' One Month Policy. All such employees will exit the IBA Employees' One Month Policy on 31.10.2024, and may join the new annual Retirees' Policy beginning from 01.11.2024.

12. All employees retiring by VRS or superannuation between 01.09.2024 to 30.09.2024 only shall give consent to join IBA Employees' One Month Policy as per Staff Circular No. 7256 dated 06.10.2020.
13. All employees covered under IBA Employees' One Month Policy shall have their corresponding Sum Insured renewed as per the cadre (i.e. Officers will have a SI of Rs.4 lakhs and Award Staff will have SI of Rs.3 lakh).
14. The TPA (Safeway TPA Pvt. Ltd.) servicing the expiring policies, i.e. IBA 2023-24 (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024), will continue to provide services in the employees' One Month Policy, i.e. between 01.10.2024 to 31.10.2024.
15. Contact Details: For any kind of query team members may be contacted on the following numbers:

Union Bank of India, Central Officer, Mumbai –  
Landline Nos.: - 022-22896383/22896255  
IP Nos.: - 116252/116253/116263/116254  
Email:- staffmedicclaim@unionbankofindia.bank

Note: Premium and other details mentioned in SC No. 8393 dated 13.09.2024.

**Group Medical Insurance Policy for Employees' One Month Policy (Policy Tenure- 01.10.2024 to 31.10.2024); Policy Number and continuation of existing TPA**

- ❖ The policy number pertaining to Group Medical Insurance Base Policy, for the policy period 01.10.2024 to 31.10.2024 is 251100/50/24/10000132.
- ❖ The policy number pertaining to Group Medical Insurance Top-Up Policy, for the policy period 01.10.2024 to 31.10.2024 is 251100/50/24/10000146.
- ❖ The TPA (Safeway Insurance TPA Pvt. Ltd.) servicing the expiring policies, i.e. IBA 2023-24 (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024), will continue to provide services in the Employees' One Month Policy, i.e. between 01.10.2024 to 31.10.2024.
- ❖ The Terms and Conditions in the Employees' One Month Policies, i.e. between 01.10.2024 to 31.10.2024 will be same as the expiring Employees Policies (Employees' Policies beginning on 01.10.2023 and ending on 30.09.2024). The Policy details have already been circulated vide SC 8150 dated 16.12.2023.
- ❖ The details regarding claim intimation, claim submission, claim forms and contact details of representatives of 'Safeway Insurance TPA Pvt. Ltd.' team have already been circulated vide SC 8089 dated 27.09.2023.
- ❖ The details regarding claim process flow, E-card generation, General FAQ's are available in UBINET. The path will be as follows:

UBINET --- Useful Links C--- Staff Mediclaim

All concerned are requested to take a careful note of the above.

**GROUP MEDICAL INSURANCE POLICY FOR EXISTING EMPLOYEES LAST DATE FOR SUBMISSION OF  
CLAIM DOCUMENTS FOR POLICY YEAR 2023-24**

SC. No. 8392 dated 12.09.2024

Kind attention is hereby drawn to Staff Circular No. 8150 dated 16.12.2023 vide which information on 'Group Medical Insurance Policy for Existing Employees Policy Document for policy period from 01.10.2023 to 30.09.2024' have been circulated.

1. The timelines communicated by 'National Insurance Company Limited' regarding submission of claim documents/ deficiency or query documents, for the Group Medical Insurance Policy - 2023-24 are mentioned below:

- Last date for receipt of intimation of claim arising under the policy period of 01.10.2023 to 30.09.2024 is 15.10.2024
- Last date for receipt of documents and query replies is 31.12.2024
- All pending requests for Corporate Buffer should be intimated and referred to the TPA and the insurance company latest by 15.10.2024.
- All claims under corporate buffer amount should be intimated and referred to TPA latest by 31.12.2024

2. Consequently, all existing employees are required to submit all domiciliary {OPD} claims, hospitalization {IPD} claims and pending deficiency documents/ query documents, where the date of treatment/ hospitalization is between the period of 01.10.2023 to 30.09.2024, to Safeway Insurance TPA Pvt. Ltd., on or before 31st December, 2024, without fail. It is to be noted that, the claim documents/ deficiency/ query documents must reach Safeway TPA, by 31st December, 2024, mandatorily.

3. Employees may send the claims directly to TPA for submission of claim documents/ deficiency documents. The employees should ensure sending the original hard-copies, properly stapled and well-numbered, to Safeway TPA office through a 'reputed courier service'. The Address of Safeway TPA office is as follows:

SAFEWAY INSURANCE TPA PVT. LTD.  
New Delhi (Head Office)  
815, Vishwa Sadan,  
District Centre, Janakpuri,  
New Delhi-110058.

4. Employees may also submit their domiciliary/ hospitalization claim documents/ deficiency/ query documents to their respective Regional Office. In case, documents are collected physically at Regional Offices and are subsequently handed over to the 'TPA Representative', it would be the responsibility of the HR Official/ officials posted at the concerned RO to ensure that:

- The date of receipt of claim file/ documents/ deficiency documents is mandatorily marked, on the face of claim form/ claim document, by dater.
- The TPA Representative assigned to the RO is to be contacted timely for collection of claim documents, pertaining to the policy year 2023-24, to ensure that, claims/ documents received at RO level are not kept pending/ unattended and to ensure that, these are provided to the Safeway TPA representative, on or before 31.12.2024.
- Regional Office should ensure to submit the documents as per policy year to the respective TPA.

5. **Deficient Claims:** For claims pending for settlement due to want of deficiency/ query documents, the required documents/ deficiency documents should be submitted immediately to TPA. In case, deficiency documents are

not submitted by 31.12.2024, the claims will be closed and no further communication will be entertained by the Insurance Company in this regard.

6. **Corporate Buffer Claims:** The Corporate Buffer (Medical Assistance) claims/ requests are to be intimated to the TPA Et the Insurance Company under copy to Central Office (Medical insurance Division) on or before 15.10.2024, either by way of e-mail or post. Corporate Buffer (Medical Assistance) claims/ requests should be submitted as per Staff Circular No. 8140 dated 24.11.2023 to ensure quick processing of the same.

All concerned are requested to take a careful note of the above.



**GROUP MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES/ FAMILY PENSIONERS POLICY**  
**PERIOD 01.11.2024 TO 31.10.2025**

SC. No. 8414 dated 01.10.2024

SC.No.8431 dated 08.10.2024

1. The Group Medical Insurance Policy vide which the retired employees of Union Bank of India are guided, is bound to expire on 31st October, 2024. To ensure uninterrupted policy coverage, premium for renewal of the policy is to be remitted in the month of October 2024 to the Insurance Company.
2. We are in receipt of letter from Indian Banks' Association (IBA), vide which we have been informed that, the services of "National Insurance Company Ltd" (NICL) have been acquired, to offer 'Group Health Insurance Policy' for the policy year 2024-25 also.
3. IBA has further informed that there shall be a common date of commencement of policies (01.11.2024) for both Serving staff and Retired employees and the domiciliary benefit to retired employees have been discontinued.
4. The details of the premium rates as quoted by 'National Insurance Co Ltd' for renewal of Group Medical Insurance Policy for retired employees, for the policy period from 01.11.2024 to 31.10.2025, are as follows:

**Premium Rates for Base Policy {including GST}**

| <b>For Clerical/ Sub Staff (Award Staff) Retired Employee</b> |                                |                               |
|---------------------------------------------------------------|--------------------------------|-------------------------------|
| <b>Basic Sum Insured (in Rs.)</b>                             | <b>Family Floater (in Rs.)</b> | <b>Single Person (in Rs.)</b> |
| <b>300000</b>                                                 | <b>28545/-</b>                 | <b>25691/-</b>                |
| <b>For Officer Cadre Retired Employee</b>                     |                                |                               |
| <b>Basic Sum Insured (in Rs.)</b>                             | <b>Family Floater (in Rs.)</b> | <b>Single Person (in Rs.)</b> |
| <b>400000</b>                                                 | <b>40900/-</b>                 | <b>36810/-</b>                |

- ❖ Family Floater – includes retired employee & spouse: 2 lives insured.
- ❖ Single Person (1 life insured)– is defined as any one of the following
  - ✓ Retiree without Spouse (unmarried, widow, legally separated and divorced)
  - ✓ Surviving Spouse (Family pensioner)
  - ✓ Retirees does not require the insurance cover for the spouse.

**Top Up:** Top up facility is available to the retired employees, as an additional Insurance Coverage beyond the regular Sum Insured, on payment of extra premium. Top Up is available for all retirees as per their retirement cadre with a Sum Insured of Rs. 4,00,000/- for clerical/ sub staff cadre and Rs. 5,00,000/- for Officer cadre. **THE TOP UP POLICY WITH DOMICILIARY DOES NOT COVER DOMICILIARY EXPENSES**

The Sum Insured available in Top-Up is Rs.5,00,000/- for officers and Rs.4,00,000/- for award staff. This means that retired employee opting for Top-Up will have Medical Insurance Coverage of Rs.9,00,000/- (Rs.4,00,000/- Basic Sum Insured + Rs.5,00,000/- Top Up) in case of officers and Rs.7,00,000/- (Rs.3,00,000/- Basic Sum Insured + Rs.4,00,000/- Top-Up) in case of award staff, upon payment of amount.. "National Insurance Company Ltd." (NICL) informed that graded top up policy options are being introduced for all the Retirees Employees/ Family Pensioners (Policy Period 01.11.2024 to 31.10.2025). As per communication from NICL, the Officer Cadre

retired employees/ family pensioners can choose from 4 Top Up policy options and Clerical/ Award staff retired employees/ family pensioners can choose from 3 Top Up policy options.

The rates for Top Up policy options are as follows

**Premium Rates for Top-Up Policy {including GST}**

| <b>For Clerical/ Sub Staff (Award Staff) Retired Employee</b> |                                |                               |
|---------------------------------------------------------------|--------------------------------|-------------------------------|
| <b>Basic Sum Insured (in Rs.)</b>                             | <b>Family Floater (in Rs.)</b> | <b>Single Person (in Rs.)</b> |
| 400000                                                        | 48499/-                        | 43649/-                       |
| 300000                                                        | 40239/-                        | 36215/-                       |
| 200000                                                        | 31979/-                        | 28781/-                       |
| <b>For Officer Cadre Retired Employee</b>                     |                                |                               |
| <b>Basic Sum Insured (in Rs.)</b>                             | <b>Family Floater (in Rs.)</b> | <b>Single Person (in Rs.)</b> |
| 500000                                                        | 60299/-                        | 54269/-                       |
| 400000                                                        | 48499/-                        | 54269/-                       |
| 300000                                                        | 40239/-                        | 36215/-                       |
| 200000                                                        | 31979/-                        | 28781/-                       |

The salient features of Top-Up Policy are as follows;

- ❖ The Top up policy commences w.e.f. 01.11.2024 and the period will be identical to the main policy period i.e. expiry date will be 31.10.2025.
- ❖ In case of claim, the base policy will be triggered first and only if, the Sum Insured of the base policy is exhausted, the Top Up policy will be activated.
- ❖ All the terms and conditions of the Medical Insurance Scheme as mentioned in the 10th Bi Partite Settlement/ 7th Joint Note which is not explicitly mentioned as well as any subsequent coverage that have been added in the Scheme shall continue.
- ❖ Only the retired employees, who retired from Bank's services either on Superannuation or voluntary retirement under Union Bank Employees' Pension Regulations or their family pensioners, are eligible to be covered under the ensuing Retirees policy for the policy year 2024-25.
- ❖ Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees and / or their family pensioners are not eligible to be covered under the ensuing Retirees policy for the policy year 2024-25.
- ❖ Those Retirees/ Family pensioners who had not subscribed to the current insurance Policies will also have the option to join the policy for the policy year 2024-25, as a onetime measure.
- ❖ The employees who have retired between 01.11.2023 to 31.10.2024, will have the option to join the Medical Insurance Policy for the policy year 2024-25.

**5. Registration Process Et Deduction of Premium:**

- ❖ The registration process for retired employees / family pensioners would be carried out through online portal, only. Manual registration would not be carried out. Hard copy/ scanned copy of consent, would not be accepted for registration in the policy.

- ❖ A specially designed portal, providing for various option(s) to register in the ensuing policy year 2024-25 will be made live on Union Bank of India's Corporate Website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). The link shall be displayed at "www.unionbankofindia.co.in 4ABOUT US 4 HR 4 Information for Retired Staff". The information on availability of the portal i.e. as and when the portal is made live, and the detailed procedure on the registration process, will be shared with all concerned in due course of time, through a separate circular.

6. Policy Period: All the retired employees/ family pensioners, who join the ensuing Group Medical Insurance Policy for the policy year 2024-25, through 'online portal', will be provided coverage for the period from 01.11.2024 to 31.10.2025, on payment of full premium amount.

7. By Default Option: In case no option is exercised by the retired employee/ family pensioner, it will be presumed that retired employee/ family pensioner has opted to EXIT from the ensuing policy for the policy year 2024-25.

8. The facilities of cashless hospitalization in all the tie-up hospitals and reimbursement will continue uninterrupted upon successful joining in the policy and as per the option exercised by the concerned retired employee/ family pensioner as stated above for the period from 01.11.2024 to 31.10.2025.

9. The Bank acts as an intermediary in providing data to the IBA/ Insurance Company. The claims shall be scrutinized/ settled by the Insurance Company and the Bank has no role in the process.

10. Contact Details: For any kind of query regarding online registration, team members may be contacted on the following numbers:

Union Bank of India, Central Office, Mumbai -

Landline Nos.:- 022- 22896383/ 22896255

IP Nos.:- 116252/ 116253/ 116263/ 116254

11. The contents of the circular to be brought to the notice of all Retirees. The Circular is to be prominently displayed on the notice board of the Branches. All branches/ offices are hereby advised to display Annexure I of this circular on their notice boards prominently. The copy of the circular is also available on "[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) -\*ABOUT US 4 HR 4 Information for Retired Staff".

**GROUP MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES/FAMILY PENSIONERS POLICY  
TENURE- 01.11.2024 TO 31.10.2025; 'HERITAGE HEALTH INSURANCE TPA PVT. LTD.' AS "THIRD PARTY  
ADMINISTRATOR" INFORMATION ON VARIOUS GUIDELINES & PROCEDURES ALONG-WITH  
CONTACT DETAILS**

**SC No.8464 dated 14.11.2024**

1. The Group Medical Insurance policy for existing employees has been renewed for a period of one year i.e. from 01.11.2024 up to 31.10.2025.
2. National Insurance Company Limited has informed us that they have allotted us the services of 'Heritage Health Insurance TPA Pvt. Ltd.' as third party administrator, for the policy year 2024-25. The details regarding the same have already been circulated vide Staff Circular 08452 dated 31.10.2024.
3. Heritage Health Insurance TPA has shared details regarding claim intimation, claim submission, claim forms and contact details of representatives of 'Heritage Health Insurance TPA Pvt. Ltd.' Team, as mentioned below and annexed herewith.

**Claim intimation and Claim submission**

In terms of the guidelines, details pertaining to 'claim intimation Et claim submission', for the policy year 2024-25, are provided below:

**Claim Intimation:**

Notification of claim in case of Cashless facility :TPA must be informed :In event of planned hospitalization At least 72 (seventy two) hours prior to the insured person's admission to network provider/ PPN Hospital

In event hospitalization of emergency Within 24 (twenty four) hours of the insured person's admission to the network provider/ PPN Hospital

Notification of claim in case of Reimbursement In event of planned hospitalization/emergency hospitalization TPA must be informed : Within 48 (forty eight) hours of the insured person's admission to the network provider/ PPN Hospital

**Various methods of "claim intimation" are mentioned below:**

- a) Email Claim intimation can be done by sending a detailed mail on [hhibaintimation@bajoria.in](mailto:hhibaintimation@bajoria.in)
- b) The mail, in all cases, must contain details like employee no, employee name, patient name, relationship with the employee, hospital name, treating doctor name, hospital address, date of admission in hospital, estimated expenses etc. Intimation through website : [www.heritagehealthtpa.com](http://www.heritagehealthtpa.com)
- c) Intimation through Mobile App: "Heritage Health Insurance TPA Mobile App"
- d) Upon intimation, a 'claim intimation number' is generated/ provided to the insured. For all the reimbursement hospitalization/ IPD claims, this claim intimation no. is to be mandatorily mentioned on the claim form.

Claim Submission: In case of reimbursement claim, all claim documents should be mandatorily submitted within 30 days of date of treatment/ discharge to the TPA, in original. The location-wise addresses/ details provided by 'Heritage Health Insurance TPA Pvt. Ltd.' for submission of 'claim documents' are provided herewith as Annexure-I to this circular. Retired employees/Family Pensioners are requested to refer to the Annexure and submit the claim documents accordingly on the basis of their locations.

Claim Forms Et Claim Documents Check-list: Claim form for IPD (Hospitalization)

reimbursement claims, and check-list for claim documents, as shared by Heritage Health Insurance TPA Pvt. Ltd. are attached herewith as Annexure II a Annexure III respectively.

In case the insured person/ insured person's representative fails to intimate/ notify the claim to the TPA or fails to submit/ file the claim within the prescribed time limit, 'delay intimation and/or submission condonation letter' is to be submitted to the TPA.

The contact details/communication of representatives of 'Heritage Health Insurance TPA' team are provided below for ready reference:

(24 x 7) Helpline : 033-40145200 / 033-40557600

(24 x 7) Toll Free No. : 18001024547

E-mail ID for any complaint : [heritage.complaint@bajoria.in](mailto:heritage.complaint@bajoria.in)

Availability: From 10 A.M. To 6 P.M. (Monday to Saturday)

S. No Concerned Person Contact No. Email

1 Helpdesk 1 6293759872 [ibaclaims4@bajoria.in](mailto:ibaclaims4@bajoria.in)

2 Sonali Das 6293759873 [ibaclaims4@bajoria.in](mailto:ibaclaims4@bajoria.in)

3 Mr.Kamesh 8072992511 [heritagechennai.iba@bajoria.in](mailto:heritagechennai.iba@bajoria.in)

4 Vikash Kumar Singh 8527410585 [vkumar@bajoria.in](mailto:vkumar@bajoria.in)

5 Anil Yadav 9820547808 [ayadav@bajoria.in](mailto:ayadav@bajoria.in)

6 Manoj Shukla 9406768199 [mshukla@bajoria.in](mailto:mshukla@bajoria.in)

Department Concerned Person :

Alok Sahoo 9831265100 [asahoo@bajoria.in](mailto:asahoo@bajoria.in)

Shraddha Mukherjee 9748125245 [srmukherjee@bajoria.in](mailto:srmukherjee@bajoria.in)

Cashless Facility

Ranjit Das 6293760125 [cashlesskolkata@heritagehealthtpa.co.in](mailto:cashlesskolkata@heritagehealthtpa.co.in)

Somi Chakraborty 6292321731 [cashlesskolkata@heritagehealthtpa.co.in](mailto:cashlesskolkata@heritagehealthtpa.co.in)

Reimbursement Sonali Das 6293759873 [ibaclaims4@bajoria.in](mailto:ibaclaims4@bajoria.in)

Grievance Redressal

Cashless Angshuman Chatterjee 8777016621 [angshuman.chatterjee@bajoria.in](mailto:angshuman.chatterjee@bajoria.in)

Reimbursement Nirjhar Nandi 6292331722 [ibaclaims4@bajoria.in](mailto:ibaclaims4@bajoria.in)

HERITAGE TPA Mobile App "Heritage Health Insurance TPA", which can be downloaded from Play store (Android Phones) & App Store (iOS Phones) for checking Card Status, Claim Status, List of Network hospitals, Policy details, forms for downloading, E card download, claim intimation etc. HERITAGE TPA Website "[www.heritagehealthtpa.com](http://www.heritagehealthtpa.com)" helps customers to access the following information: Employee login, claim details, E-Card download, Claim Intimation Policy details etc.

Default Login credentials in TPA website and mobile application:-

Username: UNB\_Emp ID

Password: Pass@Emp ID

Whatsapp BOT: - 9088893333 for Policy information, Claim form, Network Hospital list, E card download etc.

Grievances/ complaints, if any, related to IBA Group Medical Insurance Policy may be raised/ addressed on the following e-mail IDs:

a) For Grievances related to Group Medical Insurance Policy, employees may contact of National Insurance Company at E-mail ID: [iba.grievance@nic.co.in](mailto:iba.grievance@nic.co.in)

b) For any complaints in processing of claims including any issues with TPA E-mail ID: iba.claims@nic.co.in  
The policy document, to be issued by 'National Insurance Co Ltd', pertaining to policy year 2024- 25, would be shared/ communicated in due course of time.

Contact Details: For any kind of query, regarding 'Group Medical Insurance Policy for Retired Employees/Family Pensioners for the policy period 2024-25, team members may be contacted on the following numbers:

Union Bank of India, Central Office, Mumbai -

Landline Nos :

IP Nos

E-mail ID •

022 - 22896255/ 22896383

116252/ 116253/ 116264/ 116254

staffmedicclaim@unionbankofindia.bank

All concerned are requested to take a careful note of the above.

**Note: Please refer SC No.81464 dated 14.11.2024 for Annexures**

**GROUP MEDICAL INSURANCE POLICY FOR EXISTING EMPLOYEES POLICY TENURE- 01.10.2023 TO 30.09.2024; 'SAFEMAY INSURANCE TPA PVT. LTD.' AS "THIRD PARTY ADMINISTRATOR" INFORMATION ON VARIOUS GUIDELINES & PROCEDURES ALONG-WITH CONTACT DETAILS**

SC No.8089 dated 27.09.2023

1. The Group Medical Insurance policy for existing employees has been renewed for a period of one year i.e. from 01.10.2023 up to 30.09.2024.
2. National Insurance Company (NIC) has informed us that they have allotted us the services of 'Safeway Insurance TPA Pvt. Ltd.' as third-party administrators/ service providers, for the policy year 2023-24 for Existing employees.

|                               |                 |
|-------------------------------|-----------------|
| <b>Insurance Company Name</b> | <b>National</b> |
| TPA Name                      | <b>Safeway</b>  |

3. It is to be duly noted that, the services of 'Health Insurance (HI TPA)' have been discontinued as a third party administrator (TPA) for the Group Medical Insurance Policy, pertaining to existing employees, for the policy year 2023-24.
4. The list of all the existing employees & their dependents, along-with other details has been shared with 'National Insurance Company' for necessary processing of claims, in event of receipt of a claim, for the policy period commencing from 01st October, 2023.

Claim intimation & Claim submission

In terms of the guidelines, details pertaining to 'claim intimation & claim submission', for the policy year 2023-24, are provided below:

**Claim Intimation**

|                                                                |                                                                                                           |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| <b>Notification of claim in case of Cashless facility</b>      | <b>TPA must be informed :</b>                                                                             |
| In event of planned hospitalization                            | At least 72 (seventy two) hours prior to the insured person's admission to network provider/ PPN Hospital |
| In event of emergency hospitalization                          | Within 24 (twenty four) hours of the insured person's admission to the network provider/ PPN Hospital     |
| <b>Notification of claim in case of Reimbursement</b>          | <b>TPA must be informed :</b>                                                                             |
| In event of planned hospitalization/ emergency hospitalization | Within 48 (forty eight) hours of the insured person's admission to the network provider/ PPN Hospital     |

**Various methods of "claim intimation" are mentioned below:**

a) **Email** - Claim intimation can be done by sending a detailed mail on [intimation@safewaytpa.in](mailto:intimation@safewaytpa.in).

- ❖ In case of 'cashless hospitalization claim', cashless/ pre-authorization request is to be sent on – [info@safewaytpa.in](mailto:info@safewaytpa.in). The mail, in all cases, must contain details like employee no, employee name, patient name, relationship with the employee, hospital name, treating doctor name, hospital address, date of admission in hospital, estimated expenses, etc.



b) Intimation through website: [www.safewaytpa.in](http://www.safewaytpa.in) .

c) Intimation through Mobile App: "Safeway TPA Mobile App"

Upon intimation, a 'claim intimation number' is generated/ provided to the insured. For all the reimbursement hospitalization/ IPD claims, this claim intimation no. is to be mandatorily mentioned on the claim form.

- **Claim Submission:** In case of reimbursement claim, all claim documents should be mandatorily submitted within 30 days of date of treatment/ discharge to the TPA, in original. **The location-wise addresses/ details provided by 'Safeway Insurance TPA Pvt. Ltd.' for submission of 'claim documents' are provided herewith as Annexure-I to this circular.** Employees are requested to refer to the Annexure and submit the claim documents accordingly on the basis of their locations.
- **Claim Forms & Claim Documents Check-list:** Claim form for IPD (Hospitalization) claims, OPD (Domiciliary) reimbursement claims and check-list for claim documents, as shared by Safeway Insurance TPA Pvt. Ltd. And National Insurance Company Ltd., are attached herewith as **Annexure II, Annexure III & Annexure IV** respectively.

In case the insured person/ insured person's representative fails to intimate/ notify the claim to the TPA or fails to submit/ file the claim within the prescribed time limit, **'delay intimation &/ or submission condonation letter'** is to be submitted to the Medical Insurance Team through proper channel i.e. 'the delay condonation letter' should invariably be routed through concerned regional office. The 'delay intimation &I or submission condonation letter' is attached herewith as **Annexure-V**. Kindly note that **the claim intimation number, for hospitalization/ IPD claims, should be mandatorily mentioned in the given field on the letter.**

The contact details of representatives of 'Safeway TPA' team are provided below for ready reference:

| S. No. | Name         | Mobile Number | E-Mail ID                                                                  |
|--------|--------------|---------------|----------------------------------------------------------------------------|
| 1      | Help desk    | 9319748101    | <a href="mailto:ubi.helpdesk@safewaytpa.in">ubi.helpdesk@safewaytpa.in</a> |
| 2      | CRM Mumbai 1 | 9319748102    | <a href="mailto:ubi.crm@safewaytpa.in">ubi.crm@safewaytpa.in</a>           |
| 3      | CRM Mumbai 2 | 9319748103    | <a href="mailto:ubi.support@safewaytpa.in">ubi.support@safewaytpa.in</a>   |
| 4      | CRM HO 1     | 9319748109    | <a href="mailto:ubi@safewaytpa.in">ubi@safewaytpa.in</a>                   |
| 5      | CRM HO 2     | 9289324483    | <a href="mailto:ubi.care@safewaytpa.in">ubi.care@safewaytpa.in</a>         |

- **SAFEWAY TPA Mobile App "Safeway TPA"**, which can be downloaded from Play store (Android Phones) ft Apple Store (IOS Phones) for checking Card Status, Claim Status, List of Hospitals (PPN & NON PPN), KYC Upload ,Policy details, forms for downloading, E card download, claim intimation etc.
- **SAFEWAY TPA Website "[www.safewaytpa.in](http://www.safewaytpa.in)"** helps customers to access the following information: Corporate HR & Employee login, Analytical MIS, Real time claim details, KYC Upload, E-Card download, Claim Intimation, Policy details & many more.
- **WhatsApp BOT :- 96507 95079** for checking Card Status, Claim Status, List of Hospitals (PPN & NON PPN), E card download etc.

Links for easy access on Safeway Mobile App and website:

- Link to download e-cards <http://www.safewaytpa.in/frmCardPrintIndividual.aspx>.
- To check network hospitals- [http://www.safewaytpa.in/hospitals\\_new.aspx](http://www.safewaytpa.in/hospitals_new.aspx).
- Link to download Mobile app - <http://www.safewaytpa.in/frmmobile.aspx>.
- Link for employee login- [http://www.safewaytpa.in/employee\\_login.aspx](http://www.safewaytpa.in/employee_login.aspx).

#### Mail IDs for Communication

|                          |                                                                            |
|--------------------------|----------------------------------------------------------------------------|
| For Grievances           | <a href="mailto:grievanceiba@safewaytpa.in">grievanceiba@safewaytpa.in</a> |
| For Escalation (Level 1) | <a href="mailto:ibacrm@safewaytpa.in">ibacrm@safewaytpa.in</a>             |
| For Escalation (Level2)  | <a href="mailto:iba@safewaytpa.in">iba@safewaytpa.in</a>                   |

Grievances/ complaints, if any, related to IBA Group Mediclaim Policy may be raised/ addressed on the following e-mail IDs:

- a) **For Grievances related to IBA Group Mediclaim Policy, employees may contact National Insurance Company at**  
E-mail ID: [iba.grievance@nic.co.in](mailto:iba.grievance@nic.co.in).
- b) **For any complaints in processing of claims including any issues with TPA**  
E-mail ID: [iba.customersupport@nic.co.in](mailto:iba.customersupport@nic.co.in).

The policy document, to be issued by 'National Insurance Co Ltd', pertaining to policy year 2023-24, would be shared/ communicated in due course of time.

**Contact Details:** For any kind of query, regarding 'Group Medical Insurance Policy for Active Employees' for the policy period 2023-24, team members may be contacted on the following numbers:

#### Union Bank of India, Central Office, Mumbai

**Landline**  
**Nos :** 022 - 22896255/ 22896383  
**IP Nos :** 116252/ 116253/ 116263/ 116254  
**E-mail ID :** [staffmediclaim@unionbankofindia.bank](mailto:staffmediclaim@unionbankofindia.bank)

**Please refer SC 8088 dated 21.09.2023, regarding last date for submission .of claim documents for Group Medical Insurance Policy for Existing Employees (policy year 2022-23). The following dates are to be strictly adhered to**

- Last date for receipt of intimation of a claim arising under the policy period of 01.10.2022 to 30.09.2023, is 15.11.2023.
- Last date for receipt of documents and query replies is 31.12.2023 >- All pending requests for Corporate Buffer should be intimated to the TPA and the Insurance Company, latest by 15.11.2023. Due to change in TPA, any claims beyond last date shall not be entertained.
- All concerned are requested to take a careful note of the above.

Note: For List of Annexures please refer SC No.8089 dated 27.09.2023.

**GROUP PERSONAL ACCIDENT INSURANCE COVER FOR ALL EMPLOYEES OF THE BANK**

**Staff Circular : 8563 dated 17/03/2025**

1. In the line of Staff Welfare activity, Bank has introduced Personal Accident insurance cover for all the employees since 13/02/2006. The existing Policy with **The United India Insurance Company Ltd** . has expired on 12/02/2025.
2. The Group Personal Accident Insurance Policy for all employees is taken The New India Assurance Company Ltd . for a period of one year from 13/02/2025 to 12/02/2026 covering unfortunate accidental death, permanent total disability, permanent partial disability and temporary total disability. Policy also covers an additional 50% coverage for employees working in Naxal Affected Areas, as detailed in para-No. 9 of Annexure I. The New India Assurance Company Ltd . has also offered other ancillary benefits to the family of our staff members as mentioned in Para No.10 of Annexure I.
3. Further details of policy and claim form are furnished in Annexure I & II respectively. **All staff members are requested to take a careful note of the same. They are also requested to inform their family members about this scheme.** Branches / Offices are advised to take acknowledgement of staff members and display this circular on the notice board. Please confirm compliance.

**Procedure /Other administrative guidelines to be followed in case of claims arising out of the Group Personal Accident Insurance Cover.**

1. It is hereby informed that for the Benefits of Staff Members, Bank has taken the Policy Number 1202004223P115202210 with United India Insurance Company Ltd., which is valid up to 12.02.2025, which will cover risk of unfortunate accidental death, permanent total disability, permanent partial disability and temporary total disability of our bank employees due to accident with ancillary benefits.
2. Branches/Offices are advised to furnish the details of Staff Member as and when they meet with an accident, in the format (Table A) immediately at following address to Assistant General Manager (HR), Human Resources Department, Human Resources Admin. Division, Central Office, preferably by scanned copy to E-mail [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank) and send a copy to:  
  
Administrative Officer,  
United India Insurance Co. Ltd.  
Divisional Office - 8, Union Co-Op Insurance Building  
5th Floor 23 Sir P.M Road Fort  
Mumbai- 400001,  
Tel No. 022-2282 1977/2282 1928  
Fax NO. 022-22821924  
Email: [akshaymalik@uiic.co.in](mailto:akshaymalik@uiic.co.in)
3. As per Conditions of policy, upon the happening of any event, which may give rise to claim under this policy, written notice with full particulars must be given to the company immediately. In case of death, written notice also of the death must, unless reasonable cause is shown, be so given before internment, cremation and in any case within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of a sight or amputation. Please note that if the intimation of death/permanent total disablement does not reach insurance company within the stipulated time period mentioned above, the insurance claim is liable to be rejected by the insurance company.
16. It is the responsibility of department head in administrative office, Branch Manager I Accountant in branches to submit intimation of the death /permanent total disability /permanent partial disability I temporary total disability immediately to Human Resources Department, Human Resources Admin. Division, Central Office in Table-A. However, it is observed that field functionaries submit intimation of death /permanent total disability I permanent partial disability I temporary total disability of staff members after stipulated time period i.e. after one calendar month from the date of incident. This may result in rejection of claim by insurance company. Further the Capital Sum Insured amount does not reach to the needy family members of the deceased/disabled staff who are already facing financial hardships due to loss of bread earner in family.  
  
Therefore, it is advised to field functionaries that death/permanent total disability/permanent partial disability/ temporary total disability intimation must reach Asst. General Manager (HR), Human Resources Department, Human Resources Administration Division, Central Office immediately for onward submission by our department to Insurance Company within stipulated time period of 30 calendar days from the date of incident, failing which strict disciplinary action will be initiated against erring staff members.
23. Branches/Offices are requested to submit the below mention documents duly attested with stamp of Branch/Office by concerned officer while submitting the claim documents form.
  - i. Claim Form (Annexure II) in original duly completed in every respect with medical certificate issued by the Doctor treating the patient.
  - ii. II. In case of accident leading to death of the staff member, the claim form will be filled in by the Legal heirs (as per Annexure-II), preferably the nominee, as given for the Provident Fund/Gratuity/Death Relief Fund. Further in case of Permanent total disablement the claim form

should be preferably filled in by Staff concerned (if possible) or by the legal heirs as mentioned above.

- iii. Certified Police Panchnama /F.I.R.
- iv. Death Certificate.
- v. Notarized Final Postmortem Report
- vi. Attested salary slips of employee for two months prior to date of accident
- vii. Discharge Summary Card or the report containing the details of treatment given by the Hospital I Doctor.

24. The complete claim proposal shall be routed through respective regional office to Human Resources Department, Human Resources Administration Division, Central Office for lodging claim with Insurance Company.

25. The specimen of claim Form (Annexure II) is enclosed to submit the claim of the staff member. It is reiterated that the Claim Form should be filled in carefully and no columns should be left blank.

9. The details of capital sum insured in case of various categories of staff members are as under: -

| <i>Capital Sum Insured (Rs. In lacs)</i> |                                                      |                                               |                                    |
|------------------------------------------|------------------------------------------------------|-----------------------------------------------|------------------------------------|
| <i>Sl. No.</i>                           | <i>Details of Staff</i>                              | <i>CSI in other than Naxal Affected Areas</i> | <i>CSI in Naxal Affected Areas</i> |
| 1.                                       | <i>Executives in Scale – VIII, VII &amp; VI</i>      | <i>22.50</i>                                  | <i>33.75</i>                       |
| 2.                                       | <i>Executives in Scale - V &amp; IV</i>              | <i>16.50</i>                                  | <i>24.75</i>                       |
| 3.                                       | <i>Officers in MMGS - III &amp; II &amp; JMGS -I</i> | <i>10.50</i>                                  | <i>15.75</i>                       |
| 4.                                       | <i>Clerical Staff</i>                                | <i>9.00</i>                                   | <i>13.50</i>                       |
| 5.                                       | <i>Sub-staff (including FTS and PTS)</i>             | <i>6.00</i>                                   | <i>9.00</i>                        |

The policy covers the following

- i. Accident Death
- ii. Death due to animal bite/insect bite/snake bite
- iii. Death due to militant activities
- iv. Permanent Total Disability
- v. Permanent Partial Disability
- vi. Temporary Total Disability/ Temporary Partial Disability

10. Other Ancillary Benefit: -

- If injury shall be the sole and direct cause of temporary total disablement, then so long as the insured Person shall be totally disabled from engaging in any employment or occupation of any description whatsoever a sum at the rate of one percent (1%) of the capital sum insured stated in the schedule hereto per week, but in any case not exceeding Rs.5000/-per week or 25% of the monthly salary whichever is lowest in all under all PA policies covering such insured person.
- As defined in the policy in the event of death of the insured person due to accident outside her I his residence, the company shall pay in addition to the amount payable under capital sum insured, expenses incurred for transportation of insured's dead body to the place of the residence up to Rs. 7,500/-.

11. All correspondence on this subject should be addressed to Human Resources Administrative Division, Central Office at the following address:-

**The Asst. General Manager (HR),  
Human Resources Department,  
Human Resources Administration Division,  
8th Floor, Union Bank Bhavan,  
239, Vidhan Bhavan Marg, Nariman Point,  
Mumbai-400021.**

**Note: claim form Annexure II find attachment with the circular**

## REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH:

SC 2974 DT 31.5.86)

TO PAY BALANCE, IF CLAIMED BY REPRESENTATIVE / FAMILY MEMBERS. Total amount of the claim is payable to the employee in case of Death.

## FIFTY PERCENT SUBSIDY TOWARDS MEDICAL INSURANCE PREMIUM TO FAMILY PENSIONERS AND PRE-1986 RETIREES:

(Staff circular 7341 dated 04.01.2021)

1. Attention is invited to Staff Circular No.7261 dated 09.10.2020 and Staff Circular 7285 dated 06.11.2020, vide which the graded premium rates of Medical Insurance for retirees for the policy period 01.11.2020 to 31.10.2021, was circulated.
2. As on date there are 4643 Family Pensioners and Pre-1986 retirees in the amalgamated entity drawing family pension and exgratia respectively less than Rs.10, 000/- per month. Out of this total 4730 Family Pensioners as well as pre 1986 exgratia retirees, 316 have opted Retirees Group Medical Insurance Scheme for the Policy period 01.11.2020 to 31.10.2021.
3. During the last four years, our Bank as a pro-active measure has extended a helping hand by bearing 50% of the yearly medical insurance premium (without domiciliary cover), to the above group of retirees.
4. Bank is pleased to inform that this year budget has been allotted under Staff Welfare Scheme for sharing 50% of the burden of Medical Insurance premium of **Family Pensioners and pre-1986 retirees (without domiciliary cover)**. Hence, 50% of the premium amount will be refunded to the concerned retirees in the account numbers registered for Medical Insurance Scheme by directly debiting expenditure account.

## MEDICAL INSURANCE CLAIMS FOR MILD COVID CASES

Staff circular 7431 dated 30 April 2021

Staff circular 7430 dated 29 April 2021

Corrigendum to Staff Circular 7430 Dated 29 April 2021

1. Please refer to staff circular 7430 Dated 29 April 2021 vide which we have circulated that, all the staff members/retirees whose Cashless/Reimbursement claims in the policy period 01-Oct-2020 to 30-Sep-2021 have been repudiated stating the reason as "MILD COVID" can represent/resubmit their claims for reimbursement to Paramount TPA
2. Further it is clarified that, the retired employees/family pensioners who are covered under Medical Insurance Scheme for Retired Employees/Family Pensioners from 01-Nov-2020 to 31-Oct-2021 and whose Cashless/Reimbursement claims have been repudiated in the policy period 01-Nov-2020 to 31-Oct-2021 stating the reason as "MILD COVID" can also represent/resubmit their claims for reimbursement to Health Insurance TPA.

Highlights of the Staff Circular

Settlement of Medical Insurance claims pertaining to the Policy Period 01-Oct-2020 to 30-Sep-2021 for Mild COVID cases.

Sub: Medical Insurance claims for Mild COVID cases

1. Taking into cognizance the repudiation of various hospitalization claims stating reason as "Mild COVID", Bank had taken up the matter with National Insurance Company (NIC) and requested for reconsideration of the said claims in view of the pandemic situation.
2. We are in receipt of communication from NIC which is reproduced below verbatim :



"We also have to consider the IRDAI guidelines as well as the widespread situation of panic created by the pandemic. We may go by the basic premise of a Health policy, i.e. in case the admission in Hospital is under the advice of a registered medical practitioner, for a disease/illness that is covered by the policy, the claim may be admitted".

3. In the view of the above guidelines, all the staff members/retirees, whose Cashless/Reimbursement claims in the policy period 01-Oct-2020 to 30-Sep-2021 have been repudiated stating the reason as "MILD COVID" can represent/ resubmit their claims for reimbursement to Paramount TPA.

| SN | SC Number | Subject                                                                                                                                       |
|----|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | 7247      | Medical Insurance Scheme for Existing employee 01.10.2020 to 30.09.2020 change of insurance company submission of claim documents within time |
| 2  | 7254      | Medical insurance scheme for existing employee policy tenure 01.10.2010 to 30.09.2021 claim forms                                             |
| 3  | 7257      | Payment of one time exgratia in case of death due to Covid -19 extension up to 31.03.2021                                                     |
| 4  | 7279      | Payment of one time exgratia in case of death due to Covid -19                                                                                |
| 5  | 7288      | Information of SPOC of paramount TPA, Delay Letter Submission flowchart                                                                       |
| 6  | 7318      | Procedure for dependent updation , Role of HR team                                                                                            |
| 7  | 7315      | Policy on Corporate Buffer                                                                                                                    |
| 8  | 7321      | Last date for addition of Dependent                                                                                                           |
| 9  | 7348      | Medical Insurance policy for existing employees policy tenure 01.10.2020 to 30.09.2021                                                        |
| 10 | 7354      | Medical Insurance 2020-21 generation of Tax benefit certificate                                                                               |
| 11 | 7430      | Medical insurance claims for mild covid cases                                                                                                 |

#### **PROVISION FOR ENTERING DETAILS OF LIC POLICY BY THE EMPLOYEES IN HRMS.**

**Staff circular 7746 dated 06.08.2022**

This has reference to the Salary Savings Scheme (SSS) of LIC of India of the staff members in the post amalgamation phase of E-CB & E-AB with Union Bank of India in April 2020. Prior to amalgamation, the demand was raised by LIC of India on respective Banks and the Premia recovered from the staff members was remitted as per the Demand of the PA Code (Paying Authority code) of LIC of India.

Post amalgamation of eCB and eAB with UBI, due to merger of certain branches / change in the HR Administrators at Ros and change of location due to transfers, the LIC premia did not reach the LIC of India account for lack of policy holder's details. Thus, the premium deducted from monthly salary were parked in certain account without remitting to LIC of India. In the meantime, the employees are receiving Mails / SMS from LIC of India about the non - receipt of premia, which may result in policy getting lapsed.

To overcome the above issue, we have now devised a solution of sending the premia to the allotted Paying Authority of LIC of India. We have developed a new page under the Employee Self Service of Union Parivar, under which the employee will enter in the LIC policy details, which will be sent to LIC of India, who will in turn generate demand for the respective policies. The HR Managers at RO/CO, after reconciling the amounts deducted from the employee's salary with the demand received will remit the monthly proceeds to LIC of India.

The navigation for entering the details by the Employee in Union Parivar is as follows: -

Employee Self Service > Pay Roll > SSS Policy Details.

For the HR Administrator, a query "UBI\_SSS\_POLICY\_NO\_QRY" is provided under Reporting Tools > Query viewer option. HR Administrators have to enter the Calendar Group, which will generate a report and will give the details of the employee's Policy along with the account number in which the amount has been parked.

All are requested to make full use of the facility and avoid any delay in the payment of premia.



## POLICY ON CORPORATE BUFFER (MEDICAL ASSISTANCE)

Staff Circular 7879 dated January 3, 2023

Staff Circular 8430 dated 07.10.2024

Staff Circular 8473 dated 25.11.2024

1. Attention is invited to Staff Circular 6446 dated 20.09.2016 vide which the 'maiden policy' on Corporate Buffer (Medical Assistance) was circulated.
2. The Board in its meeting dated 21.12.2022 has approved renewal of the 'Policy on Corporate Buffer (Medical Assistance)
3. The amount allotted to Union Bank of India under Corporate Buffer (Medical Assistance), for the policy year 2022-2023 is Rs.13.18 crores.
4. The Policy on Corporate Buffer (Medical Assistance) shall be effective from 01.10.2022 and shall remain valid up to 31.12.2023 and its continuity may be extended for a further period not exceeding 03 months with the specific approval of the Managing Director & CEO.

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| 6        | Process Flow of Corporate Buffer claims                         |
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### Standard Operating Procedure (SOP) to be followed for Financial Assistance under Corporate Buffer (Medical Assistance) to the existing employees)

#### 1. Background:

1.1. The IBA Group Medical Insurance policy for serving employees has been renewed for the policy year 2024-25; period from 01.11.2024 up to 31.10.2025.

1.2. National Insurance Company, as per the IBA Group Medical Insurance policy for Policy year 2024-25, has made a provision of Rs.100.00 crores as Corporate Buffer (Medical Assistance), to be shared amongst the participating Banks, for providing financial assistance to serving employees and their dependents, whose eligible claims under the Medical Insurance Policy exceeds the sum insured (including Top-Up cover, if opted).

#### 2. Objectives:

2.1 As per the IBA Group Medical Insurance Policy, the Basic Sum Insured for an officer cadre employee and his/her dependent is Rs.4.00 lakhs and in the case of clerical and sub staff (award staff cadre employee), the basic sum insured is Rs.3.00 lakhs.

2.2 Due to ailments of self/ dependents, the sum insured falls short of actual expenditure while they are still hospitalized and the balance amount is borne by the employee. There may be cases where the sum insured is exhausted during the course of hospitalization itself and sufficient balance is not available for any future emergency.

2.3 To provide financial assistance for hospitalization cases where the sum insured has already been exhausted, a corpus of fund has been allocated to Union Bank of India which is known as Corporate Buffer (Medical Assistance). The total fund allocated under Corporate Buffer (Medical Assistance) to Union Bank of India, for the policy year 2024-25, is Rs.13.06 crores.

2.4 The objective is to outline the modalities for extending financial assistance under Corporate Buffer (Medical Assistance) to the serving employees.

### 3. Eligibility:

3.1. Utilization of Corporate Buffer (Medical Assistance) will be available to the serving employees and their eligible dependents only. As defined in the 10th Bipartite Settlement/ 7th Joint Note dated 25.05.2015 and subsequent partial modifications defined in the 12th Bipartite Settlement/ 9th Joint Note dated 08.03.2024, the following persons will be treated as dependents for coverage in IBA Group Medical Insurance Policy as well as for claiming financial assistance under Corporate Buffer:

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

3.1.2 The term wholly dependent family member shall mean such member of a family having a monthly income not exceeding Rs.18,000/-per month. If the income of one of the parents exceeds Rs.18,000/- per month or the aggregate income of both the parents exceeds Rs.18,000/- per month, both the parents shall not be considered as wholly dependent on the employee.

3.1.3 Any two of the dependent father, mother, father-in-law, and mother-in-law shall be covered.

3.1.4 Physically and mentally challenged children of the employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

3.2. Employees retiring under Superannuation/VRS only, during the course of the policy period, will be covered under the present policy for serving employees and shall be eligible for Corporate Buffer (Medical Assistance) till the end of policy i.e. 31.10.2025.

3.3. Corporate Buffer (Medical Assistance) is available under IBA Group Medical Insurance Policy, only for serving employees. Policy for retired employees does not have any provision for corporate buffer. However, the employees as stated in para 3.2 will be allowed to avail the benefit of Corporate Buffer (Medical Assistance) for the current policy year i.e. till the expiry of current policy for serving employees - 31.10.2025. Dependents of all these employees will also remain covered for Medical Insurance as well as be eligible for Corporate Buffer (Medical Assistance) as applicable for serving employees for its current policy year only i.e. till they are covered in the policy for serving employees.

3.4. Employees will be eligible for Corporate Buffer amount once the insurance cover amount (including Top-Up cover, if opted) is exhausted. All serving employees would be eligible for a corporate buffer amount on a "First come, First serve" basis.

### 4. Key Points:

4.1. The Insurance Company has informed that, out of the Corporate Buffer Fund of Rs.100.00 crores, which is to be shared amongst the participating banks, for the policy year 2024-25, the share for Union Bank of India is Rs.13.06 crores. As per the guidelines of IBA/ Insurance Company, at the end of the policy year, the unutilized portion of the Corporate Buffer for Medical Assistance of the member Bank will be made available to the Bank/ Banks that have completely exhausted the buffer amount.

4.2. The Corporate Buffer (Medical Assistance) will be available/ payable only when a hospitalization claim otherwise falls within the scope of the policy.

- 4.3. Corporate Buffer (Medical Assistance) shall be subject to a maximum limit of Rs. 50.00 Lakhs per employee (including all dependents) for the respective policy year, subject to availability of amount under Corporate Buffer.
- 4.4. At the end of the policy period, unutilized portion (if any) of corporate buffer amount will be utilized in the cases where the ceiling amount of Rs.50.00 lakhs has been fully utilized.
- 4.5. Corporate Buffer (Medical Assistance) shall be administered on "First come First Serve" basis and will be subject to availability of amount under Corporate Buffer.
- 4.6. Corporate Buffer (Medical Assistance) is not to be utilized for normal maternity cases and shall be considered only as per clause 3.5 of 'Additional Coverage' under the policy.
- 4.7. Corporate Buffer (Medical Assistance) can only be utilized for consideration of hospitalization (includes day care treatments as mentioned in policy clause 3.4), prehospitization (30 days prior to hospitalization) and post-hospitalization claims (90 days immediately after discharge).
- 4.8. Domiciliary/ OPD claim expenses are not covered under Corporate Buffer (Medical Assistance).
- 4.9. If the staff member and his/ her spouse both are working in our Bank or in any other participating Bank, which is covered under Group Medical Insurance Scheme or Group Medical Insurance Policy, then Corporate Buffer (Medical Assistance) shall be available only over Et above the aggregate sum insured of both the policies, including top-up. For example, if our Bank employee has corporate Medical Insurance cover under Group Medical Insurance Policy of Rs 4.00 lacs + top-up coverage of Rs.5.00 lacs and his/ her spouse has corporate Medical Insurance cover of Rs.3.00 lacs + topup coverage of Rs.4.00 lacs, then he/ she can claim from the Corporate Buffer (Medical Assistance) only, if their total medical expenses exceeds Rs.16.00 lacs i.e. on exhaustion of Rs.7.00 Lacs of base medical cover and Rs.9.00 lacs of top-up medical cover (if opted for).
5. Procedure for Claim under Corporate Buffer (Medical Assistance)
- 5.1. There will be a provision for auto trigger of Corporate Buffer (Medical Assistance) amount for employees of Union Bank of India, in case of cashless claims.
- 5.2. In case of reimbursement claims, employees seeking financial assistance under Corporate Buffer (Medical Assistance), will be required to submit their details in the Corporate Buffer (Medical Assistance) Claim Format which is provided on the last page of this circular. The employee is required to submit duly filed claim form, details of expenses incurred (with item wise breakup) supported by original bills/ Xerox copies (if original bills are already submitted to TPA) along with Doctor's certificate Et proof of having paid the amount to concerned Hospital.
- 5.3. The Assistant General Manager (HR), Central Office will be the Nodal Officer for attending the claims under Corporate Buffer (Medical Assistance).
6. Process Flow for Corporate Buffer Claims
- 6.1. In case of cashless claims, buffer amount shall be paid directly to the hospital and in other cases/ reimbursement claims, the amount shall be paid directly to the concerned employee by the Insurance Company.
- 6.2. After sanction of claims under corporate buffer, the same will be informed to. The insured by the Insurance Company/ TPA.
7. Policy period for Corporate Buffer (Medical Assistance); Policy year 2024-25 The modalities set in this SOP to be followed for Financial Assistance under Corporate Buffer (Medical Assistance) will be valid up to 31' January 2026. The Bank reserves its right to amend, modify or rescind all or any of the clauses of this SOP at any point of time without assigning any reason.
- All concerned are requested to take a careful note of the above.

TO  
THE GENERAL MANAGER  
HRD DEPT., CO, MUMBAI

I request you to allocate an amount of Rs. \_\_\_\_\_ from Corporate Buffer (Medical Assistance), being medical & hospitalization expenses incurred/ to be incurred by me for \_\_\_\_\_ (self / dependent). Details are as under:

|    |                                                                                                  |  |
|----|--------------------------------------------------------------------------------------------------|--|
| 1  | Name of the Employee                                                                             |  |
| 2  | Employee No.                                                                                     |  |
| 3  | Designation                                                                                      |  |
| 4  | Office of the Employee BRANCH:<br>REGION:<br>ZONE:                                               |  |
| 5  | Name of the Patient                                                                              |  |
| 6  | Relationship                                                                                     |  |
| 7  | TPA ID Card Number                                                                               |  |
| 8  | Name & Address of the Hospital                                                                   |  |
| 9  | Date of Admission                                                                                |  |
| 10 | Nature of illness                                                                                |  |
| 11 | Reference number of communication from NIC/ TPA on the admission of claim (if any)               |  |
| 12 | Total Amount of Hospital Bill / Estimated expenses (With full Break-up / as per attachment )     |  |
| 13 | Whether reimbursement claim or cashless claim                                                    |  |
| 14 | The amount settled / approved by NIC/TPA towards current claim (From admission)                  |  |
| 15 | Claim settled under Super Top up Policy                                                          |  |
| 16 | Eligibility under Medical Insurance Scheme<br>Officer- Rs. 400000/-<br>Award Staff- Rs. 300000/- |  |
| 17 | Amount requested for release from Corporate Buffer<br>IPD claim (Hospitalization claim)          |  |
| 18 | Any utilization of Corporate Buffer in past (in current policy period only)                      |  |
| 19 | Spouse Details. Whether working. If yes, provide details                                         |  |

DATE: \_\_\_\_\_ NAME & SIGNATURE OF CLAIMANT

FOR RO PURPOSE

WE HAVE VERIFIED THE CLAIM AMOUNT.

RECOMMENDED FOR APPROVAL.  
REGIONAL HEAD  
DATE:

(REGION \_\_\_\_\_)

Standard Operating Procedure (SOP) to be followed for Financial Assistance under  
Corporate Buffer (Medical Assistance) - Employees' One Month Policy (01.10.2024  
to 31.10.2024)

1. Background:

1.1. The Group Medical Insurance policy for serving employees is renewed annually from 1st October till 30th September of the following year. The Group Medical Insurance policy for retired employees is renewed annually, from 1st November till 31st October of the following year.

1.2. IBA has informed that in order to arrive at a common cut-off date of 01.11.2024 for both the Group Medical Insurance policies, the lead insurer, National Insurance Company Limited (NICL) has agreed to issue fresh Group Medical Insurance policy for serving employees for the period 01.10.2024 to 31.10.2024.

1.3. Consequently, SC 08389 dated 11.09.2024 has been circulated regarding details of the IBA Employees' One Month Policy for serving employees period from 01.10.2024 up to 31.10.2024

1.4. National Insurance Company, as per the IBA Employees' One Month Policy for serving employees, has made a provision of Rs.8.33 crores as Corporate Buffer (Medical Assistance), to be shared amongst the participating Banks, for providing financial assistance to serving employees and their dependents, whose eligible claims under the Medical Insurance Policy exceeds the medical cover.

2. Objectives:

2.1 As per the IBA Employees' One Month Policy for serving employees, the Basic Sum Insured for an officer cadre employee and his/ her dependent is Rs.4.00 lakhs and in the case of clerical and sub staff (award staff cadre employee), the basic sum insured is Rs.3.00 lakhs.

2.2 Due to ailments of self/ family, the sum insured falls short of actual expenditure while they are still hospitalized and the balance amount is borne by the employee. There may be cases where the sum insured is exhausted during the course of hospitalization itself and sufficient balance is not available for any future emergency.

2.3 To provide financial assistance for hospitalization cases where the sum insured has already been exhausted, a corpus of fund has been allocated to Union Bank of India which is known as Corporate Buffer (Medical Assistance). The total fund allocated under Corporate Buffer (Medical Assistance) to Union Bank of India for the IBA Employees' One Month Policy for serving employees, is Rs.1.08 crores.

2.4 The objective is to outline the modalities for extending financial assistance under Corporate Buffer (Medical Assistance) to the serving employees.

3. Eligibility:

3.1. Utilization of Corporate Buffer (Medical Assistance) will be available to the serving employees and their eligible dependents only. As defined in the 10<sup>th</sup> Bipartite Settlement/ 7th Joint Note dated 25.05.2015, the following persons will be treated as dependents for coverage in IBA Group Medical Insurance Policy as well as for claiming financial assistance under Corporate Buffer:

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

3.1.2 The term wholly dependent family member shall mean such member of a family having a monthly income not exceeding Rs.18,000/-per month. If the income of one of the parents exceeds Rs.18,000/-

per month or the aggregate income of both the parents exceeds Rs.18,000/- per month, both the parents shall not be considered as wholly dependent on the employee. (as partial modification in 11th Bipartite Settlement/8th Joint Note)

3.1.3 Any two of the dependent father, mother, father-in-law, and mother-in-law shall be covered.

3.1.4 Physically and mentally challenged children of the employees to be defined as dependents irrespective of age or marital status, subject to income criteria.

3.2. Employees who have retired during the policy period 01.10.2023 to 30.09.2024 and successfully given consent for continuation in Medical Insurance policy for the month of October 2024 will be covered under Corporate Buffer (Medical Assistance) during the tenure of IBA Employees' One Month Policy of serving employees.

3.3. Corporate Buffer (Medical Assistance) is available under IBA Employees' One Month Policy, only for serving employees. Policy for retired employees does not have any provision for corporate buffer except as mentioned in point 3.2. Dependents of all these employees will also remain covered for Medical Insurance as well as be eligible for Corporate Buffer (Medical Assistance) as applicable for serving employees for its current tenure (01.10.2024 to 31.10.2024) only.

3.4. Employees will be eligible for Buffer amount once the insurance cover amount (including Top-Up cover) is exhausted. Officer cadre employee as well as award staff cadre employee would be eligible for a buffer amount on a "First come, First serve" basis.

#### 4. Key Points:

4.1. The Insurance Company has informed that, out of the Corporate Buffer Fund of Rs.8.33 crores, which is to be shared amongst the participating banks, IBA Employees' One Month Policy for serving employees 01.10.2024 to 31.10.2024, the share for Union Bank of India is Rs.1.08 crores. As per the guidelines of IBA/ Insurance Company, at the end of the policy tenure, the unutilized portion of the Corporate Buffer for Medical Assistance of the member Bank will be made available to the Bank/ Banks that have completely exhausted the buffer amount.

4.2. The Corporate Buffer (Medical Assistance) will be available/ payable only when a hospitalization claim otherwise falls within the scope of the policy.

4.3. Corporate Buffer (Medical Assistance) shall be subject to a maximum limit of Rs. 10.00 Lakhs per employee (including all dependents) for the policy duration (01.10.2024 to 31.10.2024), subject to availability of amount under Corporate Buffer.

4.4. Corporate Buffer (Medical Assistance) shall be administered on "First come First Serve" basis and will be subject to availability of amount under Corporate Buffer.

4.5. The reimbursement under Corporate Buffer (Medical Assistance) will not be allowed in cases where (Officers Et Award Staff) have stayed in rooms which are much above the eligibility limit e.g. Normal bed charges of Rs.5000/- per day Et ICU charges Rs.7500/- per day as specified in the policy.

4.6. Corporate Buffer (Medical Assistance) is not to be utilized for normal maternity cases and shall be considered only as per clause 3.5 of 'Additional Coverage' under the policy.

4.7. Corporate Buffer (Medical Assistance) can only be utilized for consideration of hospitalization (includes day care treatments as mentioned in policy), prehospitization (30 days prior to hospitalization) and post-hospitalization claims (90 days immediately after discharge).

4.8. Domiciliary/ OPD claim expenses are not covered under Corporate Buffer (Medical Assistance).



4.9. If the staff member and his/ her spouse both are working in our Bank or in any other participating Bank, which is covered under Group Medical Insurance Scheme or Group Medical Insurance Policy, then Corporate Buffer (Medical Assistance) shall be available only over Et above the aggregate sum insured of both the policies, including top-up. For example, if our Bank employee has corporate Medical Insurance cover under Group Medical Insurance Policy of Rs 4.00 lacs + top-up coverage of Rs.5.00 lacs and his/ her spouse has corporate Medical Insurance cover of Rs.3.00 lacs + top-up coverage of Rs.4.00 lacs, then he/ she can claim from the Corporate Buffer (Medical Assistance) only, if their total medical expenses exceeds Rs.16.00 lacs i.e. on exhaustion of Rs.7.00 lacs of base medical cover and Rs.9.00 lacs of top-up medical cover (if opted for).

5. Procedure for Claim under Corporate Buffer (Medical Assistance)

5.1. Employees seeking financial assistance under Corporate Buffer (Medical Assistance) will be required to submit their details in the Corporate Buffer (Medical Assistance) Claim Format which is provided on the last page of this circular. The employee is required to submit duly filed claim form, details of expenses incurred (with item wise breakup) supported by original bills/ Xerox copies (if original bills are already submitted to TPA) along with Doctor's certificate Et proof of having paid the amount to concerned Hospital.

5.2. There will be a provision for auto trigger of Corporate Buffer (Medical Assistance) amount for employees of Union Bank of India, in case of cashless claims.

5.3. The Assistant General Manager (HR), Central Office will be the Nodal Officer for attending the claims under Corporate Buffer (Medical Assistance).

6. Process Flow for Corporate Buffer Claims

6.1. In case of cashless claims, buffer amount shall be paid directly to the hospital and in other cases/ reimbursement claims, the amount shall be paid directly to the concerned employee by the Insurance Company.

6.2. After sanction of claims, the same will be informed to the Insurance Company, TPA and the concerned Regional Office, through an authorization note duly signed by Assistant General Manager (HR), the Nodal Officer for Corporate Buffer (Medical Assistance).

7. Policy period for Corporate Buffer (Medical Assistance); IBA Employees' One Month Policy The modalities set in this SOP to be followed for Financial Assistance under Corporate Buffer (Medical Assistance) will be valid from 01.10.2024 up to 31.01.2025. The Bank reserves its right to amend, modify or rescind all or any of the clauses of this SOP at any point of time without assigning any reason. In case of non-utilization of allotted corporate buffer amount, the remaining corporate buffer amount will be utilized in those claims which have exceeded the ceiling amount as mentioned in point no. 4.3.

All concerned are requested to take a careful note of the above.

year 2023-24

The modalities set in this SOP to be followed for Financial Assistance under Corporate Buffer (Medical Assistance) will be valid up to 31st December, 2024. The Bank reserves its right to amend, modify or rescind all or any of the clauses of this SOP at any point of time without assigning any reason.

All concerned are requested to take a careful note of the above.



TO  
THE GENERAL MANAGER  
HRD DEPT., CO, MUMBAI

I request you to allocate an amount of Rs. \_\_\_\_\_ from Corporate Buffer (Medical Assistance), being medical & hospitalization expenses incurred/ to be incurred by me for \_\_\_\_\_ (self / dependent). Details are as under:

|    |                                                                                                  |  |
|----|--------------------------------------------------------------------------------------------------|--|
| 1  | Name of the Employee                                                                             |  |
| 2  | Employee No.                                                                                     |  |
| 3  | Designation                                                                                      |  |
| 4  | Office of the Employee BRANCH:<br>REGION:<br>ZONE:                                               |  |
| 5  | Name of the Patient                                                                              |  |
| 6  | Relationship                                                                                     |  |
| 7  | TPA ID Card Number                                                                               |  |
| 8  | Name & Address of the Hospital                                                                   |  |
| 9  | Date of Admission                                                                                |  |
| 10 | Nature of illness                                                                                |  |
| 11 | Reference number of communication from NIC/ TPA on the admission of claim (if any)               |  |
| 12 | Total Amount of Hospital Bill / Estimated expenses (With full Break-up / as per attachment )     |  |
| 13 | Whether reimbursement claim or cashless claim                                                    |  |
| 14 | The amount settled / approved by NIC/TPA towards current claim (From admission)                  |  |
| 15 | Claim settled under Super Top up Policy                                                          |  |
| 16 | Eligibility under Medical Insurance Scheme<br>Officer- Rs. 400000/-<br>Award Staff- Rs. 300000/- |  |
| 17 | Amount requested for release from Corporate Buffer<br>IPD claim (Hospitalization claim)          |  |
| 18 | Any utilization of Corporate Buffer in past (in current policy period only)                      |  |
| 19 | Spouse Details. Whether working. If yes, provide details                                         |  |

DATE: \_\_\_\_\_ NAME & SIGNATURE OF CLAIMANT

FOR RO PURPOSE

WE HAVE VERIFIED THE CLAIM AMOUNT.

RECOMMENDED FOR APPROVAL.  
REGIONAL HEAD

DATE: \_\_\_\_\_ (REGION \_\_\_\_\_)

## SECTION 4: STAFF WELFARE

### *SECTION: 4* *STAFF WELFARE*



## **STAFF WELFARE SCHEMES / MEASURES**

# STAFF WELFARE SCHEMES -MODIFICATIONS & REITERATION OF SCHEMES

Staff Circular:7749 dated 22.08.2022 and 8454 dated 05.11.2024

| <b>SC. NO. 1</b>        | <b>CANTEEN SUBSIDY SCHEME</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b>      | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Objective               | To provide canteen subsidy to all employees of the Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Applicability           | This scheme will be applicable to all the employees of the Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Amount                  | <ul style="list-style-type: none"> <li>Employees posted at places other than Central Office &amp; CO Annex Mangalore &amp; CO Annex Hyderabad shall be provided with reimbursement of Rs.300/- per month on declaration basis.</li> <li>CO Annexes other than CO Annex Mangalore &amp; CO Annex Hyderabad shall be provided with reimbursement of Rs.300/- per month on declaration basis.</li> <li>Employees posted under Central Office, CO Annex Mangalore &amp; CO Annex Hyderabad shall be provided with Rs.430/- per month as a Canteen subsidy as per existing procedure.</li> <li>Wherever the Bank is having Canteen facility the subsidy payable to employees should be utilized to provide subsidized food by negotiating with the canteen contractors and paying the subsidy to the contractor.</li> </ul> |
| General Conditions      | <ul style="list-style-type: none"> <li>The payment under the Scheme shall be made on declaration basis to the employee except to the staff members who are posted under Central Office, CO Annex Hyderabad, CO Annex Mangalore &amp; such places where Bank is providing canteen facility.</li> <li>The enhanced canteen subsidy to eligible employees will be payable from the month of November 2024.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                     |
| Application and Payment | The claim for reimbursement shall be applied as per existing practice.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Competent Authorities   | <p>The Competent Authorities to sanction the claim manually in different Branches/Offices are under:</p> <ul style="list-style-type: none"> <li>Branch Manager/Chief Manager of the branch for the employees posted under branches including MLPs/RLPs/LC Branches/ MCBs/ NPCs etc.</li> <li>Chief Manager (Operations) for the employees posted under Regional Office/Field General Manager's Office.</li> <li>In charge of Office for the employees posted under Audit Office.</li> <li>In charge of Office for the employees posted under CO Annexes other than Mangalore &amp; Hyderabad.</li> <li>ZLC Heads/ ULA Heads for the employees posted under ZLCs/ ULAs.</li> <li>DGM/AGM for the employees posted under Union Bank Knowledge Centre.</li> </ul>                                                         |
| Account no.             | XXXXX8830003000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Enclosures              | The format for claiming canteen subsidy on declaration basis is attached herewith.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

| <u>SC. NO. 1</u> | <u>CANTEEN SUBSIDY SCHEME</u> |
|------------------|-------------------------------|
| PARTICULARS      | DETAILS                       |
|                  |                               |

**FORMAT FOR CLAIMING CANTEEN SUBSIDY**

To

\_\_\_\_\_

\_\_\_\_\_

I hereby request you to kindly reimburse canteen subsidy amount of Rs. 250/- in my account no.....for the month of..... for the amount spent by me on canteen expenses.

Name:

Emp No.:

Designation:

Sanctioned Rs. \_\_\_\_\_

\_\_\_\_\_ (Sanctioning Authority)

\_\_\_\_\_ (Branch/Office)

| <b><u>SC. NO. 2</u></b> | <b><u>SCHEME FOR ANTENATAL CHECK-UP FOR FEMALE EMPLOYEES</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b>      | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Objective               | The scheme envisages reimbursement of expenses incurred by female staff members for their antenatal checkup.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Applicability           | The scheme will be applicable to all permanent female employees of Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Amount                  | Antenatal check-up (4 months old) upto Rs. 6000/- shall be provided. The reimbursement can be claimed 2 times during the tenure of service of the female employee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| General Conditions      | <ul style="list-style-type: none"> <li>Concerned female employee has to apply online through Union Parivar for reimbursement and to submit the relevant bills for claiming the amount.</li> <li>In case of tie-up arrangements, payment should be made directly to the service provider.</li> <li>The records of sanction/payment will be properly maintained by Paying Department for audit purposes.</li> <li>While uploading the invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that invoice/bills uploaded should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation &amp; signature of Officer/Executive verifying invoices/bills).</li> </ul> |
| Competent Authorities   | <ul style="list-style-type: none"> <li>HR Department of concerned Regional Office</li> <li>HR Suvidha in case of Central Office</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Account no.             | XXXXXX8830041000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

| SC. NO. 3                                                                                                                                | MEDICAL CLINIC                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |               |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
|------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------------------|------------------|------------------------|----------|------------------------|--------------|---------|---------|------------------------------------------------------------------------------------------------------------------------------------------|---------|---------|------------|--------|--------|----------------------------------------------|--------|--------|-----------------------------------------------------------|---------|---------|----------------------------------------|---------|---------|
| PARTICULARS                                                                                                                              | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Objective                                                                                                                                | <p>As part of staff welfare measure and in commemoration of Bank’s Platinum Jubilee Year in 1994, the medical clinics were established at all centers where Zonal/Regional Office was functioning. A minimum space of 400/500 sq ft is made available to these clinics. The working hours of this clinic will be as follows:</p> <table><tr><th>Day</th><th>Timings</th></tr><tr><td>Monday to Friday</td><td>3.30 p.m. to 5.00 p.m.</td></tr><tr><td>Saturday</td><td>1.00 p.m. to 2.00 p.m.</td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Day           | Timings              | Monday to Friday | 3.30 p.m. to 5.00 p.m. | Saturday | 1.00 p.m. to 2.00 p.m. |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Day                                                                                                                                      | Timings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |               |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Monday to Friday                                                                                                                         | 3.30 p.m. to 5.00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Saturday                                                                                                                                 | 1.00 p.m. to 2.00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |               |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Maximum Monthly Remuneration Payable to doctors/compounder                                                                               | <p>In order to provide better medical services to the staff members, the remuneration payable to doctors/compounder and also the monthly limit for purchase of medicines have been increased, which are as under:</p> <p>(Amount in Rs.)</p> <table><tr><th>Particulars</th><th>Metropolitan Centers</th><th>Other Centers</th></tr><tr><td>General Practitioner</td><td>20000/-</td><td>18000/-</td></tr><tr><td>Cardiologist</td><td>25000/-</td><td>22000/-</td></tr><tr><td>Cardiologist who is also working as a General Practitioner<br/>(New Added) Any other Specialist Practioner as per local level requirement</td><td>30000/-</td><td>25000/-</td></tr><tr><td>Compounder</td><td>8000/-</td><td>6000/-</td></tr><tr><td>Checking of Hospitalization Bills by doctors</td><td>1500/-</td><td>1125/-</td></tr><tr><td>Monthly limit for purchase of medicines at medical clinic</td><td>20000/-</td><td>16000/-</td></tr><tr><td>Homoeopathy Doctor / Ayurvedic Doctor*</td><td>20000/-</td><td>10000/-</td></tr></table> <p>*Services of anyone or both (Homeopathy and Ayurvedic Doctor) can be utilized subject to remuneration within the prescribed limits.</p> <p>The aforesaid limits are excluding offices located under Central Office, Mumbai. Other Terms Et Conditions shall remain same. The enhancement in limits shall be effective from November 2024 Et revised remuneration shall be payable in case of new agreements only.</p> | Particulars   | Metropolitan Centers | Other Centers    | General Practitioner   | 20000/-  | 18000/-                | Cardiologist | 25000/- | 22000/- | Cardiologist who is also working as a General Practitioner<br>(New Added) Any other Specialist Practioner as per local level requirement | 30000/- | 25000/- | Compounder | 8000/- | 6000/- | Checking of Hospitalization Bills by doctors | 1500/- | 1125/- | Monthly limit for purchase of medicines at medical clinic | 20000/- | 16000/- | Homoeopathy Doctor / Ayurvedic Doctor* | 20000/- | 10000/- |
| Particulars                                                                                                                              | Metropolitan Centers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Other Centers |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| General Practitioner                                                                                                                     | 20000/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 18000/-       |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Cardiologist                                                                                                                             | 25000/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 22000/-       |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Cardiologist who is also working as a General Practitioner<br>(New Added) Any other Specialist Practioner as per local level requirement | 30000/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 25000/-       |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Compounder                                                                                                                               | 8000/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 6000/-        |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Checking of Hospitalization Bills by doctors                                                                                             | 1500/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 1125/-        |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Monthly limit for purchase of medicines at medical clinic                                                                                | 20000/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 16000/-       |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| Homoeopathy Doctor / Ayurvedic Doctor*                                                                                                   | 20000/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10000/-       |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |
| General Conditions                                                                                                                       | <ul style="list-style-type: none"><li>Employee who desires to avail the facility will seek prior permission of the Branch Manager/Departmental Head. While giving permission to attend the clinic, Branch Manager/Departmental Head will ensure that the employee’s visit to the clinic does not interfere with his normal functions.</li><li>Further, for visiting the clinic, no conveyance charges or any other allowance will be payable.</li><li>The medical team will consist of a Cardiologist and General practitioner.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |               |                      |                  |                        |          |                        |              |         |         |                                                                                                                                          |         |         |            |        |        |                                              |        |        |                                                           |         |         |                                        |         |         |



| <u>SC. NO.3</u> | <u>MEDICAL CLINIC</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS     | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                 | <ul style="list-style-type: none"> <li>• The General Practitioner will attend the clinic on all days i.e. 1½ hours from Monday to Friday and 1 hour on Saturday. The Cardiologist will attend the clinic two days in a week for 1½ hours each day.</li> <li>• One of the doctors (preferably the general practitioner) will be designated as Chief Medical Consultant, who will be responsible for overall administration / supervision of the clinic.</li> <li>• The expenses payable to the Chief Medical Consultant, other doctor, compounder as well as medicines, are debited to 'Expenditure Account – Medical Clinic.'</li> <li>• The Bank will not reimburse conveyance charges incurred by the medical practitioners.</li> <li>• The contract will be for a period of one year and will be renewed, from time to time.</li> <li>• The medical practitioners will not be entitled for any leave during the period of contract.</li> <li>• During the absence of a doctor, the Chief Medical Consultant will have to make arrangements for an alternative medical practitioner to be available at the clinic.</li> <li>• The Chief Medical Consultant will appoint a Compounder on his own and the remuneration payable to him will be made out of the lump sum amount to be paid by the Bank.</li> <li>• The Chief Medical Consultant will take care of furniture &amp; fixtures, equipment's etc. and will also ensure that the benefit of the clinic is not extended to outsiders. Medicines will be dispensed in the clinic for normal ailments like cough, cold, flu and fever, diseases of the respiratory system etc., minor dressings in case of injuries, abscess, sores etc. The clinic will not provide costly medicines. The clinic will also be equipped with Electro-Cardiogram, Blood Pressure Monitor, and Weighing Scale etc.</li> <li>• Further, the verification regarding proper functioning of the Medical Clinics will be covered under Management Audit Process.</li> <li>• The facility of medical clinic will also be available to the retired employees of the Bank as well.</li> </ul> |
| Account No.     | XXXXXX8830013000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

| SC. NO.4           | SCHEME FOR FINANCIAL ASSISTANCE TO EMPLOYEES,<br>WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|-------------------|----------|-------------|--|--|--|------------------------------------|-----------------|-----------------|--|--|--|
| PARTICULARS        | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
| Objective          | <p>There are instances where employees are forced to go on leave on loss of pay on account of hospitalization for undergoing treatment for major ailments like coronary disease, transplantation surgery etc. Such employees are forced to incur substantial medical expenses for their treatment and at the same time do not receive salary. Many a time the employees' avail all sorts of leave to their credit and ultimately, the only option open to them is to go on leave on loss of pay on medical grounds. Normally the financial condition of such employees would be very precarious.</p> <p>Therefore, the objective of the Scheme is to provide financial assistance to employees who are on loss of pay on account of hospitalization.</p>                                                                                  |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
| Applicability      | The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
| Scope              | The scheme covers payment of lump sum amount to the employees, who are on loss of pay. The facility will be made available for a maximum period of six months in the entire service of an employee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
| Amount             | Under the scheme, employees will be given financial assistance of Rs.5,000/- per month for a maximum period of 6 months and proportionately in case leave on loss of pay is less than one month (30 days).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
| General Conditions | <ul style="list-style-type: none"><li>An application in writing as prescribed under the scheme to be submitted by the employee concerned to the Branch Manager / Chief Manager / Departmental Head where the employee is working.</li><li>The application will be scrutinized and sanctioned by the Competent Authority.</li><li>The Employee should have exhausted all sorts of leave and must be on approved leave on loss of pay on medical grounds.</li><li>The disbursement of financial assistance will cease on the date of reporting of the employee for duties.</li><li>The applicant should have submitted bills seeking reimbursement of expenses under hospitalization scheme.</li><li>The details of approval accorded by the Competent Authority will be recorded in a register containing the mentioned details.</li></ul> |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    | <table><tr><td>Name of the staff</td><td>Emp. No.</td><td>Designation</td></tr><tr><td></td><td></td><td></td></tr><tr><td>Amount of reimbursement sought for</td><td>Amount approved</td><td>Date of payment</td></tr><tr><td></td><td></td><td></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                 |                 | Name of the staff | Emp. No. | Designation |  |  |  | Amount of reimbursement sought for | Amount approved | Date of payment |  |  |  |
|                    | Name of the staff                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Emp. No.        | Designation     |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    | Amount of reimbursement sought for                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Amount approved | Date of payment |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    | <ul style="list-style-type: none"><li>The records of sanction/payment will be properly maintained for audit purposes.</li><li>The Internal Auditors will, in their reports, make specific comments regarding compliance.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |
|                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                 |                 |                   |          |             |  |  |  |                                    |                 |                 |  |  |  |

| <u>SC. NO.4</u>     | <u>SCHEME FOR FINANCIAL ASSISTANCE TO EMPLOYEES,<br/>WHO ARE ON LOSS OF PAY ON ACCOUNT OF HOSPITALISATION</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS         | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                     | <ul style="list-style-type: none"> <li>The payment under this scheme will be debited to Expenditure Account- Staff Welfare Measures – Financial Assistance to Employees, who are on loss of pay on account of Hospitalization.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Competent Authority | <p>The Competent Authorities for sanction of applications under the scheme are as under:</p> <ul style="list-style-type: none"> <li>Branch Manager/Chief Manager of the branch in case of employees posted under branches including MLPs/RLPs/LC Branches/ MCBs/ NPCs etc.</li> <li>Chief Manager (Operations) in case of employees posted under Regional Office/Field General Manager's Office.</li> <li>Chief Manager (HR) in case of Central Office &amp; CO Annexes.</li> <li>In charge of Office in case of Audit Office.</li> <li>ZLC Heads/ ULA Heads in case of employees posted under ZLCs/ ULAs.</li> <li>DGM/AGM in case of employees posted under Union Bank Knowledge Centre.</li> </ul> |
| Account No.         | XXXXX8830008000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

| <u>SC. NO. 5</u>   | <u>REIMBURSEMENT OF 50% OF THE ANNUAL COLLEGE FEES INCURRED TO THE WARDS OF THE SUBORDINATE STAFF</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|--------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS        | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Objective          | The scheme provides for reimbursement of 50% of the annual college fees paid by the subordinate staff for their wards. The reimbursement will be restricted to 2 children.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Applicability      | The scheme will be applicable to all permanent subordinate staff members of the bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Amount             | Amount of Reimbursement under the Scheme will be restricted to 50% of the annual college fee or Rs.10000/- per year whichever is less.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| General Conditions | <ul style="list-style-type: none"> <li>The payment under the scheme will be by way of reimbursement of expenses already incurred.</li> <li>The scheme will be applicable only for 1<sup>st</sup> Graduation/Diploma Course and not for 11<sup>th</sup> or 12<sup>th</sup> standard.</li> <li>Under the scheme, the reimbursement will be restricted either for 1st Graduation or for 1st Diploma. The Graduation or Diploma course should be recognized by the relevant Educational/Professional body.</li> <li>The annual college fees will include term fees, examination fees, tuition fees and admission fees. Capitation fees/donation will not be eligible for reimbursement.</li> <li>Concerned employee has to apply online through Union Parivar for reimbursement under the Scheme by uploading the requisite documents.</li> <li>While uploading the invoices/bills in HRMS i.e. Union Parivar, (receipts evidencing payment of term fees, tuition fees, examination fees, admission fees etc.) all employees should ensure that requisite documents uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation &amp; signature of Officer/Executive verifying the documents/bills/invoices).</li> <li>The employee should submit application on a yearly basis for claiming reimbursement.</li> <li>Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.</li> <li>The scholarship amount to be claimed by the employees latest by 15th March of the same FY. If not applied, the same will be lapsed and cannot be claimed in next FY.</li> </ul> |

| <u>SC. NO. 5</u>      | <u>REIMBURSEMENT OF 50% OF THE ANNUAL COLLEGE FEES INCURRED TO THE WARDS OF THE SUBORDINATE STAFF</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS           | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                       | <ul style="list-style-type: none"> <li>The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.</li> <li>The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement. The scheme will not be applicable in case the ward fails in the qualifying examination or detained in the same class. However, on being considered for promotion to the higher class the ward will become eligible for being covered under this scheme.</li> <li>The payment under this scheme will be debited to Expenditure Account - Staff Welfare Measures – Reimbursement of 50% College Fees to wards of Subordinate Staff Members.</li> </ul> |
| Application & Payment | The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Account No.           | XXXXX8830006000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

| <b><u>SC. NO. 6</u></b>                                                                                                                           | <b><u>SCHEME FOR REIMBURSEMENT OF EXPENSES TOWARDS<br/>EDUCATION OF WARDS</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                  |              |                |
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| <b>PARTICULARS</b>                                                                                                                                | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                  |              |                |
| Objective                                                                                                                                         | To provide certain amount of financial support to employees by way of reimbursement of school fees, college fees, cost of textbooks etc. incurred on behalf of one dependent ward on yearly basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |              |                |
| Applicability                                                                                                                                     | The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                  |              |                |
| Scope                                                                                                                                             | <ul style="list-style-type: none"> <li>An employee can claim reimbursement amount under the Scheme for any one of the wards depending upon the class/course undergoing by the ward in a FY.</li> <li>Husband &amp; wife working in the Bank, can claim the reimbursement of their one dependent child only under the Scheme.</li> <li>The scheme covers reimbursement of School Fees/ College fees/Cost of textbooks/ examination fees etc. Capitation fees/donation, hostel charges, caution money, refundable fees etc. and will not be eligible for reimbursement under this scheme.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |              |                |
| Amount                                                                                                                                            | The reimbursement permissible under the scheme is as under:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                  |              |                |
|                                                                                                                                                   | <b>Ward Studying in</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Sub Staff</b> | <b>Clerk</b> | <b>Officer</b> |
|                                                                                                                                                   | Nursery to class Vth                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2500/-           | 2500/-       | 2500/-         |
|                                                                                                                                                   | VI to XII or its equivalent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 10000/-          | 10000/-      | 5000/-         |
|                                                                                                                                                   | Any course or degree after XII standard or its equivalent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | NA               | 10000/-      | 5000/-         |
| <i>*Courses which are considered equivalent to 12<sup>th</sup> standard as per norms of Educational Bodies in India, will also be considered.</i> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                  |              |                |
| General Conditions                                                                                                                                | <ul style="list-style-type: none"> <li>The payment under the scheme will be by way of reimbursement of expenses already incurred.</li> <li>Courses in which amount is paid in Indian Rupee only will be considered for reimbursement under the Scheme.</li> <li>Open &amp; Distance learning courses recognized by UGC/recognized government body in India can also be considered.</li> <li>Effective from April 2024</li> <li>Concerned employee has to apply online through Union Parivar for reimbursement by uploading relevant bills/proof receipts evidencing payment of tuition fees, school fees, cost of textbooks etc.</li> <li>While uploading the relevant documents/ invoices/bills in HRMS i.e. Union Parivar, (receipts evidencing payment of term fees, tuition fees, examination fees, admission fees etc.) all employees should ensure that relevant documents/ invoice/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation &amp; signature of Officer/Executive verifying invoices/bills).</li> </ul> |                  |              |                |

| <u>SC. NO. 6</u>      | <u>SCHEME FOR REIMBURSEMENT OF EXPENSES TOWARDS<br/>EDUCATION OF WARDS</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS           | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                       | <ul style="list-style-type: none"> <li>The employee should submit application on a yearly basis for claiming reimbursement.</li> <li>The employees should submit single claim for reimbursement and no piecemeal claim will be entertained.</li> <li>Reimbursement under the scheme will cease from the date of cessation of employment of the applicant with the Bank.</li> <li>The scholarship amount to be claimed by the employees latest by 15th March of the same FY. If not applied, the same will be lapsed and cannot be claimed in next FY.</li> <li>The ward of the employee should pass the qualifying examination every year so as to be eligible for reimbursement of College fees, tuition fees etc. Failure in the qualifying examination or detention will lead to ineligibility. However, on being considered for promotion, the ward will become eligible for being covered under this scheme.</li> <li>The payment under the scheme for the Nursery to 12<sup>th</sup> standard, will be debited to Expenditure Account - Staff Welfare Measures – Reimbursement of School Fees to wards of Employees.</li> <li>The payment under this scheme for courses after 12<sup>th</sup> will be debited to Expenditure Account - Staff Welfare Measures – Reimbursement of College Fees to wards of Employees.</li> </ul> |
| Application & Payment | The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Effective Date        | <p>The revised scheme will be effective from 01.04.2024.</p> <p>Thus, till 31<sup>st</sup> March 2024, the Scheme for reimbursement of school fees etc. to wards of employees &amp; Scheme for reimbursement of College fees/cost of books etc. to wards of employees, pursuing engineering, medical, professional and career oriented degree courses circulated vide staff circular no. 7749 dated 22.08.2022 shall remain effective.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Account No.           | <ul style="list-style-type: none"> <li>XXXXX8830001000 for wards studying in Nursery to 12<sup>th</sup> standard.</li> <li>XXXXX8830018000 for pursuing all type of educational courses after 12th standard standard.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |



| SC. NO. 7                                                                                                                                                         | SCHOLARSHIP SCHEME FOR WARDS OF EMPLOYEES                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                         |                          |                                   |                                         |             |             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|--------------------------|-----------------------------------|-----------------------------------------|-------------|-------------|
| PARTICULARS                                                                                                                                                       | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                         |                          |                                   |                                         |             |             |
| Objective                                                                                                                                                         | The Bank has a scheme for awarding scholarships for Higher education to the children of Award Staff & Officer to encourage the employees to send their wards to pursue higher education.                                                                                                                                                                                                                                                                                                 |                                         |                          |                                   |                                         |             |             |
| Applicability                                                                                                                                                     | The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                   |                                         |                          |                                   |                                         |             |             |
| Amount                                                                                                                                                            | The reimbursement amount provided under the Scheme is as under:                                                                                                                                                                                                                                                                                                                                                                                                                          |                                         |                          |                                   |                                         |             |             |
|                                                                                                                                                                   | Education/Courses                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Qualifying Exam                         | Scholarship Amt (Annual) |                                   |                                         |             |             |
|                                                                                                                                                                   | 11 <sup>th</sup> & 12 <sup>th</sup> (or its equivalent)                                                                                                                                                                                                                                                                                                                                                                                                                                  | 10 <sup>th</sup> (or its equivalent)    | Rs.6000/-                |                                   |                                         |             |             |
|                                                                                                                                                                   | For pursuing courses after 12 <sup>th</sup> (or its equivalent)*                                                                                                                                                                                                                                                                                                                                                                                                                         | 12 <sup>th</sup> (or its equivalent)    | Rs.7200/-                |                                   |                                         |             |             |
|                                                                                                                                                                   | For pursuing courses after 12 <sup>th</sup> (or its equivalent)* and staying in hostel                                                                                                                                                                                                                                                                                                                                                                                                   |                                         | Rs.9600/-                |                                   |                                         |             |             |
|                                                                                                                                                                   | *Courses which are considered equivalent to 12 <sup>th</sup> standard as per norms of Educational Bodies in India, will also be considered.                                                                                                                                                                                                                                                                                                                                              |                                         |                          |                                   |                                         |             |             |
| Eligibility                                                                                                                                                       | 1. The scholarship will be paid to only one child of the employee during any academic year fulfilling the following criteria. If Husband and wife both are working in our Bank, only one of them can claim the scholarship for their ward under the Scheme.                                                                                                                                                                                                                              |                                         |                          |                                   |                                         |             |             |
|                                                                                                                                                                   | 2. Minimum % of qualifying marks required for availing scholarship under Scheme is as under:                                                                                                                                                                                                                                                                                                                                                                                             |                                         |                          |                                   |                                         |             |             |
|                                                                                                                                                                   | <table><tr><td>% of Marks for Wards of Sub-staff</td><td>% of Marks for Wards of Clerk &amp; Officer</td></tr><tr><td>55% &amp; above</td><td>60% &amp; above</td></tr></table>                                                                                                                                                                                                                                                                                                          |                                         |                          | % of Marks for Wards of Sub-staff | % of Marks for Wards of Clerk & Officer | 55% & above | 60% & above |
|                                                                                                                                                                   | % of Marks for Wards of Sub-staff                                                                                                                                                                                                                                                                                                                                                                                                                                                        | % of Marks for Wards of Clerk & Officer |                          |                                   |                                         |             |             |
|                                                                                                                                                                   | 55% & above                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 60% & above                             |                          |                                   |                                         |             |             |
| For example, if 60% & above marks are acquired in 10 <sup>th</sup> standard, the scholarship amount can be claimed in class 11 <sup>th</sup> & 12 <sup>th</sup> . |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                         |                          |                                   |                                         |             |             |
| 3. Total Marks secured in all subjects appeared will be considered for the purpose of minimum % of qualifying marks.                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                         |                          |                                   |                                         |             |             |
|                                                                                                                                                                   | 4. After passing 10 <sup>th</sup> standard examination or its equivalent with minimum % of prescribed marks, the scholarship will be granted to the wards of the employees for pursuing 11 <sup>th</sup> & 12 <sup>th</sup> . Similarly, after passing 12 <sup>th</sup> standard examination or its equivalent with minimum % of prescribed marks, the scholarship will be granted to the wards of the employees for pursuing courses after 12 <sup>th</sup> standard or its equivalent. |                                         |                          |                                   |                                         |             |             |
|                                                                                                                                                                   | 5. Open & Distance learning courses recognized by UGC/recognized government body in India can also be considered.                                                                                                                                                                                                                                                                                                                                                                        |                                         |                          |                                   |                                         |             |             |

| <u>SC. NO. 7</u>   | <u>SCHOLARSHIP SCHEME FOR WARDS OF EMPLOYEES</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS        | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                    | <p>6. For claiming the aforesaid amount for staying in hostel, the hostel can be either college or private hostel.</p> <p>7. In case the ward stayed in college hostel/private hostel, the application for scholarship should be supported by Copy of hostel receipt issued by the private hostel/college or certificate issued by private hostel/college on their letterhead, confirming that the ward is staying in their hostel.</p> <p>8. The scholarship amount to be claimed by the employees latest by 15<sup>th</sup> March of the same FY. If not applied, the same will be lapsed and cannot be claimed in next FY.</p> <p>9. The scholarship sanctioned to the ward of deceased employee when he was alive will be continued even after death of employee, till the completion of the course for which the scholarship was awarded. In such case application for release of scholarship will be submitted by the spouse/child of deceased employee.</p> <p>10. Relaxation of one year not exceeding 2 attempts is given to the wards to appear in the qualifying examination so as to secure admission in the courses. Where the ward despite securing high percentage of marks in the XII Std. /HSC examination, does not get admission in the course, the mark-sheet pertaining to the XII Std/HSC examination of the previous academic year can be considered, in respect of application seeking scholarship for the current academic year in any stream. Similarly, relaxation of one year will be given to wards reappearing in 12<sup>th</sup> Standard/HSC examination for improving overall marks.</p> <p>11. The employee will be allowed to avail the benefit of scholarship from our bank even if their children are receiving any other scholarship from outside institution.</p> <p>12. Eligible employee has to apply online through Union Parivar for the claims by uploading requisite qualifying years marksheets &amp; certificates etc.</p> <p>13. While uploading the requisite certificates/marksheets in HRMS i.e. Union Parivar, all employees should ensure that requisite documents/ invoice/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that requisite documents/ invoice/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, Employee ID, designation &amp; signature of Officer/Executive verifying invoices/bills).</p> |
| Sanction & Payment | The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| <u>SC. NO. 7</u>   | <u><b>SCHOLARSHIP SCHEME FOR WARDS OF EMPLOYEES</b></u>                                                                                                                                                                                                                                         |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b> | <b>DETAILS</b>                                                                                                                                                                                                                                                                                  |
| Effective Date     | <p>The revised scheme will be effective from 01.04.2024.</p> <p>Thus, till 31<sup>st</sup> March 2024, Scheme for awarding scholarships for Higher Education to the children of Award Staff &amp; Officers circulated vide staff circular no. 7749 dated 22.08.2022 shall remain effective.</p> |
| Account No.        | XXXXX8830007000                                                                                                                                                                                                                                                                                 |

| <b><u>SC. NO. 8</u></b> | <b><u>HONORARIUM TO THE CHILDREN OF THE EMPLOYEES, WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b>      | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Objective               | <p>Many wards of the employees excel in their school education by obtaining first rank in the overall annual performance/general proficiency in their school examination. With a view to encourage the meritorious wards of the employee to enable them to achieve still better results in their academic pursuits, this scheme is evolved.</p> <p>The objective of the Scheme is to honor meritorious wards of permanent employees of the Bank, who have secured first rank in the overall annual performance in the school examination of their respective class/standard of study.</p>                                                                                                                                                                                                                                                                                                                                                                  |
| Applicability           | The scheme will be applicable to all employees but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Scope                   | The scheme will cover grant of one-time honorarium of Rs.3000/- per year to those wards of the employees who have secured first rank in the overall annual performance in the school examination of Standard-I to XII. Education of the wards commencing from Standard I to XII will be covered under this scheme, based on the examination held during the academic year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| General Conditions      | <ul style="list-style-type: none"> <li>• Eligible employee has to apply online through Union Parivar for the claims by uploading requisite qualifying years marksheets &amp; certificates etc.</li> <li>• While uploading the requisite certificates/marksheets in HRMS i.e. Union Parivar, all employees should ensure that requisite documents/ invoice/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that requisite documents/ invoice/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation &amp; signature of Officer/Executive verifying invoices/bills).</li> <li>• The payment under the scheme will be debited to 'Expenditure Account- Staff Welfare Expenses – Granting honorarium to the children of the</li> </ul> |

| <u>SC. NO. 8</u>      | <u>HONORARIUM TO THE CHILDREN OF THE EMPLOYEES, WHO HAVE SECURED FIRST RANK IN THE SCHOOL EXAMINATION</u>                                                                                                                                                  |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS           | DETAILS                                                                                                                                                                                                                                                    |
|                       | <p>employees who have secured first rank in the school examination’.</p> <ul style="list-style-type: none"> <li>The amount to be claimed by the employees latest by the next Financial year in which the first rank is secured by the children.</li> </ul> |
| Application & Payment | The claim for reimbursement should be applied in the relevant module in Union Parivar and amount will be auto credited after approval by HR Suvidha.                                                                                                       |
| Account No.           | XXXXX8830020000                                                                                                                                                                                                                                            |

| SC. NO.9                                 | <u>UNION BANK OF INDIA RETIRED EMPLOYEES'</u><br><u>MEDICAL ASSISTANCE SCHEME (UBIREMAS)</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS                              | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Objective                                | To extend medical assistance to the retired employees of the Bank. The Scheme has come to effect from 01.01.2003 and has been modified time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Who can become a member under the Scheme | <ul style="list-style-type: none"> <li>Retired Employees of the Bank who have exited the Bank through 'Superannuation', VRS OR on Medical Incapacitation and have completed 60 years of age, along with their spouse can only opt for joining the Scheme, subject to the condition that the prospective member of the Scheme shall not be gainfully employed. The retiree along with his/her spouse shall be termed as 'Family Unit'.</li> <li>The term 'gainfully employed' shall mean such primary/secondary member who is in employment and is receiving monthly remuneration of Rs. 12000.00 and above.</li> <li>For joining the Scheme, the Retiree shall apply within 6 months of attaining 60 years and the membership number shall be allotted after due debit of one-time membership fee, as per the scheme guidelines.</li> <li>If the secondary member (spouse) is not added while applying the membership, the same can be modified subsequently by sending an email to <a href="mailto:staffmediclaim@unionbankofindia.bank">staffmediclaim@unionbankofindia.bank</a>.</li> </ul> |
| Amount payable for availing membership   | <p>Presently, the non-refundable one-time membership fee as decided by the Staff Welfare Committee is as follows:</p> <p>Officers : Rs.5000/-<br/> Clerks : Rs.3000/-<br/> Sub Staff : Rs.2000/-<br/> Pre-1986 Retiree : Rs.1000/-</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Reimbursement provided under the Scheme  | <p><b><u>Annual Health Check-up</u></b></p> <ul style="list-style-type: none"> <li>Reimbursement of annual health checkup, maximum to an extent of Rs. 3000.00 (Rs. Three Thousand Only), per financial year, per Family unit shall be payable in a Financial year, subject to production of original bill/cash receipt. Submission of report is exempted for claiming the reimbursement amount towards annual health checkup.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

| SC. NO.9    | <u>UNION BANK OF INDIA RETIRED EMPLOYEES'</u><br><u>MEDICAL ASSISTANCE SCHEME (UBIREMAS)</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|             | <ul style="list-style-type: none"> <li>• Reimbursement of Annual Health Checkup Expenses upto Rs.2000/- can be claimed for any test per year. This amount can be claimed for multiple checkups not exceeding 2 times in a financial year within the limit.</li> <li>• Retirees may claim reimbursement of the Annual Health Check-up done in a Financial Year upto one month after the end of Financial Year i.e. till April of the subsequent Financial Year. For example, Retirees having undergone Annual Health Check-up upto 31.03.2024 may claim the reimbursement of the same upto 30.04.2024.</li> </ul> <p><b><u>Hospitalization:</u></b></p> <ul style="list-style-type: none"> <li>• Reimbursement of Hospitalization expenses, maximum to an extent of Rs. 1.50 Lakhs (Rs. One Lakh Fifty Thousand Only), to the Family unit, during the entire currency of the membership, subject to ceiling of Rs. 0.50 Lakhs (Rs. Fifty Thousand Only) in a Financial year shall be payable.</li> <li>• During hospitalization, in case of death of primary member, the actual expenditure incurred or balance of limit available within overall limit of Rs.1.50 lac whichever is lower, will be reimbursed instead of existing cap of Rs.50,000/- to the spouse/nominee of the retiree. This provision is effective retrospective from 01.04.2023 Onwards. Hence, in such cases, the difference amount to be paid accordingly on submission of claim by the nominee.</li> <li>• The reimbursement of hospitalization expenses of Rs. 1.50 Lakhs is restricted to 100% of the eligible amount in case of primary member and 75% in case of secondary member, subject to the maximum reimbursement amount of Rs. 0.50 Lakhs in a Financial year.</li> <li>• The reimbursement for hospitalization expenses under the Scheme shall henceforth be made without any item-wise calculation/capping.</li> <li>• The reimbursement of hospitalization expenses includes Pre-Hospitalization and Post- Hospitalization expenses during period upto 30 days prior to hospitalization and during the period 90 days after the discharge from the hospital.</li> <li>• Critical illness (Cancer of specified severity/ Stroke resulting in permanent symptoms/ permanent paralysis of limbs/ Open Chest CABG/Myocardial infarction/Open heart replacement or repair of heart valves/major organ/bone marrow transplant/ kidney failure requiring regular dialysis/ End stage liver failure) also covered under the daycare expenses provided under UBI-REMAS hospitalization.</li> <li>• All documents for reimbursement of hospitalization are to be submitted within 6 months from the date of discharge. In case of genuine reasons regarding non-submission of bills with TAT, the same may be considered by the sanctioning authority.</li> </ul> |



| SC. NO.9                    | <u>UNION BANK OF INDIA RETIRED EMPLOYEES'</u><br><u>MEDICAL ASSISTANCE SCHEME (UBIREMAS)</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS                 | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                             | <ul style="list-style-type: none"> <li>For Hospitalization cases, submission of original bills/receipts/related documents/reports are the necessary documents for submission of claims. However, If the members are holders of any Mediclaim policy, then the reimbursement under this scheme can be claimed for the differential amount, not settled by the insurance company, subject to production of necessary documents.</li> <li>The reimbursement for hospitalization expenses including day care expenditure henceforth will be made excluding non-medical charges as annexed herewith.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| How to apply for membership | <ul style="list-style-type: none"> <li>Retired employee who wish to become a member of the Scheme must apply online through their Union Parivar Mobile Application/Desktop application, as under.</li> <li><b>Path – Union Parivar &gt; Employee Self Service &gt; REMAS Membership application &gt; Add new value).</b></li> <li>No physical applications from the retirees will be entertained.</li> <li>In Union Parivar, the details of the retiree will be automatically displayed in the application form and the applicant must enter his/her account number and nominated branch code (IBR code). Any modification required in the editable field, can be modified by the applicant.</li> <li>Spouse of the deceased Retiree, who doesn't have the rights to login to Union Parivar and who wish to join the Scheme shall submit the application as annexed herewith to the nominated Branch/ Regional Office, who shall duly verify the same and apply on behalf of the spouse of the retiree.</li> <li>Branch Manager/Deputy Branch Manager who is having the HR rights can also apply in Union Parivar, on behalf of the retired employee/spouse.</li> <li>Submitted application will be available in the worklist of RO HR Official, who shall verify the details and recommend the application.</li> <li>Recommended application now is available in the worklist of CO HR Officer and on successful debit of the membership fee, the application will be sanctioned and the membership number will be generated.</li> <li>Once approved, the retiree can view the UBIREMAS membership number in Union Parivar, available at the top of the application page.</li> </ul> |

| SC. NO.9                                 | <u>UNION BANK OF INDIA RETIRED EMPLOYEES'</u><br><u>MEDICAL ASSISTANCE SCHEME (UBIREMAS)</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS                              | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Process Flow for claiming reimbursement: | <ul style="list-style-type: none"> <li>• Application Form for reimbursement of hospitalization expenses, as annexed herewith, along with all original documents to be submitted by the retiree to the Nominated Branch/Regional Office.</li> <li>• Nominated Branch to physically forward the documents to the Regional Office under whose jurisdiction it falls, after duly verifying the documents.</li> <li>• RO HR Administrator shall process the claim through path as mentioned hereunder, and submit the same to the competent authority viz., Regional Head/Deputy Regional Head not below the rank of Chief Manager, for sanction of the Claim.</li> </ul> <p><b>Workforce administration &gt; Staff welfare &gt; Health scheme &gt; REMAS claim Register</b></p> <ul style="list-style-type: none"> <li>• In case of the reimbursement claim being processed for the first time, the expenditure already incurred shall be feeded as 0.00 (zero amount).</li> <li>• HR Admin shall mandatorily verify the account number of the retired employee as submitted in the claim application through Finacle, to avoid non-credit/wrong credit of the reimbursement claim.</li> <li>• Union Parivar will not permit submission of Claims exceeding Rs. 0.50 Lakhs in a financial year or more than the ceiling i.e. Rs.1.50 lakh.</li> <li>• In case of consolidated claim of Rs. 1.50 Lakhs on death of the primary member during hospitalization, RO HR Administrator shall send a mail to our department at <a href="mailto:staffmedicclaim@unionbankofindia.bank">staffmedicclaim@unionbankofindia.bank</a>, for necessary modification in Union Parivar.</li> <li>• Once the application is sanctioned by the competent authority, the amount shall be directly credited to the account of the retiree, through auto credit process.</li> <li>• The application will then be available in the ID of CO officer-in-charge who will validate the same.</li> </ul> |
| General Conditions                       | <ul style="list-style-type: none"> <li>• The Retiree shall be the 'Primary member' and spouse shall be the 'Secondary member'.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

| <u>SC. NO.9</u>  | <u>UNION BANK OF INDIA RETIRED EMPLOYEES'</u><br><u>MEDICAL ASSISTANCE SCHEME (UBIREMAS)</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS      | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                  | <ul style="list-style-type: none"> <li>• Addition of 'Secondary member', if not done while applying for membership can be added subsequently, through request submitted to concerned Regional Office.</li> <li>• On death of retiree prior to attaining 60 years, the spouse can join the Scheme within 6 months of the retiree's age of 60 years.</li> <li>• On the death of the retired employee who is already a member, his/her spouse will continue to be covered under the scheme as 'Secondary member', for reimbursement of hospitalization expenses and annual health check-up.</li> </ul> |
|                  | <ul style="list-style-type: none"> <li>• Any such retiree who has exited the Bank for reasons other than 'Superannuation', VRS OR on Medical Incapacitation will not be eligible for membership and the benefits under the scheme.</li> <li>• The Branch where Savings Bank account of the "Family Unit" will be maintained for crediting reimbursement under the Scheme will be called "Nominated Branch".</li> </ul>                                                                                                                                                                              |
| Point of Contact | Any clarifications regarding the Scheme Guidelines/Operational issues, please contact on the 022-22896383 OR on Email ID <a href="mailto:staffmediclaim@unionbankofindia.bank">staffmediclaim@unionbankofindia.bank</a> .                                                                                                                                                                                                                                                                                                                                                                           |



**LIST OF TREATMENT PERMISSIBLE IN DAY CARE**  
**(24 HOUR HOSPITALIZATION NOT REQUIRED)**

| <b>SR</b> | <b>LIST OF TREATMENT</b>                                                                                                                                                                                     |
|-----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1         | ADENOIDECTOMY                                                                                                                                                                                                |
| 2         | APPENDECTOMY                                                                                                                                                                                                 |
| 3         | ASCITIC/PLEURAL TAPPING                                                                                                                                                                                      |
| 4         | AUROPLASTY NOT COSMETIC IN NATURE                                                                                                                                                                            |
| 5         | CORONARY/RENAL ANGIOGRAPHY                                                                                                                                                                                   |
| 6         | CORONARY ANGIOPLASTY                                                                                                                                                                                         |
| 7         | DENTAL SURGERY                                                                                                                                                                                               |
| 8         | D&C                                                                                                                                                                                                          |
| 9         | EXCISION OF CYST/GRANULOMA/LUMP/TUMOR                                                                                                                                                                        |
| 10        | EYE SURGERY                                                                                                                                                                                                  |
| 11        | FRACTURE INCLUDING HAIRLINE FRACTURE/DISLOCATION                                                                                                                                                             |
| 12        | RADIO THERAPY                                                                                                                                                                                                |
| 13        | CHEMOTHERAPY                                                                                                                                                                                                 |
| 14        | LITHOTRIPSY                                                                                                                                                                                                  |
| 15        | INCISION AND DRAINAGE OF ABSCESS                                                                                                                                                                             |
| 16        | VARICOCELECTOMY                                                                                                                                                                                              |
| 17        | WOUND SUTURING                                                                                                                                                                                               |
| 18        | FESS                                                                                                                                                                                                         |
| 19        | OPERATIONS/MICRO SURGICAL OPERATIONS ON THE NOSE, MOUTH, MIDDLE EAR/INTERNAL EAR, TONGUE, FACE, TONSILS & ADENOIDS, SALIVARY DUCTS, BREAST, SKIN & SUBCUTANEOUS TISSUES, DIGESTIVE TRACT, FEMALE/MALE SEXUAL |
| 20        | APPROVED TARGETED THERAPIES FOR TREATMENT OF CANCER IN DAY CARE AND ON STANDALONE BASIS. (IMMUNOTHERAPY — MONOCLONAL ANTIBODY CANCER TREATMENT ON STANDALONE BASIS).                                         |
| 21        | HAEMO DIALYSIS                                                                                                                                                                                               |
| 22        | FISSURECTOMY/FISTULECTOMY                                                                                                                                                                                    |
| 23        | MASTOIDECTOMY                                                                                                                                                                                                |
| 24        | HYDROCELE SURGERIES                                                                                                                                                                                          |
| 25        | HYSTERECTOMY                                                                                                                                                                                                 |
| 26        | INGUINAL/VENTRAL/MBILICALFHEMORAL HERNIA SURGERIES                                                                                                                                                           |
| 27        | PARENTERAL CHEMOTHERAPY                                                                                                                                                                                      |
| 28        | POLYPECTOMY                                                                                                                                                                                                  |
| 29        | SEPTOPLASTY                                                                                                                                                                                                  |
| 30        | PILES/FISTULA SURGERIES                                                                                                                                                                                      |
| 31        | PROSTATE SURGERIES                                                                                                                                                                                           |
| 32        | SINUSITIS SURGERIES                                                                                                                                                                                          |
| 33        | TONSILLECTOMY                                                                                                                                                                                                |
| 34        | LIVER ASPIRATION                                                                                                                                                                                             |
| 35        | SCLEROTHERAPY                                                                                                                                                                                                |
| 36        | VARICOSE VEIN LIGATION                                                                                                                                                                                       |
| 37        | ALL SCOPIES ALONG WITH BIOSPIES                                                                                                                                                                              |
| 38        | LUMBAR PUNCTURE                                                                                                                                                                                              |
| 39        | TREATMENT FOR AGE RELATED MACULAR DEGENERATION (ARMD) AND INTRA VITREAL INJECTIONS FOR EYE DISORDERS OTHER THAN ARMD ALSO.                                                                                   |

**LIST OF NON-MEDICAL EXPENSES EXCLUDED (NOT PAYABLE) UNDER UBIREMAS**

| <b>SN<br/>NO</b> | <b>LIST OF EXPENSES</b>                                       | <b>REMARK</b> |
|------------------|---------------------------------------------------------------|---------------|
| 1                | HAIR REMOVAL CREAM                                            | Not Payable   |
| 2                | BRUSH                                                         | Not Payable   |
| 3                | COSY TOWEL                                                    | Not Payable   |
| 4                | HAND WASH                                                     | Not Payable   |
| 5                | MOISTURISER PASTE BRUSH                                       | Not Payable   |
| 6                | POWDER                                                        | Not Payable   |
| 7                | RAZOR                                                         | Not Payable   |
| 8                | SHOE COVER                                                    | Not Payable   |
| 9                | BEAUTY SERVICES                                               | Not Payable   |
| 10               | BELTS/ BRACES                                                 | Not Payable.  |
| 11               | BUDS                                                          | Not Payable   |
| 12               | BARBER CHARGES                                                | Not Payable   |
| 13               | CAPS                                                          | Not Payable   |
| 14               | COLD PACK/HOT PACK                                            | Not Payable   |
| 15               | CARRY BAGS                                                    | Not Payable   |
| 16               | COMB                                                          | Not Payable   |
| 17               | EAU-DE-COLOGNE / ROOM FRESHNERS                               | Not Payable   |
| 18               | EYE PAD                                                       | Not Payable   |
| 19               | EYE SHEILD                                                    | Not Payable   |
| 20               | EMAIL / INTERNET CHARGES                                      | Not Payable   |
| 21               | FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL) | Not Payable   |
| 22               | FOOT COVER                                                    | Not Payable   |
| 23               | GOWN                                                          | Not Payable   |
| 24               | LEGGINGS                                                      | Not Payable   |
| 25               | LAUNDRY CHARGES                                               | Not Payable   |
| 26               | MINERAL WATER                                                 | Not Payable   |
| 27               | OIL CHARGES                                                   | Not Payable   |
| 28               | SANITARY PAD                                                  | Not Payable   |
| 29               | SLIPPERS                                                      | Not Payable   |
| 30               | TELEPHONE CHARGES                                             | Not Payable   |
| 31               | TISSUE PAPER                                                  | Not Payable   |
| 32               | TOOTH PASTE                                                   | Not Payable   |
| 33               | TOOTH BRUSH                                                   | Not Payable   |
| 34               | GUEST SERVICES                                                | Not Payable   |
| 35               | BED PAN                                                       | Not Payable   |
| 36               | BED UNDER PAD CHARGES                                         | Not Payable   |
| 37               | CAMERA COVER                                                  | Not Payable   |
| 38               | CLINIPLAST                                                    | Not Payable   |
| 39               | CREPE BANDAGE                                                 | Not Payable   |
| 40               | CURAPORE                                                      | Not Payable   |
| 41               | DIAPER OF ANY TYPE                                            | Not Payable   |

| SN NO | LIST OF EXPENSES                                                                                                                   | REMARK      |
|-------|------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 42    | DVD, CD CHARGES                                                                                                                    | Not Payable |
| 43    | EYELET COLLAR                                                                                                                      | Not Payable |
| 44    | FACE MASK                                                                                                                          | Not Payable |
| 45    | FLEXI MASK                                                                                                                         | Not Payable |
| 46    | GAUSE SOFT                                                                                                                         | Not Payable |
| 47    | GAUZE                                                                                                                              | Not Payable |
| 48    | HAND HOLDER                                                                                                                        | Not Payable |
| 49    | HANSAPLAST/ADHESIVE BANDAGES                                                                                                       | Not Payable |
| 50    | WEIGHT CONTROL PROGRAMS/ SUPPLIES/ SERVICES                                                                                        | Not Payable |
| 51    | COST OF SPECTACLES/ CONTACT LENSES/ HEARING AIDS ETC.                                                                              | Not Payable |
| 52    | DENTAL TREATMENT EXPENSES THAT DO NOT REQUIRE HOSPITALISATION                                                                      | Not Payable |
| 53    | HORMONE REPLACEMENT THERAPY                                                                                                        | Not Payable |
| 54    | HOME VISIT CHARGES                                                                                                                 | Not Payable |
| 55    | INFERTILITY/ SUBFERTILITY/ ASSISTED CONCEPTION                                                                                     | Not Payable |
| 56    | OBESITY (INCLUDING MORBID OBESITY) TREATMENT IF EXCLUDED IN POLICY                                                                 | Not Payable |
| 57    | PSYCHIATRIC & PSYCHOSOMATIC DISORDERS                                                                                              | Not Payable |
| 58    | CORRECTIVE SURGERY FOR REFRACTIVE ERROR                                                                                            | Not Payable |
| 59    | TREATMENT OF SEXUALLY TRANSMITTED DISEASES                                                                                         | Not Payable |
| 60    | DONOR SCREENING CHARGES                                                                                                            | Not Payable |
| 61    | ADMISSION/REGISTRATION CHARGES                                                                                                     | Not Payable |
| 62    | HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE                                                                                 | Not Payable |
| 63    | EXPENSES FOR INVESTIGATION/ TREATMENT IRRELEVANT TO THE DISEASE FOR WHICH ADMITTED OR DIAGNOSED                                    | Not Payable |
| 64    | ANY EXPENSES WHEN THE PATIENT IS DIAGNOSED WITH RETRO VIRUS + OR SUFFERING FROM /HIV/ AIDS ETC IS DETECTED/ DIRECTLY OR INDIRECTLY | Not Payable |
| 65    | STEM CELL IMPLANTATION/ SURGERY and storage                                                                                        | Not Payable |
| 66    | WARD AND THEATRE BOOKING CHARGES                                                                                                   | Not Payable |
| 67    | ARTHROSCOPY & ENDOSCOPY INSTRUMENTS                                                                                                | Not Payable |
| 68    | MICROSCOPE COVER                                                                                                                   | Not Payable |
| 69    | SURGICAL BLADES, HARMONIC SCALPEL, SHAVER                                                                                          | Not Payable |
| 70    | SURGICAL DRILL                                                                                                                     | Not Payable |
| 71    | EYE KIT                                                                                                                            | Not Payable |
| 72    | EYE DRAPE                                                                                                                          | Not Payable |
| 73    | X-RAY FILM                                                                                                                         | Not Payable |
| 74    | SPUTUM CUP                                                                                                                         | Not Payable |
| 75    | BOYLES APPARATUS CHARGES                                                                                                           | Not Payable |
| 76    | BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES                                                                                | Not Payable |
| 77    | Antiseptic or disinfectant lotions                                                                                                 | Not Payable |



| SN<br>NO | LIST OF EXPENSES                                              | REMARK                                                   |
|----------|---------------------------------------------------------------|----------------------------------------------------------|
| 78       | BAND AIDS, BANDAGES, STERILE INJECTIONS, NEEDLES,<br>SYRINGES | Not Payable                                              |
| 79       | COTTON                                                        | Not Payable                                              |
| 80       | COTTON BANDAGE                                                | Not Payable                                              |
| 81       | MICROPORE/ SURGICAL TAPE                                      | Not Payable                                              |
| 82       | BLADE                                                         | Not Payable                                              |
| 83       | APRON                                                         | Not Payable                                              |
| 84       | TORNIQUET                                                     | Not Payable                                              |
| 85       | ORTHOBUNDLE, GYNAEC BUNDLE                                    | Not Payable                                              |
| 86       | URINE CONTAINER                                               | Not Payable                                              |
| 87       | LUXURY TAX                                                    | Not Payable                                              |
| 88       | HVAC                                                          | Not Payable                                              |
| 89       | HOUSE KEEPING CHARGES                                         | Not Payable                                              |
| 90       | SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED             | Not Payable                                              |
| 91       | TELEVISION & AIR CONDITIONER CHARGES                          | Not Payable                                              |
| 92       | SURCHARGES                                                    | Not Payable                                              |
| 93       | ATTENDANT CHARGES                                             | Not Payable                                              |
| 94       | IM IV INJECTION CHARGES                                       | Not Payable                                              |
| 95       | CLEAN SHEET                                                   | Not Payable                                              |
| 96       | BLANKET/WARMER BLANKET                                        | Not Payable                                              |
| 97       | ADMISSION KIT                                                 | Not Payable                                              |
| 98       | BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING<br>CHARGES   | Not Payable                                              |
| 99       | CERTIFICATE CHARGES                                           | Not Payable                                              |
| 100      | COURIER CHARGES                                               | Not Payable                                              |
| 101      | CONVENYANCE CHARGES                                           | Not Payable                                              |
| 102      | DIABETIC CHART CHARGES                                        | Not Payable                                              |
| 103      | DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES               | Not Payable                                              |
| 104      | DISCHARGE PROCEDURE CHARGES                                   | Not Payable                                              |
| 105      | DAILY CHART CHARGES                                           | Not Payable                                              |
| 106      | ENTRANCE PASS / VISITORS PASS CHARGES                         | Not Payable                                              |
| 107      | EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE                 | Not Payable                                              |
| 108      | FILE OPENING CHARGES                                          | Not Payable                                              |
| 109      | INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)           | Not Payable                                              |
| 110      | MEDICAL CERTIFICATE                                           | Not Payable                                              |
| 111      | MAINTENANCE CHARGES                                           | Not Payable                                              |
| 112      | MEDICAL RECORDS                                               | Not Payable                                              |
| 113      | PREPARATION CHARGES                                           | Not Payable                                              |
| 114      | PHOTOCOPIES CHARGES                                           | Not Payable                                              |
| 115      | PATIENT IDENTIFICATION BAND / NAME TAG                        | Not Payable                                              |
| 116      | WASHING CHARGES                                               | Not Payable                                              |
| 117      | MEDICINE BOX                                                  | Not Payable                                              |
| 118      | MORTUARY CHARGES                                              | Payable up to 24<br>hrs, shifting charges<br>not payable |

| SN NO | LIST OF EXPENSES                                                              | REMARK              |
|-------|-------------------------------------------------------------------------------|---------------------|
| 119   | MEDICO LEGAL CASE CHARGES (MLC CHARGES)                                       | Not Payable         |
| 120   | WALKING AIDS CHARGES                                                          | Not Payable         |
| 121   | BIPAP MACHINE                                                                 | Not Payable         |
| 122   | COMMODE                                                                       | Not Payable         |
| 123   | CPAP/ CAPD EQUIPMENTS                                                         | Device not payable  |
| 124   | INFUSION PUMP – COST                                                          | Device not payable  |
| 125   | PULSEOXYMER CHARGES                                                           | Device not payable  |
| 126   | SPACER                                                                        | Not Payable         |
| 127   | SPIROMETRE                                                                    | Device not payable  |
| 128   | SPo2 PROBE                                                                    | Not Payable         |
| 129   | NEBULIZER KIT                                                                 | Not Payable         |
| 130   | STEAM INHALER                                                                 | Not Payable         |
| 131   | ARMSLING                                                                      | Not Payable         |
| 132   | THERMOMETER                                                                   | Not Payable         |
| 133   | CERVICAL COLLAR                                                               | Not Payable         |
| 134   | SPLINT                                                                        | Not Payable         |
| 135   | DIABETIC FOOT WEAR                                                            | Not Payable         |
| 136   | KNEE BRACES ( LONG/ SHORT/ HINGED)                                            | Not Payable         |
| 137   | KNEE IMMOBILIZER/SHOULDER IMMOBILIZER                                         | Not Payable         |
| 138   | LUMBOSACRAL BELT                                                              | Payable for surgery |
| 139   | AMBULANCE CHARGES                                                             | Max Rs. 2,500/- per |
| 140   | AUTO/TAXI CHARGES                                                             | Max. Rs.750/- per   |
| 141   | AMBULANCE COLLAR                                                              | Not Payable         |
| 142   | AMBULANCE EQUIPMENT                                                           | Not Payable         |
| 143   | VACCINATION CHARGES                                                           | Not Payable         |
| 144   | MICROSHEILD                                                                   | Not Payable         |
| 145   | BETADINE / HYDROGEN PEROXIDE / SPIRIT / DISINFECTANTS                         | Not Payable         |
| 146   | PRIVATE NURSES CHARGES - SPECIAL NURSING CHARGES                              | Not Payable         |
| 147   | NUTRITION PLANNING CHARGES - DIETICIAN CHARGESDIET CHARGES                    | Not Payable         |
| 148   | AHD                                                                           | Not Payable         |
| 149   | ALCOHOL SWABES                                                                | Not Payable         |
| 150   | SCRUB SOLUTION/STERILLIUM                                                     | Not Payable         |
| 151   | AESTHETIC TREATMENT / SURGERY                                                 | Not Payable         |
| 152   | TPA CHARGES                                                                   | Not Payable         |
| 153   | VISCO BELT CHARGES                                                            | Not Payable         |
| 154   | ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT. RECOVERY KIT. ETC] | Not Payable         |
| 155   | EXAMINATION GLOVES                                                            | Not payable         |
| 156   | KIDNEY TRAY                                                                   | Not Payable         |
| 157   | MASK                                                                          | Not Payable         |
| 158   | OUNCE GLASS                                                                   | Not Payable         |
| 159   | OUTSTATION CONSULTANT'S/ SURGEON'S FEES                                       | Not payable         |
| 160   | OXYGEN MASK                                                                   | Not Payable         |
| 161   | PAPER GLOVES                                                                  | Not Payable         |

| SN<br>NO | LIST OF EXPENSES                 | REMARK      |
|----------|----------------------------------|-------------|
| 162      | REFERAL DOCTOR'S FEES            | Not Payable |
| 163      | ACCU CHECK (Glucometery/ Strips) | Not Payable |
| 164      | PAN CAN                          | Not Payable |
| 165      | SOFNET                           | Not Payable |
| 166      | TROLLY COVER                     | Not Payable |
| 167      | UROMETER, URINE JUG              | Not Payable |
| 168      | SOFTOVAC                         | Not Payable |

**APPLICATION FORM FOR REIMBURSEMENT OF HOSPITALIZATION EXPENSES & ANNUAL HEALTH CHECK-UP AMOUNT UNDER UNION BANK OF INDIA RETIRES EMPLOYEES' MEDICAL ASSISTANCE SCHEME (UBIREMAS)**

|                                                  |                                                                                                                                                           |                                                                                                      |         |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|---------|
| 1                                                | Name of The Primary Member with Employee/PF no.                                                                                                           |                                                                                                      |         |
| 2                                                | Name of Secondary Member (Spouse)                                                                                                                         |                                                                                                      |         |
| 3                                                | UBIREMAS Membership No. of family unit under this scheme                                                                                                  |                                                                                                      |         |
| 4                                                | Nominated Branch                                                                                                                                          |                                                                                                      |         |
| 5                                                | Saving Bank Account Number                                                                                                                                |                                                                                                      |         |
| 6                                                | Residential Address & Mobile No                                                                                                                           |                                                                                                      |         |
| 7                                                | Reimbursement claimed for (Hospitalization or Annual Health Checkup)                                                                                      | <input type="checkbox"/> Annual Health Check-Up<br><input type="checkbox"/> Hospitalization Expenses |         |
| 8                                                | Expenses Incurred for whom, (Mention name and also mention whether Primary Member or Secondary Member)                                                    |                                                                                                      |         |
| <b>Reimbursement of Annual health Check-Up</b>   |                                                                                                                                                           |                                                                                                      |         |
| 9.a                                              | Nature of Health Check-Up (indicate the nature of test)                                                                                                   |                                                                                                      |         |
| b                                                | Name of Diagnostic Centre Details of Bill for which reimbursement is sought for                                                                           | Name                                                                                                 |         |
|                                                  |                                                                                                                                                           | Bill No & Date                                                                                       |         |
|                                                  |                                                                                                                                                           | Amount                                                                                               |         |
| c                                                | Claim submitted for Financial Year                                                                                                                        |                                                                                                      |         |
| d                                                | Amount already Sanctioned for Health Check-up for Financial Year                                                                                          |                                                                                                      |         |
| e                                                | <b>Amount of reimbursement requested</b>                                                                                                                  |                                                                                                      |         |
| <b>Reimbursement of Hospitalization Expenses</b> |                                                                                                                                                           |                                                                                                      |         |
| 10.a                                             | Name of Hospital and Duration of Hospitalization for which reimbursement is sought for                                                                    | Name                                                                                                 |         |
|                                                  |                                                                                                                                                           | Duration                                                                                             | From To |
|                                                  |                                                                                                                                                           | Bill No & Date                                                                                       |         |
|                                                  |                                                                                                                                                           | Amount                                                                                               |         |
| b                                                | Claim submitted for Financial Year                                                                                                                        |                                                                                                      |         |
| c                                                | Amount of Reimbursement towards hospitalization expenses already received so far under the scheme, if any, for the family unit, i.e., for self and spouse |                                                                                                      |         |
| d                                                | Whether holding any Mediclaim Policy in the name of self or spouse                                                                                        |                                                                                                      |         |
| e                                                | Amount of claim settled by the Insurance Company/TPA, (Enclose copy of the                                                                                |                                                                                                      |         |

|   |                                                       |  |
|---|-------------------------------------------------------|--|
|   | certificate/sanction letter of the Insurance Company) |  |
| f | Balance amount not settled by the Insurance Company   |  |
| g | <b>Amount of Reimbursement Requested</b>              |  |

#The total reimbursement of hospitalization expenses including present bill should not exceed Rs.50,000/- in a financial year and maximum limit of Rs 1,50,000/- to the Family Unit, during the entire currency of membership under the scheme. The reimbursement of annual health check-up amount including present bill should not exceed Rs.2,000/- in a financial year.

I certify the correctness of information given herein above. All Bills/Certificates/Vouchers/Cash Memos/documents in respect of expenses incurred as reported are enclosed.

I agree that the reimbursement will be as per UBIREMAS scheme guidelines.

Place:

Name & Signature of Primary/Secondary Member

**RECOMMEDED / DECLINED**

Recommended Rs.\_\_\_\_\_ to Shri / Smt. \_\_\_\_\_, Membership

No.\_\_\_\_\_ under UBIREMAS which may be credit to his/her S.B. A/c.

No.\_\_\_\_\_ with \_\_\_\_\_ Branch (Nominated Branch)

HR Administrator

Regional Office,

**APPROVED / DECLINED**

Sanctioned Rs.\_\_\_\_\_ to Shri / Smt. \_\_\_\_\_, Membership

No.\_\_\_\_\_ under UBIREMAS.

Regional Head/ Dy. Regional Head

Regional Office

## MEMBERSHIP FORM

(To be Submitted by Spouse of Deceased Retired Employee Only)

To,

Asst. General Manager,  
Human Resource Department,  
Union Bank of India  
239, Vidhan Bhavan Marg  
Mumbai - 400 021.

Passport Size Photo  
of to be affixed and  
attested by Nominated  
Branch

Dear Sir/Madam,

My Spouse retired on \_\_\_\_\_ and thereafter expired on \_\_\_\_\_ prior to enrolling for UBIREMAS membership.

I desire to become a **Single** member of the Union Bank of India Retired Employees Medical Assistance Scheme (UBIREMAS) by paying non-refundable membership fees of Rs. \_\_\_\_\_ under the scheme.

I hereby authorize the bank to debit the membership fee from my account \_\_\_\_\_ (Enter 15 digit Account number).

I will ensure that sufficient balance is maintained in the above mentioned account.

The details are as under:

- |                                                                                                   |   |
|---------------------------------------------------------------------------------------------------|---|
| 1. Employee ID                                                                                    | - |
| 2. Name of Employee                                                                               | - |
| 3. Date of Birth                                                                                  | - |
| 4. Date of retirement from service                                                                | - |
| 5. Retired on superannuation or under VRS Scheme or voluntary retirement under OSR/Pension Scheme | - |
| 6. Designation at the time of Retirement from service (PPO Copy to be attached)                   | - |
| 7. Branch/Office last worked                                                                      | - |
| 8. Date of Death of Employee                                                                      | - |

(If employee already expired  
after retirement)  
Copy of Death Certificate to be enclosed

9. Name of the Spouse(Applicant) -
10. Date of Birth of Spouse(Applicant) -
11. Telephone No with STD Code -
12. Mobile No -
13. Email ID -
14. Address -
15. Saving Bank A/c No. -  
(15 digit Account no)
16. Nominated Branch of Union Bank of India -  
(Enter 6 digit Branch Code)
17. Past Major illness, if any -

**Declarations :**

- ✓ I hereby authorize the Bank to debit the membership fee as per the cadre of employee from my above mentioned account number. I will ensure that sufficient balance is maintained in the above mentioned account.
- ✓ I have read the scheme and the rules there under. I will abide by the rules made under.
- ✓ I am not gainfully employed.
- ✓ I hereby declare that information furnished above is true to the best of my knowledge and I shall give any other information as and when required by the bank.
- ✓ Kindly enrol me as member of the Union Bank of India Retired Employees Medical Assistance Scheme (UBIREMAS).

Place

Signature

Date

Name



| <b>SC. NO. 10</b>      | <b>EX-GRATIA TO PRE-1986 EMPLOYEES</b>                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b>     | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Objective              | The scheme provides Ex-Gratia to the employees retired prior to 01.01.1986 and were surviving as on 01.11.1997. Employee should have worked for 20 years.                                                                                                                                                                                                                                                                               |
| Amount                 | Employees who have retired prior to 01/01/1986 and were surviving as on 01.11.1997, the amount of ex-gratia pension is Rs.10,000/- in each category in addition to the existing scheme of IBA.                                                                                                                                                                                                                                          |
| Features of the Scheme | <p>1. Based on IBA letter dated 6/1/2014 the ex-gratia has been revised per month from 17/12/2013 as under:</p> <ul style="list-style-type: none"> <li>Surviving pre-1986 retirees : Rs. 350 + DA</li> <li>Surviving Spouses : Rs. 175 + DA</li> </ul> <p>2. Apart from the above ex-gratia an additional amount of ex-gratia of Rs 10,000/- per month shall be paid as under to the eligible retirees and their surviving spouses.</p> |

| <b>SC. NO.</b>     | <b>Ex-Gratia to Pensioners and Family Pensioners Drawing Monthly Pension (Net Pension) Less Than Rs. 10000/ (Not Covered Under Ex Gratia to Pre-1986 Employees ) (New Scheme for retirees)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b> | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Objective          | <p>With an objective to financially support such retirees who are drawing pension less than Rs.10,000/-, the scheme is introduced and the details regarding the scheme is mentioned below:</p> <ul style="list-style-type: none"> <li>The Pensioners and family Pensioners whose monthly net pension is less than 10000/- (Basic Pension + DR - commutation) are eligible under the Scheme.</li> <li>The ex gratia amounts payable shall be difference of Rs.10,000/- and the net pension payable for the month.</li> <li>The ex-gratia or the additional amount shall be paid to ensure that the monthly pension payable is not less than Rs. 10000/. For ex: if a pensioner/family pensioner is receiving Rs. 8200/- per month as net pension then he/she shall be eligible for ex gratia of Rs. 1800/- for that month and if due to increase of DA or restoration of commutation etc the net pension increases to Rs. 9100/- in the next month</li> </ul> |

|  |                                                                                                                                 |
|--|---------------------------------------------------------------------------------------------------------------------------------|
|  | <p>then the ex-gratia payable shall be Rs.900/- for that month.</p> <p>The scheme will be effective from 15t November 2024.</p> |
|--|---------------------------------------------------------------------------------------------------------------------------------|

| <u>SC. NO.</u> | UTKRSHT ATA KE 75 VARSH'<br>(New Scheme for retirees)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS    | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Objective      | <p>The objective of the Scheme is to show our desire &amp; good gesture towards our veterans for ensuring their good health Et well-being. The details regarding the scheme is mentioned below:</p> <ul style="list-style-type: none"> <li>• Bank shall provide one- time ex-gratia payment to our retirees/family pensioners on attaining 75 years of age. As, the Scheme is effective from October 2024, retirees who are 75 years Et above shall also be provided with the one-time monetary amount.</li> <li>• The one-time ex-gratia amount provided under the Scheme shall be Rs.5000/- without submission of any application.</li> <li>• For the FY2024-25, the eligible retirees as on 30.09.2024 shall be paid with the one-time monetary award in the month of November 2024. However, such retirees who attains 75 years after September 2024 shall be provided with the one-time amount in the succeeding quarter..</li> </ul> |

| SC. NO. 11                                         | BANK'S HOLIDAY HOMES                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PARTICULARS                                        | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Objective                                          | Bank Holiday Homes at different locations provide economical and hassle-free accommodation to the staff members visiting these places for rest and recuperation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Eligibility                                        | <ul style="list-style-type: none"> <li>Bank's Holiday Home will be available for the use of permanent employees of the Bank and their families only.</li> <li>Retired/voluntary retired employee, including those who have opted VRS under UBI VRS 2000-2001 scheme, will be eligible to avail of facility of Holiday Homes of the Bank during non-vacation/non-rush seasons.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| How to Apply                                       | <ul style="list-style-type: none"> <li>The holiday homes can be applied through HRMS i.e. Union Parivar (Desktop &amp; Mobile App.) from 11:00 am to 10:00 pm only.</li> <li>The window for booking holiday home will open 90 days in advance.<br/>For example: To avail a holiday home on 28.02.2025, window for the same will open before 90 days in advance i.e. from 01.12.2024.</li> <li>Staff members can view the availability of the holiday home for the required dates, before applying for holiday home.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| No. of Holiday homes that can be booked            | An employee can book any number of Holiday Homes subject to availability. Further, a particular Holiday Home can be booked by an employee only once in a Financial Year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| No. of rooms that can be booked                    | An employee can book maximum one (1) room at Holiday homes located at Shirdi & Matheran whereas at other holiday homes maximum two (2) rooms can be booked.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Maximum Period of allotment/stay                   | The period of allotment/stay at Shirdi, Matheran & Tirumala will not exceed two (2) days, whereas at other places, the period of allotment/ stay will not exceed four (4) days.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Booking Charges                                    | A nominal compensation of Rs.200/- will be recovered from staff members.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Holiday Home Booking amount deduction procedure    | <ul style="list-style-type: none"> <li>The Holiday Home Booking amount will be auto deducted for both active and retired employees on submission of application only. The booking amount will be deducted from the salary account in case of active employees and pension account in case of retired employees.</li> <li>All staff members should ensure before submitting their holiday home application that sufficient booking amount is available in their salary/pension account.</li> <li>In case, sufficient booking amount is not available in the salary/pension account of employee or in case of non-deduction of holiday home booking amount from the salary/pension account of the employee, the application will get rejected (both for the active &amp; retired employees) and the holiday home will not be booked. Hence, all concerned are advised to take a careful note of the same.</li> <li>Further, please note that there will not be any provision to manually credit the payment against the holiday home applications for both active &amp; retired employees.</li> </ul> |
| Approval of the Holiday Home applications          | <p>The approving authority for all holiday homes will be official at HRAD, Central Office only.</p> <p><b><u>Once the application is submitted, subject to successful auto- deduction of the holiday home booking amount from the respective salary/ pension account of employee, the application will be approved by the approver on first cum first basis.</u></b> Hence, all are advised to apply for the holiday home well in advance.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Holiday Home Booking Intimation Letter             | Once the holiday home applications are approved, a booking intimation letter will be auto generated & sent in the worklist & email id of the employees. Further, a booking intimation letter will also be sent to the respective holiday homes. Please note that no manual booking confirmation or allotment letters will be needed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Documents to carry while visiting the holiday home | The employee concerned are advised to carry with him/her the system generated booking intimation letter & Banks Identity Card.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Cancellation Charges                               | <p>In case of any cancellation, the holiday home booking amount will not be refunded. However, refunds will be made only in situations where the cancellations are made by the management on account of various operational issues like repair/renovation work/non-availability of Holiday Home etc.</p> <p>In such cases, the refund amount will be directly credited in the respective accounts of employees/retirees centrally.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Mandatory Feedback Submission                      | A provision regarding mandatory submission of feedback in HRMS i.e. Union Parivar is incorporated. All employees should mandatorily submit their feedback after completing their stay at respective holiday home.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Code of conduct                             | <p>The employees should adhere with the code of conduct as mentioned below. Any lapses found may result into initiation of disciplinary action on the employees:</p> <ul style="list-style-type: none"> <li>• The occupants should maintain full decorum throughout their period of stay in the Holiday Home. Management does not take any responsibility for any events whatsoever during the course of such stay a employee shall be held solely responsible for any mishap during the stay.</li> <li>• The employee during the course of stay in the holiday home will be liable to pay for any damage to any item of property of the holiday home arising out of acts attributable to the employee.</li> </ul> |
| Correspondence                              | The dedicated email id for correspondence will be <a href="mailto:holidayhome@unionbankofindia.bank">holidayhome@unionbankofindia.bank</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Clarifications, if any                      | Any clarifications regarding availment of holiday home shall be issued by HRAD, Central Office.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| List of Holiday Homes                       | The list of Holiday Homes presently available to staff employees & their families are enclosed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| New Additions (SC No 8569 dated 01.04.2025) | <p>Employees superannuated/ voluntarily superannuated from the services are eligible to avail the facility of Holiday Home on all days irrespective of any restriction.</p> <p>An employee in service can book maximum up to 5 holiday homes in a Financial Year.</p> <p>The modifications in the Holiday Home Scheme is effective from 1st April 2025 onwards.</p>                                                                                                                                                                                                                                                                                                                                                |

**LIST OF HOLIDAY HOMES**

| <b>S N</b> | <b>Holiday Home</b> | <b><u>Address</u></b>                                                                                                                 | <b><u>Contact Phone Number</u></b>           |
|------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 1          | Manali              | M/S Hotel Utsav, Near hotel Trishul Naggar Road<br>Manali Distt KULLU MANALI,KULLU, HP                                                | 8252410001                                   |
| 2          | Tirupathi           | HOTEL KALYANI RESIDENCY,177, TP<br>AREA,TIRUPATI-517501                                                                               | 0877-2259780 /81/<br>82 / 83                 |
| 3          | Tirumala            | Sri Kanchi Mutt, SARVAMANALA<br>MAHMANDAPAM,SRI KANCHI KAMAKOTO<br>PEETHAM,RING ROAD Tirumala- 517504                                 | 0877-2277370                                 |
| 4          | Shirdi              | HOTEL MANDAI PALACE,J.T. SHELKE PATIL<br>MARG, S R NO. 3 SHIRDI,-DIST-AHMEDNAGAR -<br>423109                                          | 02423-255891,<br>255892                      |
| 5          | Puri                | HOTEL SHAKUNTALA BEACH RESORTS (P) LTD<br>SEA BEACH PURI                                                                              | 06752<br>221347/230823/8763<br>329599        |
| 6          | Ooty                | M/s West Down - The Heritage Resort<br>No. 100, West Bury Road, Mysore Highway,<br>Ooty, The Nilgiris, Tamil Nadu, Pin Code<br>643001 |                                              |
| 7          | Mathern             | USHA ASCOT,PLOT NO 85 M.G.ROAD,<br>OPP.MUNICIPAL COUNCIL ,P.O.MATHERAN,<br>TA- KARJAT,DISTRICT RAIGAD, MAHARASHTRA<br>410102          | 2269314422                                   |
| 8          | Katra               | IMPERIAL HOTEL,IMPERAIL HOTEL(A UNIT OF<br>-ONE GUEST HOUSE),Railway Road, Near<br>Saraswati Chowk, Katra, J&K -182301                | 09596237777,<br>09596000000                  |
| 9          | Haridwar            | HOTEL HAR KI PAURI BHIMGODA-<br>ROAD,,HAR-KI- PAURI,HARIDWAR<br>UTTARAKHAND 249401                                                    | (01334) 265553,<br>265554                    |
| 10         | Guruvayor           | KRISHNA GARDENS (NANDANAM RESORTS),<br>PERUMBILAVLI ROAD,NORTH NADA<br>GURUVAYOOR 680101                                              | 7293930000 0487-<br>2552558                  |
| 11         | Goa (N)             | BOSHAN HOTEL, OPP SHREE BODGESHWAR<br>TEMPLE,MAPUSA-CALANGUTE ROAD MAPUSA<br>BRDEZ GOA 403507                                         | 927/208-3001                                 |
| 12         | Coonor              | Vijaya Deepa Guest House Door No:16/A1,Apple by<br>Road,wellington ,Coonoor The Nilgiris -643231                                      | 0423 -2200797/<br>9489564797 /<br>8637645968 |
| 13         | Mussorie            | C/o Union bank of India,Landour Branch<br>DEVONSHIRE HOUSEDEVONSHIRE<br>ESTATE,LANDOUR,MUSSORIE                                       | 8928230700/<br>8476806176                    |
| 14         | Ayodhya             | R B S LAWN PARIKRAMA MARG,JANAURA,<br>NEAR GOMTI HOSPITAL,NH-27 BYPASS,OPP SAI<br>DATA KUTIYA AYODHYA - 402201                        | 9838430000                                   |

**LIST OF HOLIDAY HOMES**

| <b>S N</b> | <b>Holiday Home</b> | <b><u>Address</u></b>                                                                                                                  | <b><u>Contact Phone Number</u></b>         |
|------------|---------------------|----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| 15         | Amritsar            | HOTEL SHIRAZ CONTINENTAL, QUEENS ROAD, AMRITSAR- 143001                                                                                | 0183-2565157, 2220886, 5098614             |
| 16         | Alibaug             | SAI INN RESORT REWAS ROAD, CHONDI, KHIM, REWAS ROAD, ALIBAG, MAHARASTRA 402201                                                         | 8550957700                                 |
| 17         | Bhubaneswar         | HOTEL PANTHANI WAS LEWIS ROAD BHUBNESHWAR 751014                                                                                       | 7978903096/8260282975                      |
| 18         | Ernakulam           | HOTEL PRSIDENCY, PARAMARA ROAD ERNAKULAM NORTH, KACHERIPADY, TOWN COCHINKERALA 682018                                                  | 04842394040                                |
| 19         | Deoghar             | HOTEL BHARATI JALSAR NEAR BAIDYANATH TEMPLE, DEOGHAR, JHARKHAND 814112                                                                 | 06432-354497<br>9431188628 /<br>8789016385 |
| 20         | Varanasi            | HOTEL SARIN INN 14 SIRA, MAHMOORGANJ, VARANASI 221010                                                                                  | 933/692-9765                               |
| 21         | Goa(S)              | Colva Residency, Colva Beach, Opp. Goa Tourism Bunglow, Goa (South)                                                                    | 0832-2788047/048                           |
| 22         | Khandala            | UNION BANK BUNGALOW PLOT NO 24, N. J. PARK SOCIETY KUNE GAON FIRST LEFT FRIM KALUBAI MANDIR, NEXT TO LOKHANDWALA COMPLEX, VILLAGE KUNE | 8308001536                                 |
| 23         | Kevadia             | Plot no 28-32, Opp Ekta Nagar, Kevadia Colony, Dist Narmada, Gujarat                                                                   | 931/675 - 0941                             |
| 24         | Shimla              | Hotel Gulmarg Regency, Near the mall, Shimla - 171003                                                                                  | 0177 -<br>2653168/26555454                 |
| 25         | Tithal              | Thithal Road, village Tithal, Near Sai Baba Temple, Dist - VALSAD - 396001                                                             | 938/057 - 4385                             |
| 26         | Bangalore           | Flat No. A-3/507, Cauvery Block, National Games Village, Koramangala                                                                   | 080-25715180                               |
| 27         | Gangtok             | Evora Hills, Near SNT, Opposite State Bank of Sikkim, Gangtok, Sikkim - 737101                                                         |                                            |
| 28         | Jaipur              | Days Hotel, Plot No. 10, Airport Plaza, Chandrakala Colony, Durgapura, Tonk Road, Jaipur, Rajasthan, 302018                            |                                            |
| 29         | Udaipur             | The Jagat Hotel Subhas Nagar, BN College Road, Udaipur 313001                                                                          |                                            |

Note: All Staff members are hereby informed that the Bank's Holiday Home at Ooty shall be closed w.e.f. 01.09.2024. Accordingly, no booking shall be approved after 31.08.2024.



| <u>Sc. No. 12</u>                                   | <u>Bank's transit quarters</u>                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <u>PARTICULARS</u>                                  | <u>DETAILS</u>                                                                                                                                                                                                                                                                                                                                                                                                 |
| Objective                                           | Bank has transit quarters at Mumbai, Chennai, New Delhi and Kolkata to provide economical stay for staff members and their dependents when they visit these places for medical treatment.                                                                                                                                                                                                                      |
| Applicability                                       | All active and retired staff members of all categories and their eligible dependents but not those appointed on contract or tenure/temporary basis can avail this facility.                                                                                                                                                                                                                                    |
| Guidelines for allotment of Bank's Transit Quarters | <ul style="list-style-type: none"> <li>The facility of Bank's Transit Quarter will be provided for maximum 15 days in a go and twice in a Financial Year in order to extend the benefit to maximum number of employees.</li> <li>The facility of Bank's Transit Quarter will also be provided to retired employees for medical purposes depending upon the availability of Bank's Transit Quarters.</li> </ul> |
| Location of Transit Quarters                        | <p>The number of transit quarters as on date are as under:</p> <ol style="list-style-type: none"> <li>1. MUMBAI (CHINCHPOKLI)</li> <li>2. MUMBAI (WADALA)</li> <li>3. KOLKATA</li> <li>4. DELHI</li> <li>5. CHENNAI</li> <li>6. VARANASI</li> </ol>                                                                                                                                                            |
| General Conditions                                  | While availing the facility, the users should note that the employee will be responsible for any loss/damage caused to the furniture and fixtures in the quarters during their stay. The occupants should maintain discipline and decorum during the occupation of the quarters. This facility should be used by the employees only for undergoing medical treatment.                                          |
| Details of Transit Quarters                         | Enclosed                                                                                                                                                                                                                                                                                                                                                                                                       |
| Application Format for allotment of Transit Quarter | Enclosed                                                                                                                                                                                                                                                                                                                                                                                                       |

### DETAILS OF THE TRANSIT QUARTERS

| TRANSIT QUARTER      | <u>DETAILS</u>                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MUMBAI (CHINCHPOKLI) | <u>PARTICULARS</u>              | <u>DETAILS</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                      | Address of the transit quarters | Flat No.51-A, 5 <sup>th</sup> floor, Soman Nagar Co-op Hsg. Society, Near Chinchpokli Railway Station, Chinchpokli, Mumbai – 400 012                                                                                                                                                                                                                                                                                                                                                                                                             |
|                      | Nearest Railway Station         | Mumbai Central – about 3 kms.<br>Dadar – about 5 kms.<br>Chinchpokli – adjacent to the quarters                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                      | Local conveyance                | By taxi,<br>By local bus routes connecting all parts of Mumbai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                      | Charges                         | Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                      | Procedure                       | <ul style="list-style-type: none"> <li>Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format.</li> <li>After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant. Keys of the quarters will be handed over to the applicant by Manager, Maintenance Sec., SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.</li> </ul> |
| MUMBAI (WADALA)      | <u>PARTICULARS</u>              | <u>DETAILS</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                      | Address of the transit quarters | Flat No.5 and 11, Vaibhav Apptt., Wadala East, Mumbai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                      | Nearest Railway Station         | Wadala – about 1 km.<br>Dadar – about 3 kms.<br>Land mark- Barkat Ali Dargha                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                      | Local conveyance                | By taxi, By local bus routes connecting all parts of Mumbai                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

| TRANSIT QUARTER | DETAILS                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 | Charges                         | Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                 | Procedure                       | <ul style="list-style-type: none"> <li>• Apply to Chief Manager (HR), Human Resources Administration Division, HR Department, Central Office in prescribed format.</li> <li>• After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant.</li> <li>• Keys of the quarters will be handed over to the applicant by Manager, Maintenance Section, SSD, C.O. and the same will be returned to him on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.</li> </ul> |
| KOLKATA         |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                 | <u>PARTICULARS</u>              | <u>DETAILS</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                 | Address of the transit quarters | Flat No.1 at Hazra, 41G, S.P. Mukherjee Road<br>Kolkata – 700 026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                 | Nearest Railway Station         | Netaji Bhavan (Metro Rail), Near Chitranjan Cancer Institute, Opp. to Jatin Das Park                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                 | Local conveyance                | By taxi<br>By local bus routes connecting all parts of Kolkata                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                 | Charges                         | Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                 | Procedure                       | <ul style="list-style-type: none"> <li>• Apply to Chief Manager, HR Department, Zonal Office Kolkata in prescribed format.</li> <li>• After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant.</li> <li>• Keys of the quarters will be handed over to the applicant by Senior Manager (P&amp;D), Zonal Office Kolkata and the same will be returned to him on vacating the quarters.</li> </ul>                                                                                                                    |

| TRANSIT QUARTER | DETAILS                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------|---------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 |                                 | <ul style="list-style-type: none"> <li>The employee will also possess his identity card during his stay at the quarters.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                 |
|                 |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| DELHI           |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                 | PARTICULARS                     | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                 | Address of the transit quarters | Flat No.14, 2 <sup>nd</sup> floor, G-53, East of Kailash, New Delhi (Near ISKCON Temple).                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|                 | Nearest Railway Station         | Hazarat Nizamuddin                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|                 | Local conveyance                | By taxi<br>By local bus routes connecting all parts of New Delhi                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|                 | Charges                         | Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|                 | Procedure                       | <ul style="list-style-type: none"> <li>Apply to Chief Manager, HR Department, Zonal Office Delhi in prescribed format.</li> <li>After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant.</li> <li>Keys of the quarters will be handed over to the applicant by Chief Manager, Kailash Colony Branch, New Delhi and the same will be returned to him on vacating the quarters.</li> <li>The employee will also possess his identity card during his stay at the quarters.</li> </ul> |
| CHENNAI         |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|                 | PARTICULARS                     | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|                 | Address of the transit quarters | Kalpatharu Apartments, 93, Kumaran Colony Main Road, Vadapalani, Chennai-600 026, Tel.No.23620419                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                 | Nearest Railway Station         | Kodambakkam Rly. Stn. On the suburban railway<br>Next to Vadapalani, Bus Terminus<br>Next to Vijaya Hospital                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                 | Local conveyance                | By taxi                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

| TRANSIT QUARTER | DETAILS                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-----------------|---------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 |                                 | By local bus routes connecting all parts of Chennai                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                 | Charges                         | Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                 | Procedure                       | <ul style="list-style-type: none"> <li>Apply to Chief Manager, HR Department, Zonal Office Chennai as per format.</li> <li>After approval is accorded by the Competent Authority, Allotment Letter will be issued to the applicant.</li> <li>Keys of the quarters will be handed over to the applicant by NRO Chennai and the same will be returned to them on vacating the quarters. The employee will also possess his identity card during his stay at the quarters.</li> </ul> |
| VARANASI        | PARTICULARS                     | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|                 | Address of the transit quarters | Flat No.-111<br>Shakti Shikha Apartment,<br>Sigra, Varanasi,<br>Pin Code-221010                                                                                                                                                                                                                                                                                                                                                                                                    |
|                 | Nearest Railway Station         | Varanasi Cantt (BSB)                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                 | Local conveyance                | Auto/Taxi                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                 | Charges                         | Rs.150/- for 15 days (Rs.10/- per day if less than 15 days)                                                                                                                                                                                                                                                                                                                                                                                                                        |
|                 | Procedure                       | <ul style="list-style-type: none"> <li>Apply to Senior Manager (HR), Human Resources Department, Zonal Office, Varanasi in prescribed format as per SC 8221 dated 18.03.2024.</li> <li>After, approval is accorded, Allotment letter will be issued to applicant.</li> <li>Keys to quarter will be handed over to the applicant and same has to be returned on vacating the quarters.</li> </ul>                                                                                   |
|                 | Contact Details                 | <ul style="list-style-type: none"> <li>For Approval:</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                    |

| TRANSIT QUARTER | <u>DETAILS</u> |                                                                                                                                                                                                                          |
|-----------------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                 |                | <p>Shri Vikash Singh, Sr. Manager Zonal Office, Varanasi, IP No.672511.</p> <ul style="list-style-type: none"> <li>• For Maintenance: Shri Puranjay Kumar, Manager Zonal Office, Varanasi, Mob No. 8873301439</li> </ul> |

**APPLICATION FORMAT FOR ALLOTMENT OF TRANSIT QUARTERS**

At:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Sir,

Kindly allot me Bank's Transit Quarters at \_\_\_\_\_. I furnish the following particulars:

Name of the employee : \_\_\_\_\_  
Emp. No. : \_\_\_\_\_  
Designation : \_\_\_\_\_  
Branch/Office Working at : \_\_\_\_\_  
Purpose of visit : \_\_\_\_\_  
Duration of visit : From \_\_\_\_\_ To \_\_\_\_\_  
(Not more than 15 days)

I have read the rules, governing allotment of Bank's transit quarters, at ----- enumerated in Staff Circular and I undertake to abide by the same. I further undertake to vacate the quarters at the end of the permitted period or as and when Bank requires me to do so. I authorize the Bank to recover charges for occupation and loss to furniture and fixtures, if any by debiting my S.B./ O.D. A/c. No: \_\_\_\_\_ with \_\_\_\_\_ Branch.

Thanking you,

Yours faithfully,

( \_\_\_\_\_ )  
Name:

Emp No.

**Note:** For active employees the application to be routed through proper channel and duly recommended by Branch Head/Department Head/In-Charge.



| <b><u>SC. NO. 13</u></b> | <b><u>FINANCIAL ASSISTANCE TO PHYSICALLY HANDICAPPED EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER ACCESSORIES</u></b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PARTICULARS</b>       | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Objective                | <p>As per Government guidelines, persons with disabilities are recruited in the services of the Bank in tune with the Reservation Policy. Such employees need the support of the organization and therefore this scheme is evolved. The objective of the Scheme is to provide financial assistance to physically handicapped employees by way of reimbursement for:</p> <ul style="list-style-type: none"> <li>• Purchase of crutches/hearing aids/Braille Books/other accessories – artificial Legs / shoes, support for polio limbs etc.</li> <li>• Payment of fees for computer courses.</li> </ul>                                                                                                                                                                                                                                                                 |
| Applicability            | The Scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Amount                   | The employee is eligible for reimbursement of maximum <b>Rs.18,000/-</b> once in 3 year or the claim made whichever is less.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| General Conditions       | <ul style="list-style-type: none"> <li>• Application should be made on line through UNION PARIVAR.</li> <li>• <b>The same items can be purchased every year.</b></li> <li>• In case of reimbursement of fees for computer training, the applicant should submit course completion certificate within a period of 3 months from the date of completion of course.</li> <li>• The facility will be available once a year.</li> <li>• For claiming the amount under the Scheme, all eligible employees should ensure that their disability status is updated in Union Parivar.</li> <li>• If the disability status is not updated in Union Parivar, eligible employees should ensure up-dation of the same through HR Department of their respective Regional Offices on submission of requisite documents upto the satisfaction of the Sanctioning Authority.</li> </ul> |
| Competent Authority      | <p>HR Suvidha. The application should be accompanied by verified copy of bill/receipt for the payment made for purchase crutches other accessories, payment of fees for computer training, cost of Braille books etc.</p> <p>While uploading the invoices/bills/documents in HRMS i.e. Union Parivar, all employees should ensure that requisite documents uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that</p>                                                                                                                                                                                                                                                                                                                       |

|                          |                                                                                                                                                                                                                                |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>SC. NO. 13</u></b> | <b><u>FINANCIAL ASSISTANCE TO PHYSICALLY HANDICAPPED<br/>EMPLOYEES FOR PURCHASE OF CRUTCHES, OTHER<br/>ACCESSORIES</u></b>                                                                                                     |
| <b>PARTICULARS</b>       | <b>DETAILS</b>                                                                                                                                                                                                                 |
|                          | invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation & signature of Officer/Executive verifying the documents/bills/invoices). |
| Effective Date           | The revised Scheme is effective from 01.04.2024. Hence, till 31.03.2024, the scheme, limits & Competent Authorities circulated vide Staff Circular no. 7749 dated 22.08.2022 shall remain effective.                           |
| Account No.              | XXXXX8830005000                                                                                                                                                                                                                |

**SCHEME NO. 14 - SCHEME FOR FINANCIAL ASSISTANCE TO PHYSICALLY CHALLENGED CHILDREN OF THE EMPLOYEES FOR PAYMENT OF SCHOOL/COMPUTER COURSES FEES, PURCHASE OF CRUTCHES, HEARING AIDS AND OTHER ACCESSORIES**

| PARTICULARS         | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective           | <p>Employees having physically challenged children are required to incur heavy expenses to provide decent education and accessories like crutches, hearing aids etc. As a token of support to these employees, Bank has a scheme of Financial Assistance to physically challenged children of the employees for payment of school/computer courses fees, purchase of crutches, hearing aids and other accessories.</p> <p>The objective of the Scheme is to provide limited amount of financial support to the employees having physically challenged children by way of reimbursement of expenses incurred for the purpose of:</p> <ul style="list-style-type: none"> <li>• Payment of school fees/Computer course fees.</li> <li>• Purchase of crutches/ hearing aids/Braille books/ other accessories, artificial legs/shoes, support for polio limbs etc.</li> </ul> |
| Applicability       | The scheme will be applicable to all permanent employees of the bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Amount              | <p>The amount of reimbursement has been increased to <b>maximum Rs.10000/-</b> per year or the claim made whichever is less. Further, in case of purchase of hearing aids/wheels chair for the wards, reimbursement upto Rs.30,000/- once in 3 years can be claimed by the employees.</p> <p>Under the scheme employee can also claim reimbursement towards education of their mentally challenged wards as a special aid towards their education expenses.</p>                                                                                                                                                                                                                                                                                                                                                                                                          |
| General Conditions  | <ul style="list-style-type: none"> <li>• Application should be made on line through UNION PARIVAR.</li> <li>• Alongwith the application, employee should enclose verified copy of certificate issued by Competent Medical Authority evidencing disability of the child.</li> <li>• The application should be accompanied by verified copy of bill/receipt for the payment made for school/computer course fee and purchase of crutches/hearing aids/Braille Books/other accessories artificial legs/shoes, support for polio limbs etc.</li> <li>• When amount sanctioned is for equipment, <b>same items can be purchased every year.</b></li> </ul>                                                                                                                                                                                                                    |
| Competent Authority | <p align="center">HR Suvidha. The application should be accompanied by verified copy of bill/receipt etc.</p> <p>While uploading the invoices/bills/documents in HRMS i.e. Union Parivar, all employees should ensure that requisite documents</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

**SCHEME NO. 14 - SCHEME FOR FINANCIAL ASSISTANCE TO PHYSICALLY CHALLENGED CHILDREN  
OF THE EMPLOYEES FOR PAYMENT OF SCHOOL/COMPUTER COURSES FEES, PURCHASE OF  
CRUTCHES, HEARING AIDS AND OTHER ACCESSORIES**

| PARTICULARS    | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                          |
|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                | uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith with mentioning the name, employee ID, designation & signature of Officer/Executive verifying the documents/bills/invoices). |
| Effective Date | The revised Scheme is effective from 01.04.2024. Hence, till 31.03.2024, the scheme & limits circulated vide staff circular no. 7749 dated 22.08.2022 shall remain effective.                                                                                                                                                                                                                                    |
| Account No.    | XXXXX8830024000                                                                                                                                                                                                                                                                                                                                                                                                  |

**SCHEME NO. 15 - SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT FOR SETTLEMENT OF REMAINING OUTSTANDING AMOUNT IN THE STAFF LOAN ACCOUNTS (SHL/SVL) COVERED UNDER 'GROUP INSURANCE SCHEME FOR STAFF LOANS**

| PARTICULARS        | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective          | <p>The Bank has in place Staff Loan Scheme (SHL/SVL) at concessional rate of interest for Award Staff and Officers, to support them. With the introduction of Group Insurance Scheme for all employees, the outstanding amount are being settled by the Insurer, in case of untimely demise of an employee. Further, it is observed that despite settlement from the insurer, the outstanding amount may remain on account of interest accrued, other charges etc. and the same is being settled by the bereaved family members, resulting in undue financial hardship to the surviving family members.</p> <p>The revised scheme aims to reduce the burden of the surviving family members of deceased staff member to a certain extent by way of granting ex-gratia from Staff Welfare Fund for adjustment of the unsettled outstanding amount in the SHL/SVL Accounts.</p> |
| Applicability      | The scheme will be applicable to all permanent employees of the Bank but not to those appointed on contract or stipendiary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Scope              | <ul style="list-style-type: none"> <li>The Scheme provides for adjustment of outstanding in the SHL/SVL account of deceased staff members.</li> <li>Such employees whose staff loan accounts are covered under 'Group Insurance Scheme for staff loans' will only be eligible for providing financial assistance under the Scheme.</li> <li>Loans availed by the employee under any other Scheme will not be covered under the ambit of this Scheme.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                               |
| Amount             | <ul style="list-style-type: none"> <li>Under the Scheme, staff loan accounts in which any outstanding amount remains unsettled even after settlement of dues by the Insurer will be settled. The payable amount under the Scheme shall be the outstanding amount, if any, under SHL/SVL Schemes at actual or Rs.2.00 lacs whichever is lower.</li> <li>If the amount requested to be settled under the Scheme, is more than Rs.2.00 lacs, the same may be placed before the Staff Welfare Committee with requisite documents for deliberations and recommending for additional payments under the Scheme. The Staff Welfare Committee may/may not accede such requests subject to its satisfaction and availability of funds, on case to case basis.</li> </ul>                                                                                                               |
| General Conditions | <ul style="list-style-type: none"> <li>An application in writing as prescribed under the scheme will be submitted by the nominee of the deceased employee to the Branch Manager/Chief Manager/Departmental Head where the employee was working.</li> <li>The nominee to the Provident Fund/Gratuity Fund will be the nominee for the purpose of this scheme also.</li> <li>Application will be scrutinized by the Branch Manager/Chief Manager/Departmental Head and it will be sanction by the Competent Authority.</li> <li>After sanction of the application, the Branch/Office shall send the duly</li> </ul>                                                                                                                                                                                                                                                             |

**SCHEME NO. 15 - SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT FOR SETTLEMENT OF REMAINING OUTSTANDING AMOUNT IN THE STAFF LOAN ACCOUNTS (SHL/SVL) COVERED UNDER 'GROUP INSURANCE SCHEME FOR STAFF LOANS**

| PARTICULARS         | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                     | <p>approved note to HRAD, CO on email id <a href="mailto:hrad@unionbankofindia.bank">hrad@unionbankofindia.bank</a>.</p> <ul style="list-style-type: none"> <li>After receiving the duly sanction note alongwith the documents the same will be placed before Assistant General Manager (HR) for releasing amount payable under the Scheme.</li> <li>Once approved, the relevant Staff Welfare Expenses account will be debited and the amount shall be credited in the Staff Housing Loan Account/SVL Account.</li> </ul>                                                                                                                                                                            |
| Effective Date      | The revised Scheme is effective from 01.04.2024. All employees who are having any pending claims under the Scheme as circulated vide staff circular no. 7749 dated 22.08.2022 are advised to submit their claims latest by 31.03.2024. In case of non-submission, the old claims will not be considered under the Scheme with effect from 01.04.2024.                                                                                                                                                                                                                                                                                                                                                 |
| Competent Authority | <p>The Competent Authorities for sanction of applications under the scheme are as under:</p> <ul style="list-style-type: none"> <li>Branch Manager/Chief Manager of the branch in case of employees posted under branches including MLPs/RLPs/LC Branches/ MCBs/ NPCs etc.</li> <li>Chief Manager (Operations) in case of employees posted under Regional Office/Field General Manager's Office.</li> <li>Chief Manager (HR) in case of Central Office &amp; CO Annexes.</li> <li>In charge of Office in case of Audit Office.</li> <li>ZLC Heads/ ULA Heads in case of employees posted under ZLCs/ ULAs.</li> <li>DGM/AGM in case of employees posted under Union Bank Knowledge Centre.</li> </ul> |
| Enclosures          | Application Format is enclosed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

**APPLICATION FORMAT UNDER**  
**SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT FOR SETTLEMENT OF REMAINING OUTSTANDING**  
**AMOUNT IN THE STAFF LOAN ACCOUNTS (SHL/SVL) COVERED UNDER 'GROUP INSURANCE SCHEME**  
**FOR STAFF LOANS**

1. Name of the Deceased Employee :
2. Employee Number :
3. Designation :
4. Branch / Office (Name) :  
(Code No.)
5. Date of Death :  
(copy of Death Certificate duly  
attested to be enclosed)
6. Name of the Applicant :  
(who should be nominee for  
PF/Gratuity)
7. Nature of relationship to :  
the Deceased Employee
8. Branch where Housing Loan :  
Account/ SVL A/c is maintained
9. Amount outstanding in :

| Staff Housing Loan |          | SHL settled by Insurer | Total Amount o/s. |
|--------------------|----------|------------------------|-------------------|
| Principal          | Interest |                        |                   |
|                    |          |                        |                   |
| SVL                |          |                        |                   |
| Principal          | Interest | Principal              | Interest          |
|                    |          |                        |                   |

10. Amount of Ex-gratia eligible :  
(Actual claim outstanding or  
Rs.2.00 lacs whichever is lower)  
If more than 2.00 lac, please specify reasons & forward the same to HRAD , CO



I apply for sanction of ex-gratia under the 'SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT FOR SETTLEMENT OF REMAINING OUTSTANDING AMOUNT IN THE STAFF LOAN ACCOUNTS (SHL/SVL) COVERED UNDER 'GROUP INSURANCE SCHEME FOR STAFF LOANS'.

**DECLARATION**

I hereby declare that the information given in this form is true and correct to the best of my knowledge and belief. I will refund the amount to the Bank if it is proved that incorrect and false information was furnished by me. Please accord your sanction under the scheme.

Place : \_\_\_\_\_ Signature : \_\_\_\_\_

Date : \_\_\_\_\_ Name of the Nominee : \_\_\_\_\_

**PROCESSING AT BRANCH / OFFICE**

Certified that, we have verified the particulars given in the application and the documents submitted by above named Applicant. The applicant is eligible to receive ex-gratia under Staff Welfare Scheme – 'SCHEME FOR PAYMENT OF EX-GRATIA AMOUNT FOR SETTLEMENT OF REMAINING OUTSTANDING AMOUNT IN THE STAFF LOAN ACCOUNTS (SHL/SVL) COVERED UNDER 'GROUP INSURANCE SCHEME FOR STAFF LOANS'

**SANCTIONING AUTHORITY  
BRANCH/OFFICE**

**SCHEME NO. 16 - HONORARIUM TO 'UNION YOUTH'**

| <b>PARTICULARS</b>    | <b>DETAILS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective             | Many wards of the employees not only excel in the field of education but also in extracurricular activities like sports and culture. In the days of high cost of living the parents are forced to earmark a portion of their earning to nurture the intrinsic talents of their wards. Some of the wards excel in their discipline by achieving State, National and International recognition. If only there is financial support, these young Unions may achieve still better results in their chosen field. The Scheme aims to support such parents whose wards excel in sports and culture by extending financial assistance on the basis of results shown by the Young Unionites in their chosen fields, on a yearly basis.                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Applicability         | The scheme will be applicable to all permanent award staff and officer employees of our Bank but not to those appointed on contract or tenure/temporary basis. However, the scheme will not be applicable to the employees whose wards are not employed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| QUANTUM OF HONORARIUM | <ul style="list-style-type: none"><li>• Rs.7500/- to those wards who have excelled in the State Level Competition.</li><li>• Rs.15000/- to those wards who have excelled in National Level Competition.</li><li>• Rs.25000/- for International Level Achievements.</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| GENERAL CONDITIONS    | <ul style="list-style-type: none"><li>• The application should relate to the performance of the ward during a calendar year related to the current financial year.</li><li>• Staff members are required to submit their applications through Union Parivar.</li><li>• Further the Staff members should submit the documents in support of their claim alongwith the hard copy of the application.</li><li>• In case of State/National level achievements, a certificate from the Federation concerned should be attached certifying that the association/organization was duly authorized by them to conduct the championship.</li><li>• For applying in the field of Karate, they should note to submit a certificate issued by the respective State Association or the Department of Sports Affairs of the respective states duly certifying that the particular school of Karate Association is an accredited organization. Unless this certificate is submitted along with the application form, the claim will not be entertained.</li><li>• The general conditions laid down in Staff Circular No.4781 dated 01/10/2001 will continue to be valid.</li></ul> |
| Account no.           | XXXXXX8830014000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

**DECLARATION TO BE SUBMITTED BY THE EMPLOYEE APPLYING FOR GRANT OF**

**“HONORARIUM TO UNION YOUTH”**

I hereby declare that my child is not employed and the information given is true and correct to the best of my knowledge and belief. I will refund the amount to the Bank if it is proved that incorrect and false information was furnished by me and I am also liable for disciplinary action.

Place:

Date:

Name of Employee:

Emp. No:

Signature:

.....

**TO BE FILLED BY THE BRANCH/OFFICE**

We have attested the copies after verifying with the original certificates produced by the employee named above. We have also verified the application and the documents submitted.

The applicant is eligible to receive the award under **Staff welfare scheme: “Honorary to Union Youth”**. We recommend sanction of the award as per extant rules.

|                                                         |  |
|---------------------------------------------------------|--|
| <b>Date</b>                                             |  |
| <b>Name of the Branch/Dept./Office</b>                  |  |
| <b>Name of the Branch Manager/Dept. Head</b>            |  |
| <b>Power of Attorney No.</b>                            |  |
| <b>Signature of Branch Manager/Dept. Head with seal</b> |  |

**SCHEME NO. 17 - SUBSIDY ON IBA GROUP MEDICAL INSURANCE PREMIUM AMOUNT TO ALL RETIREES/ FAMILY PENSIONERS & PRE-1986 RETIREES WHO ARE HAVING PENSION BELOW RS.20,000/- PER MONTH**

| PARTICULARS                | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective                  | <p>Our Bank, as a pro-active measure, has been extending a helping hand to the retirees, by bearing 50% amount of the yearly IBA Group Medical Insurance premium (without domiciliary coverage), in respect of:</p> <ul style="list-style-type: none"> <li>• All Retirees who are being paid pension of less than Rs.20,000/- per month.</li> <li>• Family pensioners who are being paid pension of less than Rs.20,000/- per month.</li> <li>• Pre-1986 retirees who are being paid pension of less than Rs.20,000/- per month.</li> </ul> |
| Eligibility                | <p>60% amount of the yearly Insurance premium on the base policy (without domiciliary coverage), to all retirees, family pensions, pre-1986 retirees who opted for IBA Group Medical Insurance Policy and being paid a pension below Rs.20,000/- per month.</p> <p>For ascertaining the eligibility under the Scheme, pension paid in the month of October shall be considered.</p>                                                                                                                                                         |
| Mode of Payment of subsidy | Subsidy amount shall be credited to retirees account maintained with our Bank.                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Competent Authority        | The delegated authority for approving expenditure under the scheme shall be Assistant General Manager (EBD).                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Effective Date             | The revised scheme will be effective from the IBA policy period 2024-25.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

**SCHEME NO. 18 - SCHEME FOR GRANT OF FUNERAL EXPENSES**  
**IN THE EVENT OF DEMISE OF IN-SERVICE EMPLOYEE**

| PARTICULARS                      | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                     |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|---------------------|
| Objective                        | <p>The event of demise of an employee during service is devastating for the family. The untimely demise also causes financial hardships for the family. In order to provide immediate financial assistance to the family in these moments of grief, Bank has introduced a new scheme of ‘Grant of Funeral Expenses’ under staff welfare.</p> <p>The objective of the Scheme is to provide immediate financial assistance to the aggrieved family members of the deceased active employee, to help in last rituals.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                  |                     |
| Applicability                    | The scheme will be applicable to all permanent active award staff and officer employees of our Bank but not to those appointed on contract or tenure/temporary basis.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                  |                     |
| Quantum of Financial Assistance  | The quantum of financial assistance shall be Rs. 10,000/- and shall be provided to the family members of the employee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                  |                     |
| Nomination                       | Funds will be credited in the account of the nominee of the employee as per the nomination made in Union Parivar in the relevant module.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                  |                     |
| Procedure for Payment            | <p>It will be the responsibility of the HR Department of Zonal Office/RO/CO (as the case may be) to immediately process and place the matter to the respective Competent Authority for the approval after getting information regarding the demise of an employee posted under their jurisdiction in the format attached. After approval, amount should be credited by the concerned Zonal Office/RO/CO in the account of the nominee of the employee, as per the nomination given by the employee in Union Parivar for the purpose, by debiting ‘POB Inter Branch Account’ (A/C No. XXXXX8030046500). The POB should be raised on HR Department, Central Office (Sol ID-80010, IBR Code-580015). The concerned HR department should forward copy of the sanctioned process note to mail id <a href="mailto:hrad@unionbankofindia.bank">hrad@unionbankofindia.bank</a> for claiming reimbursement alongwith POB claim. The concerned HR Department at Zonal Office/RO/CO should maintain the records of sanction/payment alongwith death certificate of the employee, for audit purposed.</p> <p>It should be ensured that timely assistance has been extended to the aggrieved family of the employee without waiting for the claim/request. Supporting documents like death certificate to be obtained afterwards.</p> |                                  |                     |
| Competent Authority for sanction |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                  |                     |
|                                  | Posting location of employee                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Process owner                    | Competent Authority |
|                                  | Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | HR department of Regional Office | Regional Head       |

**SCHEME NO. 18 - SCHEME FOR GRANT OF FUNERAL EXPENSES**  
**IN THE EVENT OF DEMISE OF IN-SERVICE EMPLOYEE**

| PARTICULARS | DETAILS                                                                                                     |                                                                                                                                                                                                                   |                                                                                                           |
|-------------|-------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|
|             | MSME Loan points/<br>NPCs/ RAOs etc.                                                                        |                                                                                                                                                                                                                   |                                                                                                           |
|             | Employees working at all<br>administrative offices<br>including ZLC/ULA,<br>UBKC (except Central<br>Office) | HR department of<br>Regional Office                                                                                                                                                                               | Regional Head within<br>whose jurisdiction<br>concerned ZLC/ULA/<br>UBKC administrative<br>offices falls. |
|             | Employees upto Scale IV,<br>working at Central Office<br>& CO Annex                                         | HRAD Central Office                                                                                                                                                                                               | Asst. General Manager<br>(HR) / Deputy General<br>Manager (HR) at Central<br>Office                       |
|             | Regional Heads                                                                                              | HR department of<br>Zonal Office                                                                                                                                                                                  | Zonal Head                                                                                                |
|             | Zonal Head / General<br>Manager / Chief General<br>Manager                                                  | HRAD Central Office                                                                                                                                                                                               | General Manager (HR) /<br>Chief General Manager<br>(HR)                                                   |
|             | Employees on deputation                                                                                     | The applications shall be processed and<br>sanctioned by the Concerned Office/Competent<br>Authority as mentioned above depending upon<br>the place of posting of the employee in the Biodata<br>(Union Parivar). |                                                                                                           |
| Enclosure   | Format of Process Note is enclosed.                                                                         |                                                                                                                                                                                                                   |                                                                                                           |

**SCHEME NO. 19 – ‘GRANT OF FINANCIAL AID TO THE BEREAVED FAMILY MEMBER ON DEMISE OF AN EMPLOYEE IN SERVICE’**

| PARTICULARS                     | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective                       | The event of demise of an employee during service is devastating for the family. The untimely demise also causes financial hardships for the family. In order to provide immediate financial assistance to the family in these moments of grief, Bank has introduced a new scheme of ‘Grant of Financial Aid to The Bereaved Family Member on Demise of An Employee In Service’ under staff welfare.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Applicability                   | The Scheme is applicable to all the permanent employees of the Bank. Employees on contract/ casual nature/temporary are not covered under the Scheme. However, the employees on Loss of Pay/Sabbatical Leave are also covered under the Scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Quantum of Financial Assistance | Under the scheme financial assistance of Rs.50, 000/- to be provided to the family members of the deceased employee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Nomination                      | Funds will be credited in the account of the nominee of the employee as per the nomination made in Union Parivar in the relevant module.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Procedure for Payment           | <p>It will be the responsibility of the HR Department of Zonal Office/RO/CO (as the case may be) to immediately process and place the matter to the respective Competent Authority for the approval after getting information regarding the demise of an employee posted under their jurisdiction in the format attached. After approval, amount should be credited by the concerned Zonal Office/RO/CO in the account of the nominee of the employee, as per the nomination given by the employee in Union Parivar for the purpose, by debiting ‘POB Inter Branch Account’ (A/C No. XXXXX8030046500). The POB should be raised on HR Department, Central Office (Sol ID-80010, IBR Code-580015). The concerned HR department should forward copy of the sanctioned process note to mail id <a href="mailto:hrad@unionbankofindia.bank">hrad@unionbankofindia.bank</a> for claiming reimbursement alongwith POB claim. The concerned HR Department at Zonal Office/RO/CO should maintain the records of sanction/payment alongwith death certificate of the employee, for audit purposed.</p> <p>It should be ensured that timely assistance has been extended to the aggrieved family of the employee without waiting for the claim/request. Supporting documents like death certificate to be obtained afterwards.</p> |



**SCHEME NO. 19 – ‘GRANT OF FINANCIAL AID TO THE BEREAVED FAMILY MEMBER ON DEMISE OF AN EMPLOYEE IN SERVICE’**

| PARTICULARS                      | DETAILS                                                                                                                        |                                                                                                                                                                                                       |                                                                                               |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| Competent Authority for sanction |                                                                                                                                |                                                                                                                                                                                                       |                                                                                               |
|                                  | Posting location of employee                                                                                                   | Process owner                                                                                                                                                                                         | Competent Authority                                                                           |
|                                  | Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs etc. | HR department of Regional Office                                                                                                                                                                      | Regional Head                                                                                 |
|                                  | Employees working at all administrative offices including ZLC/ULA, UBKC (except Central Office)                                | HR department of Regional Office                                                                                                                                                                      | Regional Head within whose jurisdiction concerned ZLC/ULA/ UBKC administrative offices falls. |
|                                  | Employees upto Scale IV, working at Central Office & CO Annex                                                                  | HRAD Central Office                                                                                                                                                                                   | Asst. General Manager (HR) / Deputy General Manager (HR) at Central Office                    |
|                                  | Regional Heads                                                                                                                 | HR department of Zonal Office                                                                                                                                                                         | Zonal Head                                                                                    |
|                                  | Zonal Head / General Manager / Chief General Manager                                                                           | HRAD Central Office                                                                                                                                                                                   | General Manager (HR) / Chief General Manager (HR)                                             |
|                                  | Employees on deputation                                                                                                        | The applications shall be processed and sanctioned by the Concerned Office/Competent Authority as mentioned above depending upon the place of posting of the employee in the Biodata (Union Parivar). |                                                                                               |
| Enclosure                        | Format of Process Note is enclosed.                                                                                            |                                                                                                                                                                                                       |                                                                                               |

**Format of Process note for**  
**‘Grant of financial aid to the bereaved family member**  
**on sad demise of an Employee in Service’**  
**&**  
**‘Grant of Funeral Expenses’ in the event of demise of in service Employee**  
**(For Approval)**

Bank is having scheme of ‘Grant of financial aid to the bereaved family member on sad demise of an employee in service/ Grant of Funeral Expenses’ under Staff Welfare to provide financial assistance to the aggrieved family members of the deceased employee in service. The scheme is applicable to all the permanent employees of the Bank.

We are in receipt of information that our staff Mr./Ms.\_\_\_\_\_, Emp. number\_\_\_\_\_, posted at \_\_\_\_\_branch/office expired on \_\_\_\_\_. As per the scheme, his/her family is eligible for the scheme for ‘Grant of financial aid to the bereaved family member on sad demise of an Employee in Service’/ ‘Grant of Funeral Expenses’.

Mr./Ms.\_\_\_\_\_ has nominated Mr./Ms.\_\_\_\_\_ as his/her nominee for ‘Grant of financial aid to the bereaved family member on sad demise of an Employee in Service/ Grant of Funeral Expenses’ in Union Parivar. Copy of the nomination page of Union Parivar is attached with the note. We have collected account details of the nominee for payment under the Scheme, which is as under:

| Name of the Nominee | Relation with employee | Account details* |
|---------------------|------------------------|------------------|
|                     |                        |                  |

\*RTGS/NEFT details will also be required if account is with other Bank.

In view of the above, it is recommended to release Rs.50,000/- (Rs. Fifty Thousand Only) as ‘Grant of financial aid to the bereaved family member on sad demise of an Employee in Service ’ and Rs.10,000/- (Rs. Ten Thousand) as ‘Grant of Funeral Expenses’ to the aforesaid nominee of Mr./Ms.\_\_\_\_\_ by raising POB to HR Department, Central Office.

Recommended for approval.

**Approved / Declined**  
**(Sanctioning Authority)**

**NOTE: Details of POB raised also to be shared in below mentioned format:**

| Date of PoB | Transaction no. | Date of payment | Amount | Sol ID. |
|-------------|-----------------|-----------------|--------|---------|
|             |                 |                 |        |         |

**SCHEME NO. 20 - REIMBURSEMENT FOR PURCHASE OF SPECTACLES**

| PARTICULARS            | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |             |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| Objective              | To provide financial assistance to the employees above 35 years of age in purchasing and replacement of spectacles/ glasses/frames/ <b>contact lens</b> on production of bills and eye-card enabling them to perform the day to day official duties with ease.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |             |
| Eligibility            | All permanent Award Staff and Officer above the age of 35 years but not to those appointed on contract or tenure/temporary basis are eligible under the Scheme. The eligible amount can be claimed once in 2 years from the date of its previous sanction.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |             |
| Reimbursement amount   | The age wise reimbursement amount is as under:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |             |
|                        | Age Group                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Eligibility |
|                        | 35 & upto 40                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Rs.2000/-   |
|                        | Above 40 upto 50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rs.2500/-   |
|                        | Above 50 upto 60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Rs.3000/-   |
| Application            | <ul style="list-style-type: none"><li>• The claim for reimbursement shall be applied only in the relevant module by uploading the verified copy of bills/ invoice along with the eye-card or Ophthalmologist’s prescription. However, Visually Impaired employees can purchase goggles, if required, within their age-wise eligibility and claim the reimbursement by uploading the bills.</li><li>• While uploading the invoices/bills in HRMS all employees should ensure that documents/ invoice/bills uploaded in HRMS i.e. Union Parivar should be ‘Verified with Original’ by the Dy. Branch Head/ Branch Head or the Departmental In-charge. Further, it should also be ensured that documents/invoices/bills uploaded should clearly affix the remarks i.e. ‘Verified with Original’ (alongwith with mentioning the name, employee ID, designation &amp; signature of Officer/Executive verifying invoices/bills).</li><li>• Only a single claim for reimbursement shall be considered and no piecemeal claims shall be entertained.</li></ul> |             |
| Processing and payment | The eligible amount or the actual amount of bill whichever is less shall be auto credited after approval by HR Suvidha.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |             |
| Account No.            | XXXXXX883004000                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |             |

**SCHEME NO. 21 - SUBSIDY FOR INSURANCE PREMIUM AMOUNT PAID BY THE RETIREES UNDER IBA GROUP MEDICAL SCHEME HAVING PENSION Rs.20,000/- & ABOVE (P.M.)**

| PARTICULARS                        | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective                          | To subsidize the insurance premium amount paid by the retirees under Group Medical Insurance Scheme of IBA by the pensioners/family pensioners drawing pension Rs. 20,000/ per month & above.                                                                                                                                                                                                                                                                        |
| Eligibility                        | <ul style="list-style-type: none"> <li>All pensioners/family pensioners drawing pension more than Rs. 20,000/ per month and are paying the insurance premium amount under the Group Medical Insurance Scheme of IBA are covered under the Scheme.</li> <li>Under the Scheme, subsidy to all retirees who are drawing pension of Rs.20,000/- &amp; ABOVE (P.M.) and covered under 'IBA GROUP MEDICAL INSURANCE SCHEME will be distributed proportionately.</li> </ul> |
| % of Subsidy provided under Scheme | The % of subsidy provided will depend upon the amount of fund allocated under the Scheme during a FY as per the recommendations of the Staff Welfare Committee.                                                                                                                                                                                                                                                                                                      |
| Mode of Payment                    | The amount of subsidy will be provided in the respective pension account of the retirees.                                                                                                                                                                                                                                                                                                                                                                            |
| Competent Authority                | General Manager (HR) is the Competent Authority for releasing payments and for approving the actual amount of subsidy & expenditure under the Scheme.                                                                                                                                                                                                                                                                                                                |

**SCHEME NO. 22 - SUBSIDY FOR INSURANCE PREMIUM AMOUNT PAID BY THE EMPLOYEES UNDER GROUP INSURANCE SCHEME FOR STAFF LOANS**

| PARTICULARS                        | DETAILS                                                                                                                                                                             |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Objective                          | To reduce the financial burden on the employees and subsidize the insurance premium amount paid by the employees under Group Insurance Scheme for staff loans as a welfare measure. |
| Eligibility                        | Insurance Premium amount paid by the employees for the Staff loan account (SHL/SVL/SOD) covered under Group Insurance Scheme for staff loans are covered under this Scheme.         |
| % of Subsidy provided under Scheme | The % of subsidy provided will depend upon the amount of fund allocated under the Scheme during a FY as per the recommendations of the Staff Welfare Committee.                     |
| Mode of Payment                    | The amount of subsidy will be provided in the respective staff loan account of employees.                                                                                           |
| Competent Authority                | General Manager (HR) is the Competent Authority for releasing payments and for approving the actual amount of subsidy & expenditure under the Scheme.                               |

# HEALTH SCHEMES

## ANNUAL HEALTH CHECK-UP SCHEME

**STAFF CIRCULAR: 7750 DATED 18.08.2022**

**STAFF CIRCULAR: 7986 DATED 06.05.2023**

Union Bank of India is having schemes for reimbursement of Health Check-up expenses for Award Staff /Officers in Scale I to Scale III (above the age of 35), Executive Health Check-up scheme for Executives and Antenatal Health Check-up under Staff Welfare. In keeping up with the changing scenario and to increase the awareness among Staff members regarding their Health, a revamped Scheme of 'Annual Health Check-up' under Prerna Suraksha has been approved by the Board of the Bank with effect from the financial year 2022-23.

**With the introduction of the new scheme, existing Health Check-up Schemes under Staff Welfare except Antenatal Health Check-up will be discontinued.**

a) Details of the revamped Annual Health Check-up scheme are as under.

### SALIENT FEATURES OF REVAMPED ANNUAL HEALTH CHECKUP SCHEME

|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                    |        |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------|
| <b>Eligibility</b>                          | <b>Employees who completes 35 years of age and above.</b><br><b>Spouse is also eligible under the scheme to avail the facility of Health Checkup within the overall eligibility criteria of the staff, as such staff and his/her spouse may jointly get the benefits of the scheme.</b>                                                                                                                                                                                |                    |        |
| <b>Eligible Amount reimbursement</b><br>for | For Award Staff & scale I to III                                                                                                                                                                                                                                                                                                                                                                                                                                       |                    |        |
|                                             | <b>Age Group</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Eligibility</b> |        |
|                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Male               | Female |
|                                             | 35 & upto 40                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 2200               | 3000   |
|                                             | Above 40 & upto 50                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3500               | 4500   |
|                                             | Above 50 & upto 60                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 4000               | 5000   |
|                                             | For Executives (Scale IV and above)                                                                                                                                                                                                                                                                                                                                                                                                                                    |                    |        |
|                                             | 35 and above                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 4000               | 5000   |
| <b>Mandatory Tests</b>                      | Following tests will be mandatory for the employees/officers (award staff and Scale I to III) aged 40 years and above and for all Executives (Scale 4 & above) for claiming the reimbursement under Annual Health Checkup Scheme.<br><br><b>Mandatory Test</b> <ol style="list-style-type: none"> <li>Complete CBC Profile</li> <li>Diabetic Profile Test</li> <li>Lipid Profile Test</li> <li>Urine Analysis</li> <li>Chest X-ray</li> <li>ECG (2D or TMT)</li> </ol> |                    |        |
| <b>Other indicative tests</b>               | For ensuring the overall health of the employees, an indicative list of test mentioned below is also suggested:<br><b>Other Indicative Tests</b> <ol style="list-style-type: none"> <li>Liver Function Test</li> <li>Kidney Profile Test</li> </ol>                                                                                                                                                                                                                    |                    |        |

|                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                    | 3. Thyroid Profile Test<br>4. Mammography<br>5. Pap Smear<br>6. Ultrasound - Whole abdomen<br>7. Sonography<br>8. D Echo I Stress Test                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Sanctioning Authority                              | HR Suvidha                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Documents to be uploaded                           | For claiming the reimbursement, self attested invoice/bills along with test reports are required to be uploaded with the application.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Procedure                                          | <p>The facility of Annual Health Checkup can be availed either through Reimbursement or Tie up.</p> <p>Due to revision in rates, existing tie-ups arrangements with various reputed diagnostic centers/ labs needs to be revisited and the same is under process. Once the revised tie-ups are finalized, employees may book their annual health check-up at any of the diagnostic centers/labs having revised tie-up with the Bank through Union Parivar. The enablement of these revised tie-ups are being carried out in Union Parivar and the same will be informed in due course.</p> <p>Alternatively, eligible Staff members may undergo their Annual Health Check-up at any diagnostic center/lab of their choice and can apply for reimbursement as per their eligibility through Union Parivar.</p> |
| Mode of Payment                                    | Once the application of Annual Health Checkup reimbursement is sanctioned, the sanctioned amount will be auto credited in the salary account of the employee. However, for tie ups the Bank will make the payment directly to the Tie up Hospital/center/Pathology.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Navigation for Annual Health Checkup reimbursement | <p>The navigation for the Scheme is as under:</p> <p>Employee Self Service &gt; Benefits&gt; Annual Health Check-up&gt; •Reimbursement of Annual Health Check-up</p> <p>• Annual Health Check-up Tie up</p> <p>The detailed navigation of the Scheme is enclosed as Annexure-I, whereas the detailed navigation for the Annual Health Check-up Tie-up shall be provided in due course.</p>                                                                                                                                                                                                                                                                                                                                                                                                                    |

b) Other operational modalities:

Based on the new modalities of the schemes, all eligible staff members can avail any of the following options for their Annual Health Check-up based on their eligibility:

#### Options for Award Staff/ Officers from Scale I to III

| Eligibility Criteria                                            | Option    | Test Criteria                             |
|-----------------------------------------------------------------|-----------|-------------------------------------------|
| 35 & up to 40 (Male) with max eligibility of Rs.2200/-          | Option 1  | Medical tests for Male staff only         |
|                                                                 | Option 2  | Medical tests for Staff & his Spouse both |
| 35 & upto 40 (Female) with max eligibility of Rs.3000/-         | Option 3  | Medical tests for Female staff only       |
|                                                                 | Option 4  | Medical tests for Staff & her Spouse both |
| Above 40 & up to 50 (Male) with max eligibility of Rs. 3500 / - | Option 5  | Medical tests for Male staff only         |
|                                                                 | Option 6  | Medical tests for Staff & his Spouse both |
| Above 40 & upto 50 (Female) with max eligibility of Rs.4500/-   | Option 7  | Medical tests for Female staff only       |
|                                                                 | Option 8  | Medical tests for Staff & her Spouse both |
| Above 50 & up to 60 (Male) with max eligibility of Rs.4000/-    | Option 9  | Medical tests for Male staff only         |
|                                                                 | Option 10 | Medical tests for Staff & his Spouse both |
| Above 50 & upto 60 (Female) with max eligibility of Rs.5000/-   | Option 11 | Medical tests for Female staff only       |
|                                                                 | Option 12 | Medical tests for Staff & her Spouse      |
| <b>Options for Executives (4 &amp; above)</b>                   |           |                                           |
|                                                                 | Option 1  | Medical tests for Male staff only         |



|                                                                  |          |                                           |
|------------------------------------------------------------------|----------|-------------------------------------------|
| Male Executives (35 & above) with max eligibility of Rs.4000/-   | Option 2 | Medical tests for Staff & his Spouse both |
| Female Executives (35 & above) with max eligibility of Rs.5000/- | Option 3 | Medical tests for Female staff only       |
|                                                                  | Option 4 | Medical tests for Staff & her Spouse both |

**c) Employees who already availed the Annual Health Check-up reimbursement for the FY 2022-23:**

Employees, who have already availed the Health Check-up facility for the financial year 2022-23 with old limits, can claim the difference amount between their revised and old eligibility manually as a special case for the FY 2022-23 only. In such cases the modalities to be adopted are as under:

- Such reimbursement can be claimed manually if the health check-up expense amount incurred for the tests (already claimed) was more than their old eligibility (within the new eligibility)

OR

Employee can undergo additional tests and submit the relevant documents to their HR department for reimbursement of difference amount between old and revised eligibility.

- Manual application of the employee along with the invoice/bill, test report and copy of previous sanctioned application to be submitted to the HR Department to respective RO / FGMO/ CO where the employee is posted.
- On receipt of application, the respective HR Department will process the application and the same will be sanctioned by the Competent Authority manually. The Competent Authority in this case will be the sanctioning authority as per old Annual Health Check- up Scheme. Such manual applications shall be processed/ sanctioned latest by 15th September, 2022.
- In these cases, difference sanctioned amount will be credited manually by respective RO/FGMO/CO in the salary account of the employee.

**d) Executives (scale 4 & above) who are less than 35 years of age as on date of issuance of Circular:**

To protect the benefit of such Executives who are eligible for Annual Health Check-up under Old Scheme as on date of issuance of circular, shall remain eligible for Annual Health Check- up under the revamped Scheme till they attain 35 yrs. of age. However, Executives (scale 4 & above), who are less than 35 years of age and elevated/joined as an Executive (Scale 4 & above) on or after the issuance of circular will not be eligible under the Scheme.

All eligible Staff members are requested to avail the benefits of the revamped Health check- up Scheme to ensure their well-being. Branches/ Offices are advised to ensure that the contents of the circular are brought to the notice of all Staff members and a copy is displayed on the Notice board.

**Annual Health Check-up - Cashless Facility through Tie-up with Medi wheel**

Bank had entered into tie up with various Diagnostic Centers/ Hospitals/ Pathologies to provide cashless annual health checkup facility on competitive rates at local level. Further, in order to provide various health check-up options to our

employees, the possibility of tie-ups with reputed brands are being explored. We are pleased to inform that the Competent Authority had approved Tie up with M/s. Mediwheel (Arcofemi Healthcare Ltd. under the brand name - Mediwheel) for providing Annual Health Checkup facilities to our employees on cashless basis at all India level.

M/s. Medi wheel is a service provider having arrangements with leading diagnostic centers/ Pathology/ Hospitals to provide health checkup facilities across the country.

M/s. Medi wheel shall facilitate cashless health check-up benefit for the eligible employees and their spouses. The details regarding the facility are mentioned below:

- How to avail Cashless Facility through M/s. Medi wheel:

To avail cashless health check-up, the following steps need to be followed:

1. Employees have to apply for Annual Health Checkup through Union Parivar for generating Permission Letter and the procedure for the same is enclosed as Annexure-I of SC No.7986 dated 06.05.2023.
2. Employees have to book appointment with Medi wheel. The procedure regarding the same is enclosed as Annexure-II of SC No.7986 dated 06.05.2023.
3. Employees have to submit copy of any Photo IDcard and Booking Confirmation to the Hospital / Diagnostic Centre at the time of availing health check-up.

- How to do the payment under Cashless Facility:

Employees are not required to pay for the tests. Medi wheel will consolidate the bills and will claim the amount directly from respective Regional Office/ Central Office.

It is once again reiterated that "Prevention is better than cure" and we trust that all employees of the Bank shall understand the importance of undergoing regular health check-ups for a better and healthier life and utilize the benefit provided by the Bank.

All branches/ offices are advised to take a careful note of the same & bring it in the notice of all employees.

### **Modification in Annual Health Check-up Reimbursement Scheme**

**Sc No. 8215 dated 14.03.2024**

For the benefit of staff members, following modification has been made in the module for Reimbursement of Annual Health Check-up in Union Parivar:

Staff members may claim reimbursement of the Annual Health Check-up done in a Financial Year upto one month after the end of Financial Year i.e. till April of the subsequent Financial Year. For example Staff having undergone Annual Health Check-up upto 31.03.2024 may claim the reimbursement of the same up to 30.04.2024.

## OTHER STAFF WELFARE MEASURES

### EMPLOYMENT OF VISUALLY IMPAIRED EMPLOYEES IN THE BANK

With a view to provide assistance to Persons with Disabilities (PWD), our bank has taken steps to initiate an action plan for enabling visually impaired employees to discharge their duties more effectively such as imparting of special trainings, procuring of assisting devices/technologies which will provide technological support for the visually impaired staff to perform their duties more easily and efficiently.

- Our Bank has prepared an inclusive CD for the convenience of blind and partially sighted employees, which includes folders on Finacle Guide, JAWS software and Tutorial, (Staff Circular no. 6093 dated 30.05.2014).
- The visually impaired employees may be nominated for regular training programs at par with other staff for their skills and career development.
- With newer technological advances, skills development and adequate training, visually impaired employees can perform more job roles productively. It is expected that extending of right support from seniors and colleagues at branches / offices to visually impaired staff members and providing a conducive work environment at the work place will greatly enable the visually challenged staff members to efficiently discharge their duties.

### BROAD AREAS OF POSSIBLE JOBS FOR VISUALLY IMPAIRED STAFF

#### ◆ Helpdesk at branches.

- Marketing of bank products and coordination of marketing related activities at branch, regional office, FGM office and departments at central office.
- Reconciling data for various statements to be prepared time to time at various levels.
- Follow-up with customers on various diverse banking parameters.
- Managing Email / letters / telephonic correspondence at various offices.
- Provide technical support for deployment of different packages introduced time to time in the bank.
- Generation of various statements reports from different packages like CBS, LAS, closing package OMC, etc and accordingly take suitable action.
- Non-financial transactions at branch/administrative offices.
  - Various monitoring activities at different offices like ATM monitoring, offsite monitoring cell, credit monitoring, etc.
  - Coordinator / Faculty at staff training centers.

### INDICATIVE LIST OF POSSIBLE JOB ROLES FOR PERSON WITH VISUAL IMPAIRMENT AT BRANCHES / OFFICES

#### Help desk/Branch assist :

#### Handing over forms to customers for different banking services:

- Assisting customers in filling up the form, by once understanding the layout and remembering the keynoting on the form.
- Addressing banking products related queries of customers.
- Manage Branch telephone.
- Inform customers about the banking procedures to avail banking services.
- Provide information about service charges to customers.
- Assist and train customers on using the machines deployed in branches such as Cash deposit machine, Self-Passbook entry machines etc.
- Information dissemination about the IT products of the bank.
- Guide customers on usage of Internet banking, mobile banking and other banking channels.

- Coordinate ATM Charge Back Complaint Management.
- Understand customers' requirement and direct them to the relevant counter for availing desired services.

#### **Non-financial transactions using Finacle:**

- Pass book entry.
- Issue statements to account holders.
- Issue TDS certificates to eligible customers holding deposit.
- Generate Thanks Letters for new customers.
- Convey information to deposit customer about yield on their investment in given tenure.
- Provide information about the status of cheques presented for collection.
- Generate KYC updation reminder letters to customers.
- Calculate EMI and eligibility for the amount of loan required by the customer.
- Manage fulfillment module and address customer grievances.
- Printing of daffy mandatory branch reports.
- Generate form 15G and 15H and handover same to customer for signature.
- Generation of interest certificate for housing loan.
- Generation of TDS certificate for deposit a/c holders.
- Issue balance certificate.

#### **General Administration roles at branch level:**

- Remit TDS online to income tax dept.
- Pay Online utility bills (Water/electricity/telephone/ Mobile) using Internet banking service of the branch.
- Coordinate with different vendors and AMC companies for ensuring proper upkeep and working of different equipment in the branches.
- General office work like typing letters, maintaining database in excel sheets, etc.
- Generate periodical reports from different packages, compile data from customers/branch officials and submitted to higher offices.
- Preparation of any report, data as demanded by the administrative offices as per the need.

#### **Advances / Loan department at branch level:**

- Generate RBI framework reports from LAS on periodical basis.
- Generate various monitoring reports from Finacle on periodical basis.
- Follow-up with borrowers for submission of periodical documents such as insurance policy, stock statements, renewal papers etc.
- Contact the defaulting borrowers where there is an overdue in the accounts.
- Contact the borrowers, whose loan accounts are due for renewal.
- Contact the NPA borrowers and inform them about various settlement schemes of the bank.
- Provide information to customers about the status of loan application.
- Generate bulk notices from LAS for the borrowers/guarantors for accounts under stress.
- Type letters to be sent to defaulters by using MS office tools like mail merge. Send e-mails/bulk SMS to loan default borrowers.
- Generate periodical reports to assist the senior officers.
- Prepare various annexure re /statements to be submitted to higher offices.
- Maintain diary in excel of various follow-up activities for credit department and assist the credit team in follow-up related activities.
- Generate CIBIL reports.
- Follow up and Record borrower's remarks about the possible regularization date of account. Giving reminder on the said date if A/C not regularized and if needed, have a meeting with the borrower by calling in branch.

#### **Marketing**

**jobs**

#### **at branch level:**

- Cross selling of bank retail products and conversion.
- Deposits mobilization.

- Coordinate with third party business partners for cross selling e.g. KBC mutual fund, SUD life products etc.

### **FINANCIAL ASSISTANCE TO THE FAMILY OF DECEASED EMPLOYEE FOR ENABLING THEIR CHILDREN TO COMPLETE THEIR ACADEMIC PURSUIT**

#### **Applicability:**

The scheme will be applicable to all full-time employees of the bank.

#### **Scope:**

Financial assistance will be provided to children of those permanent employees who died while in service after the launching of this scheme with effect from 01.04.2006

#### **Amount:**

Rs. 2000/- per child per annum or claim whichever is less

#### **General Conditions:**

- The financial assistance will be provided only to those children of deceased employee who are pursuing either 10+2 or 12+ ¾ level of study at the time of the death of the employee i.e. financial assistance will be provided to complete the remaining academic years of study between first year of 10+2 level study (11<sup>th</sup> standard) to last year of 12+3/4 level study. The financial assistance will be given for a maximum of 6 academic years i.e. Eleventh, Twelfth, 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> years of Degree/Diploma Courses.
- Those children who are pursuing study in 10<sup>th</sup> standard at the time of death of employee will also be eligible to receive financial assistance for 10+2 and 12+3/4 study. However, those children who are studying in nursery to ninth standard at the time of death of employee will not be eligible for the benefit of this scheme.
- The financial assistance will be restricted to 2 children only.
- The child/children of the deceased employee should pass the qualifying examination every year so as to be eligible for the financial assistance.
- While claiming the financial assistance every year, the spouse/child/children of deceased employee will be required to submit the copy of mark sheets of last year examination passed and proof of further continuation of study i.e. Bonafied certificate/ Fee receipt issued by school/college.
- The payment under the scheme will be by way of reimbursement of expense already incurred on the tuition fees, term fees examination fees, admission fees, and cost of text book etc.
- Capitation/Donation will not be eligible for reimbursement. The scheme will also not cover amount paid towards hostel fees. Optional fees, refundable deposits, caution money deposits coaching fees etc.
- Along with the application the spouse/children of the deceased employee should submit the original bills/receipts evidencing payment of tuition fees, school fees, cost of text books etc.
- The spouse/child/children of the deceased employee should submit an application on a yearly basis for claiming reimbursement.
- The spouse/child/children of the deceased employee should submit single claim and not in piece meal.
- The ward/s of the deceased employee should pass the qualifying examination every year so as to be eligible for financial assistance. Failure in the qualifying examination or detention in the same class leads to ineligibility. However, on being considered for promotion to higher class the ward/s will become eligible for being covered under this scheme.
- The claims under the scheme will be entertained by the Branch Head/ Departmental Head where the deceased employee was last employed or by the Branch Head with whom the legal heir of the deceased employee maintain their account.

## SCHEME OF APPOINTMENT ON COMPASSIONATE GROUNDS

- Staff Circular:7621 dated 28.02.2022
- (Staff circular 7462 dated 02.07.2021 (Modification in the Scheme of Appointment on compassionate grounds for death cases due to covid 19)
- Staff circular 6164 dated 19.01.2015

### Highlights of the Circular

- Scheme for compassionate appointment for "dependent family member" of an employee who dies while in service or retires on medical grounds due to incapacitation before reaching the age of 55 years.
- The scheme is applicable for cases that occur on and after 05.08.2014.
- Scheme also covers cases of missing employees subject to certain conditions.
- The Bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met.

As per Government Directives, the Board of Directors of the Bank in its meeting dated 05.01.2015 has adopted revised scheme for compassionate appointment applicable for cases where death/retirement on medical grounds due to incapacitation before reaching the age of 55 years **occur on or after 05.08.2014**. However, the bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. The option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met otherwise the dependent are eligible for Ex-gratia as per Staff Circular No.5425 dated 08.09.2007.

### SALIENT FEATURES OF THE SCHEME

- A.
- (i) The Scheme is applicable to a 'dependent family member' of an employee appointed on regular basis against permanent vacancy who dies while in service or retires on medical grounds due to incapacitation before reaching the age of 55 years.
  - (ii) The spouse or wholly dependent son/daughter (including legally adopted son/daughter) in case of married employees and wholly dependent brother or sister in case of unmarried employee, are the "dependent family members" eligible for Compassionate Appointment, subject to fulfilling other conditions of the Scheme.
  - (iii) The Scheme also covers cases of missing employees subject to certain conditions.
- B. The appointments shall be made in Clerical and Sub-staff cadre only.
- C. The scheme is mainly for the family that is indigent and deserves immediate assistance for relief from financial destitution.
- D. The revised Scheme for compassionate appointment is applicable w.e.f. 05.08.2014, i.e. for the cases where death / retirement on medical grounds occur on or after 05.08.2014.
- E. Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.
- F. The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members

are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith.

- G. The prescribed formats of the application to be submitted by the applicant, as applicable, are enclosed as Part A (i), Part A (ii) & Part A (iii).

Regional Offices/ Branches are advised to bring this scheme to the notice of dependent family members of deceased employee immediately after his/her death and advise them about the requirements and formalities to be completed by him/her. Regional Offices are required to submit the application along with their recommendations as per Part B and Part C which are enclosed.



**SCHEME FOR COMPASSIONATE APPOINTMENT****1. COVERAGE**

- 1.1.** To a dependent family member of permanent employee of a Public Sector Bank (PSB) who-
  - 1.1.1.** dies while in service (including death by suicide)
  - 1.1.2.** is retired on medical grounds due to incapacitation before reaching the age of 55 years.

(Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

- 1.2.** For the purpose of the Scheme “employee” would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

**2. DEPENDENT FAMILY MEMBER**

- 2.1.** Spouse; or
- 2.2.** Wholly dependent son(including legally adopted son); or
- 2.3.** Wholly dependent daughter (including legally adopted daughter); or
- 2.4.** Wholly dependent brother or sister in the case of unmarried employee

The term ‘wholly dependent’ as defined in the BPS from time to time will be applicable while ascertaining the dependency of the family member.

**3. AUTHORITY COMPENTENT TO MAKE COMPASSIONATE APPOINTMENT**

- 3.1.** Managing Director and CEO.
- 3.2.** Executive Director holding current charge of Managing Director & CEO.
- 3.3.** Board of Directors in special types of cases
- 3.4.** The proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds etc shall be examined by the Committee, keeping in view prevailing circumstances of each case as well as penury condition of the family and the committee shall be authorized to recommend to competent authority to appoint/ decline such requests for compassionate appointment/ex-gratia payment. The recommendations of the Committee will be placed before the Managing Director & CEO as Authority appointed by the Board for appropriate decision on merits of each case on a case-to-case basis.

**The modifications as above shall be applicable for appointments being made with effect from 24.01.2022.**

**4. POSTS TO WHICH APPOINTMENTS CAN BE MADE**

- 4.1.** The appointment shall be made in the clerical and sub-staff cadre only.

**5. ELIGIBILITY**

- 5.1.** The family is indigent and deserves immediate assistance for relief from financial destitution. To access the financial condition the income of the family from all sources including the family pension, terminal benefits, proceeds of insurance policies & other investments etc. and the

employment of family members, size of the family & liabilities, if any will be taken into consideration. However, COVID Ex gratia amount shall not be considered while arriving at the other benefits

- 5.2. Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules. Recruitment Rules will mean the norms which are in force at the time of making the compassionate appointment.

## **6. EXEMPTIONS**

- 6.1. Compassionate Appointment under the Scheme are exempted from observance of the following requirements:

- 6.1.1. Normal Recruitment Procedure i.e., without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.
- 6.1.2. The ban orders on filling up of posts issued by Government of India or any controlling authority.

## **7. RELAXATIONS**

- 7.1. Upper age limit could be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.

- (Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment;
- Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

## **8. TIME LIMIT FOR CONSIDERING APPLICATIONS**

- 8.1. Application for employment under the Scheme from eligible dependent should normally be considered up to five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case. However, the Scheme for compassionate appointment is applicable for the cases where death / retirement on medical grounds occur on or after 05.08.2014.
- 8.2. While considering such belated requests, where, death or retirement on medical grounds of the employee took place long back, even five years ago, it should be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

## **9. DETERMINATION/AVAILABILITY OF VACANCIES**

- 9.1. Appointment on compassionate grounds should be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- 9.2. Compassionate appointment can be made up to a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.
- 9.3. Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

- 9.4.** Appointment on compassionate grounds against deaths due to Covid 19 for the period up to 31.03.2022 to be adjusted towards future vacancies.

#### **10. WHERE THERE IS AN EARNING MEMBER**

- 10.1.** In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.
- 10.2.** In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

#### **11. MISSING EMPLOYEE**

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions: -

A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:

- I. an FIR to this effect has been lodged with the Police,
- II. the missing person is not traceable, and
- III. the competent authority feels that the case is genuine;

**11.1.** This benefit will not be applicable to the case of an Employee: -

- (i) who had less than two years to retire on the date from which he has been missing; or
- (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.

**11.2.** Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfillment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;

**11.3.** While considering such a request, the results of the Police investigation should also be taken into account; and

**11.4.** A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank."

#### **12. PROCEDURE**

- (a) The prescribed format may be used by the bank for ascertaining necessary information and processing the cases of compassionate appointment.

- (b) The Officer from the Staff Department of the Bank should meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant should be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.
- (c) An application for appointment on compassionate ground should be considered by the Committee of officers consisting of three officers; one Chairman and two members in the rank of Deputy General Manager/Assistant General Managers. The Officer from the staff department may also be made one of the members of the Committee, depending upon his rank. The Committee may meet during the second week of every month to consider cases received during the previous month. The applicant may also be granted personal hearing by the committee, if necessary, for better appreciation of facts of the case. The recommendation of the committee should be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the committee's recommendation, the case may be referred to the higher authority for a decision.

### **13. UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE**

The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. Any complaint in this regard will be dealt in accordance with the provisions mentioned in point no.16 of the Scheme. This clause should be incorporated as one of the conditions in the offer of appointment applicable only **in the** case of appointment on compassionate ground.

In case of termination as stated above, there is no provision in the Scheme for providing employment to other member of dependent family.

### **14. REQUEST FOR CHANGE IN POST/PERSON**

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist. Therefore -

- a) He/she should strive in his/her career like his/her • colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.
- b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.

### **15. SENIORITY**

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

### **16. TERMINATION OF SERVICE**

The compassionate appointment can be terminated on the ground of non-compliance/faulty compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him /her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefor.

In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment should vest only with the CMD of the Bank.

#### **17. GENERAL**

- i) Appointment made on grounds of compassion should be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.
- ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
- iii) An application for compassionate appointment should, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family has to be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.

Hence, compassionate appointment be offered by the Bank only in the case where the Bank is satisfied that the financial condition of the family is such that, but for the provision of employment, the family will not be able to meet the crisis.

- iv) Compassionate appointment should be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.
- v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.
- vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.

#### **18. EXGRATIA IN LIEU OF COMPASSIONATE APPOINTMENT**

The bank has both the options i.e. Compassionate Appointment or payment of lump sum Ex-gratia amount. However, the option of Compassionate Appointment will be used only when the other conditions of compassionate appointment are met. The Staff Circular No.5425 dated 08.09.2007 will be applicable for payment of lump-sum Ex-gratia, if the dependents are otherwise eligible for the same.

**Note: Please refer to Staff Circular 6164 dated 19.01.2015 for all relevant application formats**

**Note: Please refer to Staff Circular 7462 dated 02.07.2021 for all relevant application formats**

## UNION BANK EMPLOYEES' DEATH RELIEF FUND

Staff circulars for further reference:

| Staff Circular Number | Dated      |
|-----------------------|------------|
| 8190                  | 31.01.2024 |
| 8087                  | 20.09.2023 |
| 6870                  | 31.10.2018 |
| 6869                  | 29.10.2018 |
| 6524                  | 31.12.2016 |
| 6019                  | 05.10.2013 |
| 5785                  | 16.09.2011 |
| 5691                  | 28.08.2010 |
| 5603                  | 22.09.2009 |
| 4896                  | 25.09.2002 |

The Trustees of DRF in their last meeting held on 18.07.2023 have decided to enhance the Ex-gratia amount being paid under the scheme to Rs.5.00 lakh from the existing limit of Rs. 4.50 lakh w.e.f. 01.10.2023. All other terms and conditions of the scheme remains unchanged.

Bank has established DRF with the specific objectives of rendering financial assistance by way of ex-gratia payment to-

- The member's nominee/s in the event of the member's death during the period of his service in the Bank;
- The member, in the event of that member becoming physically handicapped due to serious illness, accident or otherwise, resulting in loss of employment.

### Amount of Financial Assistance / Ex-gratia:

The amount so payable shall be Rs.4, 50,000/- as on date. (Staff circular 6869 dated 29.10.2018)

The Board of Administrators will review this amount from time to time, depending upon the availability of the funds.

The salient features of the fund are as under: -

### **Membership:**

- The staff members who are members of the existing Death Relief Fund (DRF) will automatically be treated as members of the Modified Scheme of DRF.
- Membership of the Fund shall be open to all employees of the Bank but excluding employees in temporary or contract service or on deputation from other organizations.
- Membership is irrevocable so long as a member continues to be an employee of the Bank. On his cessation in the Bank's employment, he will automatically cease to be a member of the Fund.
- In case, a member, while in service, ceases to be a member of the Fund for any reason whatsoever, he shall not be entitled for the contribution made by him towards the fund or any part thereof.
- A member or his nominee will become eligible for the financial assistance under the scheme only when the member has contributed his subscription for a period of at least six months.



### **Corpus of the Fund:**

- a) The Corpus of the existing Death Relief Fund will automatically vest with the modified Fund.
- b) The Corpus of the Fund shall also consist of contributions made by the members of the Fund.
- c) No member or his nominee shall have any right of whatsoever nature over the corpus of the Fund or income received by the Fund. Also, he shall not have any claim of whatsoever nature over the Fund for payment of Ex-gratia on the happening of any contingency, which attracts ex-gratia.

### **Monthly Subscription:**

*Every Member employee shall contribute Rs. 125/- per month towards the fund. (Accordingly, effective from 1176 January-2024, the GST component of Rs. 22.50 shall be added to the contribution from the employees and the modified monthly DRF deduction in salary shall be Rs. 147.50.). Please refer SC No.8190 dated 31.01.2024*

- a) This amount shall be directly recovered from the member's monthly salary receivable by him from the Bank. For this purpose, every new member shall give an irrevocable undertaking to the Administrators of the Fund. In case a member fails to remit the amount continuously for a period of six months, he shall cease to be a member of the Fund.

### **Nominee of a Member:**

- a) A member shall nominate a nominee/nominee in order of preference to receive in case of his death while in service, such sum of money which is payable to him from and out of the Fund under the Rules.
- b) All such nominations shall be made in the prescribed form.
- c) Nomination so made can be changed by a member only on similar document under his signature and duly submitted to the Administrators.
- d) On the death of a member, who has made a nomination, the full amount payable to him in accordance with the Rules, shall be paid to his nominee and such payment shall be a good discharge to the Administrators against any demand which may be received from anyone claiming through the said member or otherwise.
- e) Nomination made as aforesaid shall be and remain in full force and effect until the nominee's death or until his nomination or appointment has been revoked.
- f) On the death of a member while in service of the Bank, not survived by a nominee, any ex-gratia payable to the member shall be paid to the following persons:
  - In case of a married employee, to the following in the order of preference:
  - Widow or Widower
  - Son/s
  - Unmarried Daughter/s
  - Father or Mother

In case of an unmarried employee, to the following in the order of preference:

- i) Father or Mother
- ii) Brother/s
- iii) Unmarried Sister/s

### **Disbursement of Ex-gratia:**

- a) A Nominee / Member / Specified person requesting for ex-gratia under the Rules shall make an application to the Branch Manager / Departmental Head, in triplicate, in the prescribed format.
- b) On receipt of the application from the member/nominee/ Specified person, the Branch Manager/Departmental Head shall verify the documents produced and satisfy himself on the following points:



- The applicant is eligible under the Rules.
  - The application is within the scope of the Rules.
- c) The Branch Manager / Departmental Head will make payment to the Nominee / Member / Specified person by debiting "POB Account-C.O." at their end and will forward the copies of all relevant papers to the administrators of the Fund for claiming reimbursement, along with POB claim.

**Utilization of Monies:**

Monies forming the corpus of the Fund will be invested with the Bank by way of deposit(s) carrying maximum rate of interest. However, the administrators in consultation with the Bank may also invest the monies of the corpus in the securities mentioned in Rule 67 of the Income Tax Act 1962

**Administrators of the Fund:**

- a) Management of the fund shall vest in the Board of Administrators.
- b) The Administrators of the Fund shall be five subscribing members as under:

- Chairman - A member in the Category of Top Management – Scale VII (in case of non-availability of such a member, a member in the Category of Scale VI or Scale V, as may be available.)
- i) Two members representing the Management to be nominated by the Chairman and Managing Director of the Bank out of which one member will be The Honorary Secretary of the Fund.
  - ii) One member each represents the majority Officers Association and Employees Union – for a period of three years at a time.
  - c) The Secretary will carry on the ordinary business of the Fund including payment of ex – gratia to the members/nominees/ specified persons.
  - d) Accounts of the Fund shall be made up yearly as at 31st March and an audited statement of affairs as at that date shall be submitted to a meeting of the Administrators to be held not later than the last day of June in every year. A copy of such statement shall be forwarded annually to each member.
  - e) All monies contributed to the corpus of the Fund by way of interest on its investment or otherwise shall be deposited in the account opened with the Bank and styled "Administrators of Union Bank Employees' Death Relief Fund". If it is decided to invest monies other than by creating a deposit with the Bank, investment will be made in the name of Administrators of Union Bank Employees' Death Relief Fund or in the name of Union Bank Employees' Death Relief Fund and such securities will be deposited with the Bank for safe custody in the name of the Fund.
  - f) All monies of the Fund shall be operated upon or otherwise be dealt with by the Chairman and the Secretary jointly.
  - g) Administrators representing the employees shall be at liberty to retire by giving notice in writing in that behalf, addressed to the Bank.
  - h) The Bank subject to the rules mentioned hereinabove should fill in every vacancy in the post of the Administrators.
  - i) The decision of the Administrators shall be final and binding upon the members in all respects and upon all matters, questions and disputes relating to or connected with these Rules or with the Fund or the administration thereof or the obligations of the members including all disputes or differences which may arise between any member, administrators, nominee or representative and the administrators as to the meaning or effect of any rule or in any matter relating to /out of the same.

- j) In any case where the Administrators are liable to account to the Income Tax Authorities for Income Tax or to any authority under any law for deduction of tax, etc., on any payment made under the Rules; the Administrators shall deduct the same payable to such tax, etc., from any such payment being made and the Administrators shall not be liable to the members for the sum so deducted.

**Winding up:**

- a) The Bank shall have the power to wind up the Fund at any time if they consider that it is not admissible or necessary, in which event, the Fund shall be divided among the members who have contributed towards the corpus by payment to each member such sum as may be decided by the Bank.
- b) The Bank may adopt, on winding up, any method or principles for distribution of the Fund amongst the members of the Fund, which the Bank considers equitable or expedient.

**General:**

- a) The Administrators shall have the power to add, vary, alter or annul any of the rules hereunder.
- b) The Fund and the benefits payable there under shall always be subject to the laws of India in force from time to time.
- c) In the event of any catastrophe resulting in several members and/or their nominees becoming eligible for the financial assistance under this Fund and the amounts available with the Fund are insufficient to cover the amount payable to them, the Fund shall raise a loan from the Bank and the Bank shall advance such shortfall, free of interest, to the Fund. The loan shall be repaid from the contributions collected in the Fund in the subsequent months.

d) The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will, in their reports, make specific comments regarding compliance.

**Competent Authority:**

Branch Manager/Chief Manager of the branch concerned.

Chief Manager (P&D) in case of Regional Office/Zonal Office/Nodal Regional Office/Field General Manager's Office.

Chief Manager (P) in case of Central Office.

|                           |                                                                                                                                                                                                        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branches Accounts Section | DGM/AGM/ In charge of the section                                                                                                                                                                      |
| Audit Office              | In charge of Office                                                                                                                                                                                    |
| Staff Training College    | Principal/Vice Principal                                                                                                                                                                               |
| Staff Training Centers    | Chief Manager heading the Training Centre. In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore. |

**SC:7700 dated 25<sup>th</sup> May 2022**

- Attention is invited to Staff Circular no. 4896 dated 25.09.2002, vide which the details of Union Bank of India Employee's Death Relief Fund Scheme (DRF) (modified) was communicated. The Scheme came into effect from 01.01.2003.
- Draw your attention to the following procedure for payment of Ex-gratia to the Nominee / Member / Specified person.
  - A Nominee / Member / Specified person requesting for ex-gratia under the rules shall make an application in the prescribed format to the Branch Manager / Departmental Head, in triplicate along with relevant supporting documents.
  - The Branch Manager/Departmental Head will verify the documents produced and satisfy himself on the following:
    - The applicant is eligible under the rules.

- The application is within the scope of the Rules.
- c. The BM/Departmental Head will make payment to the nominee/Member / specified person by debiting "POB Inter Branch Account", ( Account No. XXXXX8030046500) at their end and shall forward the copies of all relevant papers to Employee Benefits Division, HR, CO for claiming reimbursement, along with POB claim.
- 3. Please ensure strict compliance of above procedure / guidelines for payment of Exgratia amount.

### **Online submission of Membership Application Thorough Union Parivar**

**SC:7732 dated 25<sup>th</sup> July 2022**

1. 1. Attention is invited to Staff Circular no. 4896 dated 25.09.2002, vide which the details of Union Bank of India Employee's Death Relief Fund Scheme (DRF) (modified) was communicated. The Scheme came into effect from 01.01.2003.
2. Hitherto, to be a member of the scheme, employee/applicant had to apply manually in the prescribed application form. The application forms are then forwarded/recommended by the concerned Regional office to EBD, HR, CO, for acceptance of membership by the Administrators of the Fund. After acceptance of membership the membership fees in arrears, if any (membership to the fund is from date of joining the Bank) is recovered from applicants salary, the monthly subscription fees is also debited every month from salary of the employee.
3. As per requests received from field staffs, the above procedure of membership has now been digitalized and necessary modifications have been made in Union Parivar enabling the employees to apply online through Union Parivar.
4. The navigation for applying for membership in Union Parivar is: Employee Self Service Terminal Benefits→ Death Relief Fund Apply for membership of DRF →→ Add a new value → ADD. A page will be displayed displaying relevant details along with arrears of subscription to be collected, Employee/applicant needs to tick/click the relevant boxes in the page and thereafter click "SUBMIT".
5. 5. The arrears of membership subscription from date of joining till the month of application displayed in the page will get automatically debited from the applicants account (salary account) and the DRF Fund account with MMO branch, Mumbai, will get credited, monthly subscription form next month onwards will be effected from the salary of the employee automatically.
6. A Member can add Nominee through Union Parivar, the navigation for which is: Employee Self Service Terminal Benefits TBD Nomination Form TBD Nominee Form Add a new value→ select "Death Relief Fund" in "Nomination Type" click "ADD" enter the relevant details in "Nominee Page" and in "Witness Page" and then click "SAVE". The nomination request will have to be approved by "Approver" in Union Parivar.
7. Branches/offices to take a note of the above and henceforth, ensure that applications for membership to the scheme is made online through Union Parivar only.

**SC:7732 dated 25<sup>th</sup> July 2022**

- Attention is invited to Staff Circular no. 4896 dated 25.09.2002, vide which the details of Union Bank of India Employee's Death Relief Fund Scheme (DRF) (modified) was communicated. The Scheme came into effect from 01.01.2003.
- Presently the monthly deduction towards the DRF Contribution is Rs. 125.00, which is being debited in the salary of the members of the scheme.
- In terms of the GST Act, 2017 and the rules made there under, GST @ 18% is to be levied on the monthly contribution of Rs. 125.00
- Accordingly, effective from January-2024, the GST component of Rs. 22.50 shall be added to the contribution from the employees and the modified monthly DRF deduction in salary shall be Rs. 147.50.

## SCHEME OF COMPENSATION/INCENTIVES FOR ACTS OF BRAVERY

Rewards / incentives are given by our Bank as per Government guidelines, for acts of exceptional bravery or high level of integrity and / or performance of high order. The rewards / incentives are broadly as under: -

➤ Compensation in case of death of an employee:

|                                 |   |              |
|---------------------------------|---|--------------|
| - Executives - Scale-IV onwards | : | Rs.5.00 Lacs |
| - Officers - Scale-I to III     | : | Rs.3.00 Lacs |
| - Clerical                      | : | Rs.2.00 Lacs |
| - Sub-Staff                     | : | Rs.1.00 Lacs |

And

➤ Bank will bear educational expenses up to graduation of the children of the deceased employee

And

➤ Employment on compassionate grounds will be given to one member of the family of the deceased.

- In case no one in the immediate family is eligible for employment, the entitlement will be held in abeyance till one of the members of the family becomes eligible for employment.
- In case employment is not taken up and the dependents are not gainfully employed, then the last pay and allowances drawn by the deceased may be extended to the family of the deceased till one of the children of family attains age of 21 years or till the date the deceased would have retired in normal course, whichever is earlier.

❖ Staff loans availed by the deceased may be transferred in the name of the family member taken up on compassionate employment.

➤ If Compassionate employment is not sought, then the interest on loans may be waived and only principal may be recovered from the compensation / other dues payable.

➤ In respect of persons other than the Bank employee who may get killed as a consequence of or during robberies and/or attack of terrorists, the Bank will pay a lump sum Compensation of Rs.1.00 lac to the family of the deceased.

➤ In case of Bank employees / customers / members of the public who actively resist robberies /terrorist attacks, the Bank may consider Cash Reward not exceeding Rs.50,000/-. This Cash Reward will be in addition to compensation, if any, payable under provisions of various Acts / Rules governing the person.

➤ In case of employees, if the act of bravery merits, promotion may be given.

❖ If such an employee does not possess the requisite criteria for such promotion, they can be given Personal Pay up to 3 advance increments in existing grade on permanent basis. In case the employee is drawing last stage of basic pay, then the Personal Pay would be equal to 3 times the amount of increment last drawn and if he is drawing basic at lower stage, then the Personal Pay will be equal to next remaining increments plus amount equal to last increment to make the total up to 3 increments.

➤ All expenses of injury, including hospitalization of the victim/Bank employees/ members of public/members of police forces etc. shall be borne by the Bank.

### SCHEME FOR COMPENSATION / REIMBURSEMENT OF MEDICAL EXPENSES ETC. FOR INJURY ON DUTY

This Scheme is based on the provisions of the Workmen's Compensation Act, 1923 and provides for payment of Compensation to Bank's employees who meet with accident while on Bank's duty. The Scheme is titled "Union Bank of India Employees' Personal Accident Benefit Scheme". It is applicable to all full-time employees of the Bank i.e. employees in the Officer Cadre, Clerical Cadre and Sub-Staff Cadre (including permanent part-time employees). The Competent Authority for sanctioning compensation under the Scheme is an Officer in Top Executive Grade / Scale-VI looking after Department of Personnel or the authority above him.

Further, the employee shall be reimbursed the medical cost and treatment and / or hospitalization expenses over and above his normal entitlement. He shall also be granted special leave for the period of his treatment. The Competent Authority for sanctioning medical expenses and special leave will be an Official in Scale-IV working in the Department of Personnel, Central Office or an authority above him looking after / overseeing Department of Personnel, Central Office.

The injury in the course of employment while on duty shall mean injury suffered as a direct consequence while discharging official duties. However, these facilities will not be available if employee's negligence has contributed to injury; or he was under influence of drug / medicine; or he has willfully disobeyed an express order given or any rule expressly framed for the sake of security of the employee; or has disregarded / removed any safety guard / device provided for securing safety of the employee.

The employees eligible for compensation under the Schemes should apply in prescribed format supported by certificate issued by Registered Medical Practitioner. The application should be forwarded through the Branch Manager / Head of the Department where the employee is working at the time of the accident.

### SILVER JUBILEE AWARDS

Silver Jubilee Awards are granted to employees who fulfil the following eligibility criteria: -

- Completed 25 years of service
- Ex-servicemen who have completed 20 years of *active* service
- No penalty/punishment (other than censure/warning) has been imposed upon him during the immediately preceding 3 years or the rigor of penalty is in operation, whichever is longer. The award can be released after the debarment period is over.

The intention of granting such awards to the employees is to acknowledge their contribution to the development of the Bank during the past twenty-five years with the expectation that such awards will bring in cherished memories among the awardees.

### LIFE-TIME APPRECIATION AWARD

**(Staff circular no 6726 date 09.01.2018)**

- Life-time appreciation award is for those employees who have joined the Bank under Ex-Servicemen Category after completing the age of 40 years. Similarly, some employees recruited on compassionate grounds have joined the Bank, after completing the age of 35 years. Both these categories of the employees do not become eligible for Silver Jubilee Award as they do not complete required service of 20 years and 25 years respectively, till superannuation.
- Management has informed that to recognize the service of these two categories of employees, Bank has decided to give an award in the name of "Life-Time Appreciation" Award as under:

| Award Name       | Life-Time Appreciation Award             |
|------------------|------------------------------------------|
| Quantum of Award | Same as given under Silver Jubilee Award |

|                                |                                                                                                                                                                                |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Eligibility</b>             | 1.Ex-servicemen who joined the Bank after completion of 40 years of age;<br>2. Spouse/Dependents joined the Bank on compassionate grounds after completion of 35 years of age. |
| <b>Award given at the time</b> | Superannuation                                                                                                                                                                 |

**Terms & Conditions:**

- No penalty/punishment (other than censure/warning) has been imposed upon such eligible employee during the immediately preceding 3 years or the rigor of penalty is in operation, whichever is longer. The Award can be released after the aforesaid debarment period is over. However, in case the debarment period is in operation at the time of superannuation, the employee will not be eligible for the Award.
- The leave record of the employees should be non-assailable in the sense that all leave availed by him should be duly sanctioned by the authorities concerned.
- In case where the deceased employee/employee retired on medical grounds / missing employee had received the Award under Silver Jubilee Award Scheme during his/her service upon completion of the required number of years of service, the spouse/dependent employed on compassionate grounds will not be eligible for Award under the “Life-Time Appreciation Award” Scheme.
- The Award is given at the time of Superannuation of the employee and if an employee submits resignation or VRS during the service period, he/she will not be eligible for the Award.



**SALE OF FURNITURE ITEMS, CAR, PERSONAL COMPUTERS AND LAPTOP TO RETIRING OFFICERS AS WELL AS FAMILY MEMBERS OF THE DECEASED OFFICER-MODIFICATION IN GUIDELINES IN RESPECT OF SALE OF CAR**

**SC 5211 dated 31.08.2005**

**ELIGIBILITY:**

All retiring Officers or family members of the deceased Officer. It is essential that the retiring officers or the family members of the deceased officer should have occupied the Bank's residential quarters at the time of retirement or at the time of death of the officer and in case of purchase of Bank's car / personal Computer / Laptop, the officer should have been allotted with Bank's Car, Personal Computer, Laptop.

**General guidelines:-**

1. The scheme is effective from 25.07.2005
2. Applicable only in case of Superannuation / Voluntary Retirement / Death of Officer / Deemed Retirement from the services of the Bank and not otherwise
3. Only Furniture items excluding fixtures will be available for sale. Any equipment attached to the premises is to be treated as fixture e.g. Geyser, AC unit, kitchen cabinets etc
4. The sale of furniture items will be restricted to the items used by the Retiring / Deceased Officer in the Bank's residential quarters provided to him before his retirement / death. Similarly, Car, Personal Computer and Laptop which were used by the Officer before his retirement / death will be offered for sale
5. There will be no restriction on the age of furniture items, Car, Personal Computer and Laptop
6. The sale prices of furniture items, Car, Personal Computer and Laptop shall be at notional Book Value on the date of the sale
7. The retiring officers should exercise the option for purchase of Furniture items, Car, Personal Computer and Laptop immediately after retirement. In any case, not later than one month from the date of retirement
8. The spouse of the deceased officer should exercise the option for purchase of furniture items, Car, Personal Computer and Laptop within 6 months from the date of death of the officer
9. Family is defined as surviving spouse and dependent children and wholly dependent parents in case of unmarried staff
10. The notional book value will be difference amount of original cost of furniture items, Car, Personal Computer and Laptop and depreciation provided for these items.

**SPECIFIC GUIDELINES**

1. The car will be delivered on as is where is condition
2. In case the officer opts for purchase of car, he will not be eligible for temporary use of Bank's car after retirement
3. In case of family of the deceased officer, the sale of furniture items, Car, Personal Computer and Laptop which were used by the officer at the time of his death will be sold at 25% of the original cost of such items or Notional Book value whichever is lower
4. Depreciation on furniture items is presently being provided for in Central Office Books on behalf of branches. Hence, to arrive at the notional book value at their end depreciation is to be provided as per diminishing balance method at the following rate by the branches
  - i. Furniture at 10% p.a.
  - ii. Transport vehicle at 20% p.a
5. In case of Personal Computer and Laptop, depreciation is to be worked out on straight line method at 33.33% p.a.
6. Branches will have to calculate Notional Book Value on the furniture items proposed to be purchased by the retiring officer / family member of the deceased officer and recover the amount before parting with Car, Personal Computer and Laptop.
7. However, rates of depreciation and method of charging shall be as per rules in force and guidelines issued by Central Accounts Dept., CO Mumbai time to time

**SC: 7081 DT 19.12.2019**

The board of directors in its meeting dated 6th December 2019 have approved modification to the above scheme and guidelines in respect sale of car to retiree officers and family members of the deceased officer are given below:



| Present Guidelines                                                                                                                                                                                        | Approved modification                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Sale of car being used by an officer at the time of his retirement: The sale price of car shall be at notional book value on the date of sale</b>                                                      | Sale of car being used by an officer at the time of his retirement: The sale price of car shall be at notional book value or market price of the car discovered through a government registered valuer on the date of sale, whichever is higher                     |
| <b>Sale of car to family members being used by the deceased officer at the time of death: The sale price of the car at 25% of the original cost of the car or notional book value whichever is lower.</b> | Sale of car to family members being used by the deceased officer at the time of death: The sale price of car shall be at notional book value or market price of the car discovered through a government registered valuer on the date of sale, whichever is higher. |

All other contents of Staff Circular No 5211 dated 31.08.2005 shall remain the same.

## GUIDELINES FOR CONTAINMENT OF FRESH SURGE IN COVID 19 CASES

Staff Circular 7413 dated 05 April 2021

1. This follows our many advisories, guidelines and standard operating procedures for managing work during the pandemic.
  2. Considering the seriousness of the present health crisis and the role of bankers in reviving economic activity, numerous guidelines have been circulated by the Bank for the safety of our employees, who are invaluable. The Government has recognized Bankers as "COVID -19 warriors".
  3. In view of the fresh Surge in COVID-19 cases it is imperative that we do not let our guard down and ensure following of guidelines to help prevent spread of COVID-19.
  4. Staff and their family members who come under the government notified age- group may be encouraged to get themselves vaccinated. To encourage vaccination program, Ros/FGMOs may explore tie-up with hospitals/health care centers.
  5. A Standard Operating Procedure (SOP) on preventive measures to contain the spread of COVID-19 in offices has been fixed by the Ministry of Health & Family Welfare, Government of India.
  6. Important guidelines are once again being reiterated, in consonance with the said SOP, to contain the spread of COVID-19 in offices. Heads of Departments, Regions & Zones are requested to emphasize on these and be guided accordingly.
    - a. Individuals must maintain a minimum distance of 6 feet (2 gaj ki doori) in common places as far as feasible.
    - b. Use of face covers/masks at all times. They must be worn properly to cover nose and mouth. Touching the front portion of mask/face covers to be avoided.
    - c. Practice frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be made wherever feasible.
    - d. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
    - e. Self-monitoring of health by all and reporting any illness at the earliest to the immediate supervisor.
    - f. Spitting is to be strictly prohibited.
    - g. Installation & use of Aarogya Setu App by all employees
    - h. Asymptomatic staff/visitors shall be allowed entry in the office Premises
- ∴ All staff / visitors shall be allowed entry only if wearing face cover/masks. The face cover/mask has to be worn at all times inside the office premises.
- j. Visitors with proper permission of the officer who they want to meet, should be allowed after being properly screened.
  - k. Any shops, stalls, cafeteria/canteen etc., outside and within the office premises shall follow physical distancing norms at all times.
  - l. Number of people in the elevators to be restricted, duly maintaining physical distancing norms for which purpose proper marking be made on the floor of the elevators.
  - m. Effective and frequent sanitization within the premises to be maintained with particular focus on lavatories, drinking and hand washing stations/areas.
  - n. Proper disposal of face covers / masks / gloves left over by visitors and/or employees in covered bins, shall be ensured.
  - o. It has been observed in the Bank, that infection has also spread with informal gathering of people and it is therefore once again emphasized that employees maintain physical distancing norms during lunch breaks / at leisure.
  - p. At all workplaces, parking lots and outside the premises, crowd management techniques, physical distancing norms and regular sanitization and disinfection of frequently touched surfaces and premises is to be scrupulously followed.
  - q. Physical gathering of employees for meetings of any kind are discouraged and

Department/Regional/Zonal Heads must propagate the use of virtual means of communications such as video- conferencing, M Teams, etc. to the largest extent possible.

- r. In the conduct of business, including marketing activities, employees are advised to use digital means of communication to reach out and engage with customers and avoid physical meetings to the largest extent possible.
- S. ULPs, SARALs, USKs and all other processing hubs must also minimize Physical interactions with customers to the extent possible, without compromising on any guidelines/procedures of credit underwriting / due diligence.
- t. Special care needs to be taken of persons at higher risk, that is those with disabilities/co-morbidities, those 55 and above in age and pregnant/lactating employees. Such employees should not be exposed to any front-line work requiring direct contact with the public.
- u. Employees must also strictly adhere to quarantine norms as circulated in the SOP for Offices issued by the Ministry of Health and Family Welfare, Govt.
- v. Controlling offices are to ensure that necessary assistance is provided on priority to employees and their families in case of any need. Covid Action Teams (CATs) must be fully activated to provide all support in case of any medical emergency.

Guidelines/advisories issued by GOI, State Government concerned, RBI, IBA, local administration etc. shall be meticulously observed by branches/offices.

The contents of this circular must be brought to the notice of all.

**Staff circular 7420 dated 15 April 2021**

**COVID -19: EXEMPTION FOR PERSONS WITH DISABILITIES (PWD) & PREGNANT WOMEN Employees**

1. Attention of all Branches/offices is drawn towards Staff Circular no 7357 dated February 09, 2021 advising the withdrawal of the exemption from attending Branch / Office to the Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees w.e.f February 10, 2021 in view of the improving situation of COVID cases to a large extent and resumption of transportation services.

In view of the rise in COVID cases across the country and the growing risk of transmission of infection, it has been decided by the Competent Authority to exempt the Persons with Disabilities (PwD) (Divyangjan)/Visually Impaired Employees & Pregnant Women Employees from attending Branch / Office.

2. The Branch/office Heads may decide the nature of work to be entrusted to such exempted category employees under their control who are permitted to 'Work from Home'.
3. The above facilities are available till further instructions. In the instance of any General /State Administration issuing guidelines in this regard, same shall prevail over the contents of this circular.

**Staff circular 7421 dated 15 April 2021**

The second wave of COVID-19 pandemic has caused a rapid surge in the number of fresh cases in the country. It is imperative to be cautious and to take preventive steps to contain the spread of COVID-19. All staff members are advised to follow SOP and various guidelines issued by our office from time to time.

- Staff members need to be cautious and vigilant, and ensure COVID appropriate behavior.
- Further, in view of the surge in COVID cases it has been decided to allow operations with lean workforce, till the end of this month by allowing WFH facility to the staff.

- FGMs are advised to conduct zonal level BCP on the present COVID-19 situation in their respective zones and take decision aligning with the State and Central Government guidelines.
- Zonal/Regional heads to monitor the COVID situation closely and take suitable decision based on the number of COVID cases in the zone/region/particular area and the local/state guidelines. Vertical Heads, Zonal and Regional Heads may decide on the pattern of maintaining rosters of employees to ensure operating with minimal disruption.
- Vaccination is one of the best defense against COVID. Staff and their family members who come under the government notified age-group may be encouraged to get themselves vaccinated. To encourage vaccination program, ROs/FGMOs may explore tie-up with hospitals/health care centers. Zonal/Regional heads to ensure that details of employees vaccinated is entered daily in the COVID vaccination tracking portal given below:-

[http://10.0.229.Z23:8223/covid\\_track/login.aspx?msg-validate](http://10.0.229.Z23:8223/covid_track/login.aspx?msg-validate)

(User ID: IBR Code, Password: Ubi@12345 (U in Capital))

- Zonal/Regional/Branch Heads are once again advised at the cost of repetition to sensitize their team regarding regular and proper use of face masks, social distancing and frequent use of sanitizers.
- Encourage customers to stay safe and use alternate delivery channels for all their banking transactions.

#### **PREVENTION&CONTAINMENTOFCOVID19SECONDWAVE:STANDARDOPERATING PROCEDURE (SOP)**

Staff Circular: 7425 Date: April 22, 2021

1. This follows our various advisories, guidelines and standard operating procedures for managing work during the pandemic.
2. Considering the seriousness of the present health crisis and the role of bankers in reviving economic activity, numerous guidelines have been circulated by the Bank for the safety of our employees, who are invaluable.
3. Important guidelines are once again being reiterated, in consonance with the said Standard Operating Procedure (SOP), to contain the spread of COVID-19 in offices. Heads of Departments, Zones & Regions are requested to emphasize on these and be guided accordingly. In view of fresh surge in COVID-19 cases, it is imperative that we do not let our guard down and ensure following guidelines to help prevent spread of COVID-19.

#### **I. Vaccination and Exploring Tie-up with Hospitals:**

- a. Employees should be encouraged to take vaccination for themselves as well as for family members. Zonal Heads / Regional Heads should contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
- b. Zonal Heads /Regional Heads should explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.
- c. Zonal Heads / Regional Heads should explore tie-up arrangement with Hotels / Guest houses for Quarantine purpose for the staff in case of need.

#### **II. General Instructions :**

- a. Individuals must maintain a minimum distance of 6 feet (2 go/ ki doori\ in common places as far as feasible.
- b. Use of face covers/masks at all times. They must be worn properly to cover nose and mouth. Touching the front portion of mask/face covers to be avoided.

- c. Practice frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be made wherever feasible.
- d. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
- e. Self-monitoring of health by all and reporting any illness at the earliest to the immediate supervisor.
- f. Spitting is strictly prohibited.
- g. Installation & use of Aarogya Setu App by all employees.
- h. Only asymptomatic staff/visitors shall be allowed entry in the office premises
- i. All staff / visitors shall be allowed entry only if wearing face cover/masks.  
The face cover/mask has to be worn at all times inside the office premises.
- J. Visitors with proper permission of the officer who they want to meet, should be allowed after being properly screened.
- k. Any shops, stalls, cafeteria/canteen etc., outside and within the office premises shall follow physical distancing norms at all times.
- l. Number of people in the elevators to be restricted, duly maintaining physical distancing norms for which purpose proper marking be made on the floor of the elevators.
- m. For air-conditioning/ventilation, the guidelines of CPWD shall be followed which mentions that the temperature setting of all air conditioning devices should be in the range of 24-30a C, relative humidity should be in the range of 40- 70a, intake of fresh air should be as much as possible and cross ventilation should be adequate.
- n. Effective and frequent sanitization within the premises to be maintained with particular focus on lavatories, drinking and hand washing stations/areas.
- o. Proper disposal of face covers / masks / gloves left over by visitors and/or employees in covered bins, shall be ensured.
- p. It has been observed in the Bank, that infection has also spread with informal gathering of people and it is therefore once again emphasized that employees maintain physical distancing norms during lunch breaks/ at leisure.
- q. At all workplaces, crowd management techniques, physical distancing norms and regular sanitization and disinfection of frequently touched surfaces and premises is to be scrupulously followed.
- r. Proper crowd management in the parking lots and outside the premises- duly following physical distancing norms to be ensured.
- S. Physical gathering of employees for meetings of any kind are discouraged and Department/Regional/Zonal Heads must propagate the use of virtual means of communications such as video-conferencing, MS Teams, etc. to the largest extent possible.
- t. In the conduct of business, including marketing activities, employees are advised to use digital means of communication to reach out and engage with customers and avoid physical meetings to the largest extent possible.
- U. ULPs, SARALs, USKs and all other processing hubs must also minimize physical interactions with customers to the extent possible, without compromising on any guidelines/procedures of credit underwriting / due diligence.

V. Special care needs to be taken of persons at higher risk, that is those with disabilities/co-morbidities, those 55 and above in age and pregnant/lactating employees. Such employees should not be exposed to any front-line work requiring direct contact with the public.

W. Employees must also strictly adhere to quarantine norms as circulated in the SOP for Offices issued by the Ministry of Health a Family Welfare, Government of India.

Controlling offices are to ensure that necessary assistance is provided on priority to employees and their families in case of any need. Covid Action Teams (CATs) must be fully activated to provide all support in case of any medical emergency.

y. Close conversation to be avoided. Maximum use of intercom to be made.

Z. Panic to be avoided; No negative messages to be circulated in groups; Help colleagues in the hour of need, be their guide.

### III. Measures to be taken after Initial Symptoms:

- a. Employees should not come to Office if they exhibits symptoms or are unwell.
- b. If an employee feels unwell or exhibits symptoms like cold, cough, sore throat, fever, loose motions etc. he/she should immediately consult a Doctor.
- c. The employee should immediately inform Zonal Heads / Regional Heads / Branch Heads and seek leave of absence.
- d. Rapid Antigen Test (RAT) is the first recourse. If the result is positive, it is to be taken as COVID positive. However, if the result is negative, but COVID symptoms are exhibited, then RT-PCR Test must be undertaken.
- e. After undergoing aforementioned tests, until a Negative report comes, the employee should not come to office. Even at home, they should keep themselves isolated.
- f. During the waiting time for the report to come, if any symptoms appear, then immediately COVID medication should be started in consultation with the Doctor.

### IV. Measures to be taken if employee test positive for covid

- a. If the COVID test result is positive, the employee should immediately report it to Zonal Heads / Regional Heads / Branch Heads. The history of any type of comorbidity must be mentioned in this intimation.
- b. Immediate Self-Quarantine of Staff Members who were in close contact with the infected employee, for a period of 7 days from detection/last exposure or as directed by the Municipal Authority.
- c. Close contacts of the affected person (besides family members) to be tested for Covid-19 immediately if they have any symptoms, or after 7 days if there are no symptoms. This will include immediate associates of the patient, senior and junior staff members who deal with him/her.
- d. Self-Quarantine should also extend to people travelling with the infected employee in the same car. The patient will list out names of people in close association with him/her and they should be notified for Self-Quarantine.
- e. If an employee has been home quarantined, he/she should stay in a separate room, get completely isolated from family members and follow Government of India protocol for isolation.
- f. In terms of Government of India, Ministry of Health Hz Family Welfare guidelines dated 10th May 2020, a person getting infected with COVID will be under home isolation for a period of



17 days from the date of onset of symptoms (or date of sampling, for pre-symptomatic cases) and no fever for 10 days. There is no need for testing after home isolation period is over.

- g. Zonal Heads / Regional Heads / Branch Heads to regularly follow up the progress as well as ensure total care of the infected employee.

V. Business Continuity Plan (BCP) Meetings and State Guidelines

4. Local BCP meetings at FGMO/ RO level should be held regularly to review and contain the spread of COVID-19.
5. Decisions like reducing manpower to 50a, staggered manpower, Work from Home etc. shall be taken according to prevailing situation and as per SLBC guidelines / State Guidelines.
6. Visitors to the offices are allowed only in extreme conditions, with prior permission of Vertical Head and all meetings with anyone apart from office staff which is present in the same campus must only be conducted online.

Please take note of the above guidelines.

**REIMBURSEMENT OF COST OF COVID VACCINATION TO EMPLOYEES AND DEPENDANTS**

STAFF CIRCULAR NO.7426 dated 23 April 2021

1. Reference is drawn to the series of circulars issued by the Bank detailing various guidelines introduced by the Bank for the health and safety of employees due to outbreak of COVID-19.
2. As we are all aware that Govt. of India started its national vaccination programme against the COVID-19 on 16<sup>th</sup> January 2021. The drive prioritizes healthcare and frontline workers, senior citizens, then those over the age of 45. From 1<sup>st</sup> May, 2021, it is also proposed to include the citizens of 18 years and above in the vaccination drive.
3. Since the onset of COVID-19, bank employees have been providing uninterrupted services to the customers and public at large spread across rural, urban and remote corners of the country. Towards this end, the Indian Banks' Association (IBA) has requested the Govt. of India to include bank employees also in the priority list for the vaccination drive. While the decision of the Govt. of India in the matter is awaited, IBA has advised banks to reimburse the cost of vaccination to their employees and their dependent family members on production of receipt.
4. Accordingly, all our employees in all cadres on the rolls of the Bank can claim for reimbursement of cost of COVID-19 vaccination for themselves and their dependent family members on production of receipt.
5. Staff members and their dependents desirous of getting vaccinated may do so and claim reimbursement of vaccination cost (as notified by the Government) against production of receipt/s. However, it shall be preferred that the vaccination is done at Government hospital.
6. A module is being developed in Union Parivar for claiming reimbursement of the Vaccination charges.
7. All staff members are requested to take a note of the above.



## COVID-19 - EXTENSION OF COVID SPECIAL ADVANCE TO ALL STAFF MEMBERS

Staff circular 7435 dated 3<sup>rd</sup> May 2021

1. Due to COVID-19 second wave, especially since beginning of April 2021, the whole country has been passing through a very tough phase. Even in these critical times, Banks, being part of essential services have continued to be part of functioning of the economy of the Country by extending their services continuously and relentlessly.
2. During second wave, many of our own staff members while extending the services, have been affected with COVID-19. Many staff members in the Bank have lost their precious life on account of COVID-19. Further, family members of many staff have been affected with COVID and some have lost their lives, during this period. All these have put a lot of staff members under stress, physically, emotionally and mentally.
3. Management is taking all the steps to ensure well-being of the employees viz. staggered working hours, work from home facility, covid special leave, ex-gratia against death due to covid and various other measures to keep the morale of the staff members, in this need of hour.
4. It is also understood that to avoid contracting of virus or for treatment of COVID, staff members are spending lot of money on medicines, hospitalisation etc. This has put many staff members under financial burden and stress.
5. Considering the present pandemic situation, Board has approved a one-time "COVID Special Advance" to all staff members, in the form of one month's Gross Salary as interest-free advance repayable in 24 months. The salient features the facility are as under:

|                       |                                                                                                                                                                                       |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Eligibility           | All Staff members except the following: Staff on special leave/sabbatical leave (without pay), Loss of Pay, under suspension.                                                         |
| Limit                 | Last Month's Gross Salary (rounded to nearest 100)                                                                                                                                    |
| Rate of Interest      | Nil                                                                                                                                                                                   |
| Repayment             | 24 months (To start from next month of avilment of the advance) Outstanding amount at the time retirement, VRS, Resignation etc., if any, will be adjusted from the terminal benefits |
| Sanctioning Authority | Same as applicable to Festival Advance to staff members                                                                                                                               |
| Sanction Through      | Union Parivar (A special module for the purpose being developed and will be brought to live shortly)                                                                                  |
| Other conditions      | Last date to avail the facility is 30.09.2021 Each employee can avail this facility one time only                                                                                     |

Salary disbursing authority at RO/FGMO to ensure that monthly deductions are effected from the salary of employees who avail the advance.

6. All are requested to take a note of the above and bring the contents of the circular to the notice of all staff members.

## PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19

STAFF CIRCULAR NO.7279 Dt.02.11.2020

1. Attention is hereby invited to Staff Circular 7177 dated 17.04.2020, SC 7179 dated 20.04.2020 b SC 7257 dated 06.10.2020 vide which the details on the 'ex-gratia scheme [or payment of one time lump sum amount o [ Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated.
2. The said scheme which commenced on 01-04-2020 for an initial period of 06 months, has been extended for a further period of 06 months i.e. up to 31.03.2021, with due approval of the competent authority (MD & CEO).
3. As per the terms and conditions applicable for the scheme and approved initially by the Board in its meeting dated 08.04.2020, the ex-gratia amount for the scheme known as 'Ex-gratia Fund against COVID-19', covering deaths due to CORONA virus infection, would be payable to the "legal heir" of

the deceased employee.

4. In the Board meeting held on 22.10.2020, considering the hardships being faced by the family members of the deceased employees in the present grave scenario on account of extraordinary circumstances due to COVID-19, it has been decided that, the condition/ stipulation for submission of "legal heir" certificate is waived off, in cases where there is availability of a common nomination in Provident Fund and Gratuity.
5. The General Manager-HR, designated as the 'competent authority' to pay the 'ex-gratia' amount under the 'Ex-gratia scheme', has also been authorized to pay 'ex gratia amount' to the registered nominee(s) of the deceased employee where there is a common nomination for Provident Fund and Gratuity on acceptance of an Irrevocable Letter of Undertaking.
6. Furthermore, it has also been decided that, for settling cases / ex-gratia claims where nominee(s) of the deceased employee is different for Provident Fund and for Gratuity, 'legal heir certificate' has to be obtained from the dependent(s)/ legal heir(s) of the deceased employees.
7. All other terms Et conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7179 dated 20.04.2020 and Staff Circular 7257 dated 06.10.2020, would continue to remain the same.

**STAFF CIRCULAR NO. 7177 dated 17.04.2021**

**Payment of one time Exgratia-In case of death due to COVID-19**

1. With the Government of India declaring a nationwide lockdown as well as with the rising cases of COVID 19 in the country, the efforts of Bankers as providers of essential services to serve the public across the nation in these challenging times, is commendable.
2. The Bank has been issuing advisories and guidelines on precautions to be taken while providing essential banking services in the present times.
3. In order to create a sense of confidence for the employees who are exposed to the risk of Covid-19 infection while discharging their duties and interacting with the customers, Board has approved the following ex-gratia Scheme with a buffer amount of Rs.8.00 crores.

"Ex Gratia scheme for payment of one time lumpsum amount of Rs.20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection"

4. The following terms and conditions will be applicable for the scheme:
  - The scheme will be known as Ex-gratia Fund against COVID-19.
  - The ex-gratia amount will be paid to the legal heir of the deceased.
  - The scheme commences from 01.04.2020.
  - Only deaths due to CORONA virus infection will be covered under this scheme.
5. The following employees will be excluded from the Scheme coverage:
  - Employees on Sabbatical leave.
  - Employees on Loss of Pay for any reason.
  - Employees under suspension.
6. The application for ex-gratia will be processed at Central Office, HR Department, and will be approved by the General Manager (HR). A format of process note to be submitted by the concerned Regional Office is enclosed as Annexure-I.
7. General Manager (HR) is the Competent Authority for any interpretation and operational issues of the Scheme.

**Payment of one time Exgratia-in case of death due to COVID-19.**

Attention of Branches and Offices is invited to Staff Circular No 7177 dated 17.04.2020 wherein the details of the above Scheme are communicated.

In this connection we would like to mention that the Scheme is effective from 01.04.2020, initially for a period of Six months. However if the situation warrants, the Bank will consider extension of the Scheme for a further period of Six months with the approval of the Competent Authority.

**STAFF CIRCULAR NO.7257**

**October 06, 2020**

Payment of one time Exgratia in case of death due to COVID-19

1. Attention is hereby invited to Staff Circular 7177 dated 17.04.2020 b Staff Circular 7179 dated 20.04.2020 vide which the details on the 'ex-gratia scheme [or payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection]' were circulated. The said scheme which commenced on 01.04.2020 was made effective for a period of six months. It was also been informed vide Staff Circular 7179 dated 20.04.2020 that, if the situation warrants the Bank will consider extension of the scheme for a further period of six months with the approval of the competent authority.

Keeping in view that, there has been a steady b continuous rise in the number of daily registered cases nationwide, the competent authority has decided to extend the scheme for a further period of 06 months i.e. from 01.10.2020 till 31.03.2021 with the same terms & conditions as provided in Staff Circular 7177 dated 17.04.2020.

**STAFF CIRCULAR NO. 7434 dated 03. 05.2021**

1. Attention is hereby invited to Staff Circular 7279 dated 02.11.2020 vide which it was communicated that the 'ex-gratia scheme for payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' was extended till 31.03.2021. The modified terms and conditions were also circulated vide the same staff circular.
2. Taking into consideration the recent sudden surge in the COVID-19 infection cases across the country, the Board in its meeting held on 29.04.2021 has approved continuation of the 'ex-gratia scheme for payment of one time lump sum amount of Rs. 20.00 lakhs, in the unfortunate event of death due to COVID 19 infection' for a further period of 01 year i.e. up to 31.03.2022, with the same terms and conditions as circulated vide Staff Circular 7279 dated 02.11.2020. Provision of an amount of Rs. 12.00 crores for the 'ex-gratia scheme' has been approved for FY 2021-22.
3. Furthermore, taking cognizance of the fact that death cases related to COVID-19 infections, pertaining to financial year 2020-21 are still being reported, the Board has approved utilization of the remaining buffer amount/ fund (Rs. 2.20 crores as on date out of Rs. 12.00 cr) for a period of another 06 months i.e. up to 30.09.2021.
4. It is hereby reiterated that, the condition/ stipulation for submission of "legal heir" certificate has been waived off, in respect of cases where there is availability of a common nomination in Provident Fund and Gratuity, whereas in respect of cases where nominee(s) of the deceased employee is different for Provident Fund and for Gratuity or no nomination is available either for Provident Fund or Gratuity, 'legal heir certificate' has to be obtained from the dependent(s)/ legal heir(s) of the deceased employees.
5. The list of requisite documents to be obtained from the dependent(s)/ family member(s) of the concerned deceased employee is mentioned below for necessary information of all concerned:

Common Documents {to be obtained for both Nominee(s)/ Legal Heir(s)}:

- a) 'Death Certificate' issued by the competent authority in respect of the deceased employee.

'Final Death Report/ summary' from the treating doctor/ hospital clearly mentioning that the deceased employee was found positive for COVID-19 and has died due to COVID-19 infection. Documents required in case nomination is same for Provident Fund & Gratuity in Bank records, along-with above mentioned common documents:

- a) Duly signed application/ representation from the concerned "nominee(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the concerned nominee(s) along with the correct IFSC Code of the branch to which the account pertains to.
- b) KYC document/ Proof of Identity in respect of the concerned nominee(s) viz. AADHAAR Card, Passport copy etc.
- c) Duly signed "Irrevocable Letter of Undertaking" format to be submitted by the 'concerned nominee(s)'  
(The said format has been circulated vide Staff Circular 7279 dated 02.11.2020).

Documents required in case nomination is different for Provident Fund & Gratuity or no nomination is available for either PF or Gratuity in Bank records, along-with above mentioned common documents:

- a) Application/ representation from the concerned "legal heir(s)" of the deceased employee, requesting therein for 'payment of ex-gratia amount' & mentioning therein the accurate account number pertaining to the legal heir(s).
  - b) KYC document/ Proof of Identity in respect of the concerned legal heir(s) viz. AADHAAR Card, Passport copy etc.
  - c) Mandate from the legal heir(s) as to how the payment is to be made. In case, the 'payment of the ex-gratia amount' is to be made to anyone of the legal heir(s) then a "Mandate" is to be collected from all the legal heir(s) to this effect. In case the payment is to be made to all the 'legal heirs' then a representation is to be collected duly signed by all the legal heirs providing therein the 'Joint account number' for crediting the ex-gratia amount.
- 6. The General Manager (HR), would continue to function as the 'competent authority' to pay the 'ex-gratia' amount under the 'Ex-gratia scheme'.
  - 7. All other terms & conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7179 dated 20.04.2020 and Staff Circular 7257 dated 06.10.2020, would continue to remain the same.
  - 8. All concerned are requested to take a note of the same.
  - 9. HR Officials posted at regional offices are advised to report the death cases on account of COVID-19 infection, to the Central Office immediately on receipt of 'death summary' from the treating doctor/ hospital and the contents of the staff circular are brought to the knowledge of the dependent(s)/ family member(s) of the deceased employees at the earliest.

**PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19**

**RELAXATION IN SUBMISSION OF "MUNICIPAL DEATH CERTIFICATE"**

1. Attention is hereby invited to various staff circulars viz. SC 7177 dated 17.04.2020, SC 7279 dated 02.11.2020 & SC 7434 dated 03.05.2021 issued on the captioned subject vide which details on the 'ex-vatic' scheme for payment of one time lump sum amount of Rs. 20.00 lakhs to all the employees including Whole Time Directors, in the unfortunate event of death due to COVID 19 infection' were circulated.
2. It is evident that though curbs are being relaxed across the nation on account of subsiding effect of the second wave of the pandemic, lock down like scenarios still persist in most of the states and Government offices are still functioning at 50% capacity which, subsequently has resulted into delayed issuance of 'municipal death certificates' in respect of most of the cases.
3. Taking cognizance of the situation, and taking into consideration the hardships being faced by the nominee(s)/ dependent(s)/ family member(s) in getting the 'municipal death certificate' Bank Management has approved relaxation on the stipulation for submission of "municipal death certificate" in cases where 'municipal death certificate' is not available on immediate basis, with a condition that the same will be submitted within 06 months from the date of death.
4. As per the relaxations approved, in respect of all such ex-gratia cases where 'municipal death certificate' is not available on immediate basis, in place of 'municipal death certificate' be obtained from the concerned Regional Head Riving details viz. name of the deceased, Gender, father's name, date of death and place of death corroborating the facts provided in the death summary issued by the hospital/ attending or treating doctor.
5. Further, in respect of all such ex-gratia cases where such 'certificate' is issued by the concerned Regional Head, coordination is to be made with the family members by the Regional Head to ensure that 'municipal death certificate' is obtained and provided to the Central Office within a period of 06 months from the date of death of the concerned deceased employee.
6. All other terms & conditions applicable for the scheme and communicated/ circulated vide Staff Circular 7177 dated 17.04.2020, Staff Circular 7279 dated 02.11.2020 and Staff Circular 7434 dated 03.05.2021, would continue to remain the same.

All concerned are requested to take a note of the same

**Staff circular 7458 dated**

**CORRIGENDUM TO STAFF CIRCULAR 7453 DATED 16.06.2021**

**PAYMENT OF ONE TIME EX-GRATIA IN CASE OF DEATH DUE TO COVID-19**

**RELAXATION IN SUBMISSION OF "MUNICIPAL DEATH CERTIFICATE"**

**SUBMISSION OF "CASE SHEET/ INDOOR CASE PAPERS (ICP)"**

1. Attention is hereby invited to Staff Circular No. 7453 dated 16.06.2021 vide which the communication on relaxation approved by the Management for submission of "municipal death certificate" has been circulated.
2. In continuation of SC 7453, please find listed the Standard Operating Procedure (SOP) adopted by peer Financial Institutions in settlement of death relief funds/insurance funds in COVID death cases:
  - a) Relaxation introduced by Life Insurance Corporation (LIC): The insurer in lieu of municipal death certificate has allowed submission of following alternate proof of death:

Death Certificate containing clear date, time and place of death issued by Government/ ESI (Employees' State Insurance)/ Armed Forces/ Corporate Hospitals and counter signed by LIC Class I officers or Development Officers of 10 years standing. This certificate is to be submitted along with cremation/ burial certificate of authentic identifying receipt issued by relevant authority.

- b)** Relaxations announced for settlement of claims under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & Pradhan Mantri Suraksha Bima Yojana (PMSBY): The alternate proofs of death announced, that can be obtained in lieu of 'municipal death certificates' are:
- i)** Certificate issued by a Gazetted Officer of Central/ State Govt or an officer of CPSE/ Public Sector Bank/ PSIC giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
  - ii)** Certificate issued by the concerned District Magistrate/ Collector or an Executive Magistrate authorized by the DM/ DC giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
  - iii)** Certificate issued by any Judge of High Court/ Supreme Court giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
  - iv)** Cremation/ Burial Certificate or authentic identifying receipt issued by the relevant authority corroborated by a Gazetted Officer of Central/ State Govt or an officer of CPSE/ Public Sector Bank/ PSIC giving details like name of the deceased, gender, father's name, date of Death and place of death.
  - v)** Certificate to be issued by employer in case where deceased is employed by Central Govt/ State Govt or by a Central/ State PSE giving details like name of the deceased, gender, father's name, date of Death and place of death corroborating the death summary issued by the Govt hospital/ ESI hospital/ Armed Forces Hospitals/ Corporate Hospitals/ NABH accredited hospitals/ Hospitals or Nursing homes registered under Clinical Establishment Act, 2017/ attending Doctor/ Physician.
- 3.** It is hereby reiterated that, the certificate to be issued by the concerned Regional Head, in place of the 'municipal death certificate' must mandatorily provide details viz. name of the deceased, gender, father's name, date of death and place of death thereby corroborating the facts provided/ mentioned in the "final death summary" issued by the hospital/ treating doctor.
- 4.** Further, it has been observed that, in few cases, the reason of death is not mentioned clearly on the death summary by the treating doctor/ hospital even in case of death due to complications arising out of COVID.
- 5.** Considering the hardships being faced by the families of deceased employees, the Bank Management has also granted approval to the condition that, in respect of all such cases where reason for death is not clearly mentioned in the 'death summary', the Case Sheet/ Indoor case papers (ICP) may be referred to for ascertaining the reason of death as COVID.
- 6.** The approval granted by the Management on 'submission of Case Sheet/ Indoor Case Papers (ICP)' is in addition to the approval granted on 'submission of municipal death certificate', information on which has already been circulated vide Staff Circular 7453 dated 16.06.2021.
- 7.** All concerned are requested to take a note of the same.



## ADDITIONAL MONTHLY CONVEYANCE REIMBURSEMENT TO PWD EMPLOYEES

Staff Circular:7808 dated 19/10/2022

### HIGHLIGHTS OF CIRCULAR

- Introduction of Additional Monthly Conveyance Reimbursement to all PwD employees except who are provided with Bank's Vehicle.
- The additional monthly conveyance reimbursement shall be provided irrespective of type of the disability and over and above the existing conveyance limits.
- The Additional Monthly Reimbursement, which is based on the distance between the place of residence and work shall be provided on declaration basis on submission of documentary proof of residence.

Our Bank has been committed in providing equal opportunity for Persons with Disability Employees. In this direction, Bank has taken various measures in providing such facilities to PwD employees which caters their special needs and also increase their effectiveness at workplace.

We are pleased to inform that Board has approved, additional Monthly Conveyance Reimbursement to PwD Employees on declaration basis under Union Suraksha umbrella of Union Prerna Project. The details regarding 'Additional Conveyance Reimbursement to PwD employees' are as under:

| S.N | Particulars                                | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| 1   | Eligibility                                | <p>All PwD employees in the Bank will be eligible for additional Conveyance reimbursement irrespective of their disability type.</p> <p>If Bank Vehicle is provided to PwD employees, they will not be eligible for Additional Conveyance Reimbursement under the Scheme.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| 2   | Objective of the Scheme                    | <p>The purpose of the Scheme is to meet out the additional Conveyance expenditure incurred by PwD employees over &amp; above the existing Conveyance Reimbursement facility while travelling &amp; attending their workplace with ease, so that their efficiency &amp; effectiveness at workplace gets improved.</p> <p>Therefore, all PwD employees eligible under the Scheme should ensure that they incurred the additional expenditure in using better mode of conveyance like private vehicles/owned vehicles for travelling from their place of work to residence (to &amp; fro).</p>                                                                                                                                                                                                                                                                                                                                                                                         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| 3   | Maximum Amount provided under the Facility | 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| S.N                                                                      | Particulars                                                                                                                                                                                                                                                                                                             | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
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| 4                                                                        | Operational Guidelines                                                                                                                                                                                                                                                                                                  | <p>The applications in this regard to be applied in two parts as mentioned below:</p> <p>(a) <b>Declaration Page – for declaring the distance between place of residence and place of work.</b></p> <p>(b) Application for monthly reimbursement – for submitting monthly additional conveyance reimbursement applications.</p> <p>The details regarding both the parts are enumerated as under:</p> <table><tr><td rowspan="6"><b>Declaration Page<br/> &amp; its Approver</b></td><td colspan="3"><b>The declaration to be submitted by the employee in Union Parivar along with documentary proof for residence, every year or in case of any change in place of posting/residence, whichever is earlier. This declaration shall be recommended and approved by respective Competent Authorities as mentioned below:</b></td></tr><tr><td><b>Place of Posting</b></td><td><b>Recommender</b></td><td><b>Approver</b></td></tr><tr><td>Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs/ Regional Offices / Audit Offices/Vigilance Cell/RUSETI/ Other offices under Regional Office</td><td>HR head of respective RO</td><td>Dy. Regional Head</td></tr><tr><td>Employees working under FGMO including ZVC</td><td>HR head of respective FGMO</td><td>Dy. Zonal Head</td></tr><tr><td>Employees working at Central Office/CO Annex/ STCs, Staff College / COEs</td><td>CM,HRAD</td><td>AGM (HRAD)</td></tr><tr><td colspan="3"><b>It is the responsibility of the Recommender/Approver to verify the distance between the place of residence and workplace while recommending/approving the declaration page submitted by the eligible employees.</b></td></tr><tr><td colspan="3"><b><u>Documentary Proof to be Uploaded along with Declaration:</u></b></td></tr><tr><td colspan="3"><b>1. Lease Agreement Or</b></td></tr><tr><td colspan="3"><b>2. House Tax Receipt Or</b></td></tr><tr><td colspan="3"><b>3. Water Tax/ Electricity Bill/ Maintenance bill/ Rent Receipt Or</b></td></tr></table> | <b>Declaration Page<br/> &amp; its Approver</b> | <b>The declaration to be submitted by the employee in Union Parivar along with documentary proof for residence, every year or in case of any change in place of posting/residence, whichever is earlier. This declaration shall be recommended and approved by respective Competent Authorities as mentioned below:</b> |  |  | <b>Place of Posting</b> | <b>Recommender</b> | <b>Approver</b> | Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs/ Regional Offices / Audit Offices/Vigilance Cell/RUSETI/ Other offices under Regional Office | HR head of respective RO | Dy. Regional Head | Employees working under FGMO including ZVC | HR head of respective FGMO | Dy. Zonal Head | Employees working at Central Office/CO Annex/ STCs, Staff College / COEs | CM,HRAD | AGM (HRAD) | <b>It is the responsibility of the Recommender/Approver to verify the distance between the place of residence and workplace while recommending/approving the declaration page submitted by the eligible employees.</b> |  |  | <b><u>Documentary Proof to be Uploaded along with Declaration:</u></b> |  |  | <b>1. Lease Agreement Or</b> |  |  | <b>2. House Tax Receipt Or</b> |  |  | <b>3. Water Tax/ Electricity Bill/ Maintenance bill/ Rent Receipt Or</b> |  |  |
| <b>Declaration Page<br/> &amp; its Approver</b>                          | <b>The declaration to be submitted by the employee in Union Parivar along with documentary proof for residence, every year or in case of any change in place of posting/residence, whichever is earlier. This declaration shall be recommended and approved by respective Competent Authorities as mentioned below:</b> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
|                                                                          | <b>Place of Posting</b>                                                                                                                                                                                                                                                                                                 | <b>Recommender</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                 | <b>Approver</b>                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
|                                                                          | Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs/ Regional Offices / Audit Offices/Vigilance Cell/RUSETI/ Other offices under Regional Office                                                                                                  | HR head of respective RO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                 | Dy. Regional Head                                                                                                                                                                                                                                                                                                       |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
|                                                                          | Employees working under FGMO including ZVC                                                                                                                                                                                                                                                                              | HR head of respective FGMO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                 | Dy. Zonal Head                                                                                                                                                                                                                                                                                                          |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
|                                                                          | Employees working at Central Office/CO Annex/ STCs, Staff College / COEs                                                                                                                                                                                                                                                | CM,HRAD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                 | AGM (HRAD)                                                                                                                                                                                                                                                                                                              |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
|                                                                          | <b>It is the responsibility of the Recommender/Approver to verify the distance between the place of residence and workplace while recommending/approving the declaration page submitted by the eligible employees.</b>                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
| <b><u>Documentary Proof to be Uploaded along with Declaration:</u></b>   |                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
| <b>1. Lease Agreement Or</b>                                             |                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
| <b>2. House Tax Receipt Or</b>                                           |                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |
| <b>3. Water Tax/ Electricity Bill/ Maintenance bill/ Rent Receipt Or</b> |                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                 |                                                                                                                                                                                                                                                                                                                         |  |  |                         |                    |                 |                                                                                                                                                                                                                        |                          |                   |                                            |                            |                |                                                                          |         |            |                                                                                                                                                                                                                        |  |  |                                                                        |  |  |                              |  |  |                                |  |  |                                                                          |  |  |

| S.N | Particulars                                                 | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                   |
|-----|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <p>4. Other Officially Valid Documents in the name of employee or his/her spouse Or</p> <p>5. Any other residence proof upto the satisfaction of Sanctioning Authority</p> <p>Any one of the documents as mentioned above can be uploaded as a documentary proof for residence alongwith the application of declaration page.</p> |
|     |                                                             | Application for Additional Monthly Conveyance Reimbursement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Once the declaration page is approved, the eligible employees can submit their application for additional Conveyance Reimbursement every month.                                                                                                                                                                                   |
| 5   | How to Apply                                                | The applications to be applied in HRMS Package-Union Parivar. A new module in Union Parivar named as 'Additional Conveyance Reimbursement to PwD employees' is under development and the detailed navigations of the same will be informed in due course.                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                   |
| 6   | No. of occasions for applying in a month                    | The application can be submitted only once in a month.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                   |
| 7   | Effective date of Scheme                                    | The Scheme will be effective from 01.11.2022. Therefore, the employees can apply for the facility for the month of November 2022 onwards.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                   |
| 8   | Sanctioning Authority for monthly reimbursement application | HR Suvidha. Once the monthly reimbursement application is sanctioned by HR-Suvidha, the sanctioned amount will be auto-credited in the respective salary account of employees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                   |
| 9   | Other condition                                             | <ul style="list-style-type: none"> <li>If on leave except Casual Leave, or on Training/Deputation exceeding 10 days (at a stretch or on aggregate basis), the additional monthly conveyance reimbursement amount shall be paid on pro rata basis only.</li> <li>For calculation of 10 days, preceding and succeeding public holidays and weekly holidays shall be excluded. Employees necessarily have to mention the days of his/her absence in the application while claiming the reimbursement.</li> <li>Management reserves its right to verify the veracity of travelling mode of employee at any point of time and if the given declaration is found incorrect, action may be initiated against the employee.</li> </ul> |                                                                                                                                                                                                                                                                                                                                   |

The contents of this Circular should be brought to the notice of all concerned.

**Staff Circular No.7856**

**Date: 07.12.2022**

**Additional Monthly Conveyance Reimbursement to PwD Employees**

This is in reference with Staff Circular no. 7808 dated 19.10.22, vide which the additional conveyance reimbursement to PwD employees was introduced in the Bank.

Further, it was also informed that the applications regarding the additional conveyance reimbursement to PwD employees are required to be applied in HRMS Package-Union Parivar, for which a new module is under development in Union Parivar and the detailed navigations of the same will be informed in due course. We are now pleased to inform that the development of the same have been incorporated in HRMS Package-Union Parivar. The detailed navigations for both the declaration & application pages are enclosed as Annexure-I. As such, all eligible staff members are requested to avail the benefit of the said facility.

### **Introduction of 'UNION AYUSH' Module**

This is in reference with Staff Circular no. 8454 dated 05.11.2024, vide which under staff welfare schemes - 'UNION AYUSH SCHEME' was introduced. As per the said circular, a module for claiming under the scheme shall be informed in due course.

In this regard, it is to be informed that the module named as 'Union Ayush' is introduced under HRMS i.e. Union Parivar. The navigation of the module is Employee Self Service -- Staff Welfare -- Union Ayush. The modalities of the Scheme as circulated vide Staff Circular no. 8454 dated 05.11.2024 are reiterated as under along with further clarifications:

Particulars Details:

Objective of Scheme:

The objective of the Scheme is to provide financial support to the employees towards vaccinating their wards.

Eligibility :

Employees having children upto 2 years of age are eligible for reimbursement towards vaccination of their child upto the amount of Rs.2000/- in a FY for one dependent child on submission of bills/invoices.

No of children eligible:

The amount can be claimed for 2 dependent children.

Documents Required :

For claiming reimbursement under the Scheme, all employees should upload verified copy of receipt/bills/invoices from a doctor/hospital towards vaccinating their wards. The bills/invoices should clearly mention name of the child, doctor/hospital name and vaccine which is administered. Under the scheme only vaccination charges upto the limit mentioned above shall be reimbursed.

Particulars Details

General Conditions :

- All eligible employees should ensure that for one (1) dependent child one single application can be submitted in a Financial Year. While uploading invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that invoices/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Branch Head/HR Head of respective offices/AGM of the Vertical or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith the name, employee ID, designation a signature of Officer/Executive verifying invoices/bills).

- For a FY, if the amount is not claimed by the employee by 30<sup>th</sup> April of the next FY, the same shall be treated as lapsed. Once the application is sanctioned, the sanctioned amount will be auto credited in the salary account of the employee.

Effective Date The scheme is effective from 15<sup>th</sup> November 2024 i.e. vaccinations and eligible employees as on or after 1<sup>st</sup> November 2024 shall be eligible to avail the benefit under the Scheme.

Sanctioning Authority Approver at HR Suvidha

### DEATH CLAIMS

Time and again it has been observed that the family members of deceased Officer are in panic and are unable to find out to what extent they are entitled to collect or claim benefits/dues from the management. The family members can claim the following reimbursements pertaining to the Officer.

| ENTITLED FOR                                                                              | DETAILS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| <b>FUNERAL EXPENSES</b>                                                                   | The meet the emergency expenses to perform funeral, the dependant can claim Rs.3500/- and the same is being recovered from the amounts payable to the Officer later.                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>MEDICAL AID</b>                                                                        | <b>In case of Death of an officer, the Balance Medical Aid amount is to be paid to the legal heir. (SC 2974 D 31.05.86)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>FINANCIAL ASSISTANCE TO 2 CHILDREN OF DECEASED EMPLOYEE FOR THEIR ACADEMIC PURSUIT</b> | <i>Lump-sum financial amount of Rs. 2,000/-p.a. per child to those children who are pursuing either 10+2 or 12+3/4 level studies at the time of death of employee. In other words, financial assistance will be given only to children in the 11<sup>th</sup> standard at the time of death of employee for a maximum of 6 academic years. The financial assistance is restricted to 2 children.(w.e.f.1-04-06)</i><br>SC No. 5309 dt 29-09-06 &<br>SC No.5901 dt. 4-9-2012<br>SC NO.6162 dt. 16.01.15)                                                                                               |
| <b>REIMBURSEMENT OF MEDICAL/ HOSPITALISATION EXPENSES AFTER DEATH</b>                     | TO PAY BALANCE, IF CLAIMED BY REPRESENTATIVE / FAMILY MEMBERS. Total amount of the claim is payable to the employee in case of death.<br>(SC 2974 DT 31.5.86)                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>UNION BANK EMPLOYEES' DEATH RELIEF FUND (DRF)</b>                                      | With effect from 01/01/2017, Financial assistance by way of ex-gratia of Rs.4.25 lakhs to the nominee of the deceased staff member, in the event of member's death during the period of his/her service in the Bank or to the member in the event of that member becoming physically handicapped due to serious illness, accident or otherwise resulting in loss of employment. Subscription towards DRF is Rs. 125/-pm for all employees.<br>(SC NO.4896 DT.25.09.2002/SC NO.5603 DT.22.09.2009/ SC NO.5691 DT.28.08.2010/SC 5785 dt.16.9.2011/SC NO. 6019 dt.05/10/2013/ SC NO.6524 dtd.31.12.2016) |

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| <p><b>SCHEME OF<br/>COMPENSATION<br/>/ INCENTIVES<br/>FOR ACTS OF<br/>BRAVERY</b></p> | <p>Employees are entitled to receive Rewards/Incentives for acts of exceptional bravery or high level of integrity and/or performance of high order as under: Compensation in case of death of employee: Executives Scale IV and above onwards Rs.5 lakhs Officers Scale I to III: Rs.3 lakhs, Clerical Rs.2 lacs &amp; Sub-Staff Rs.1 lakh. Bank will bear educational expenses up to graduation of the children of the deceased employee.</p> <p>Employment on compassionate grounds will be given to one member of the family of the deceased (a). In case no one in the immediate family is eligible for employment, the entitlement will be held in abeyance till one of the members of family becomes eligible for employment. (b). In case employment is not taken up and the dependents are not gainfully employed, then the last pay and allowances drawn by deceased may be extended to the family of the deceased till one of the children of family attains age of 21 years or till the date deceased would have retired in normal course, whichever is earlier.</p> <p>Staff loans availed by the deceased may be taken up in the name of the family member taken up on compassionate employment. If compassionate employment is not sought, then the interest on loans may be waived and only principle may be recovered from the compensation/other dues payable. In respect of other than the Bank employee who may get killed as a consequence of robberies and/or attack of terrorists, the Bank will pay a lump sum compensation of Rs.1 lakh to the family of the deceased. In case of Bank employees/ customers/ members of the public who actively resist robberies/terrorist attacks, the Bank may consider cash reward not exceeding Rs.50,000/- This reward will be in addition to compensation, if any, payable under provisions of various Acts/Rules governing the person. In case of employees, if the act of bravery merits, promotion may be given. If such employee does not possess the requisite criteria for such promotion, they can be given personal pay up to 3 advance increments in existing grade on permanent basis. In case the employee is drawing last stage of basic pay, then the personal pay would be equal to 3 times of the amount of increment last drawn and if he is drawing basic at a lower stage, then the personal pay will be equal to next remaining increments plus amount equal to last increment to make the total up to 3 increments. All expenses of injury, including hospitalisation of the victim/ Bank employees / members of public / members of police forces etc. shall be borne by the Bank.</p> |
| <p><b>HOUSING<br/>LOAN</b></p>                                                        | <p>In case of untimely death of an officer, the outstanding amounts lying in Staff Housing Loan including balance outstanding in Additional Housing Loan @ commercial rate of interest will be adjusted by according sanction of ex gratia of 80% of the balance outstanding in the staff housing loan or Rs.2 lakhs whichever is less. Eg: If the outstanding amount is of Rs.3 lakhs, 80% of the amount will be waived and he has to pay balance amount Rs.60,000/- only to be recovered. If the outstanding amount is Rs.5 lakhs on the day of death of an officer, Rs.2 lakhs will be waived and the balance of Rs.3 lakhs is only to be recovered. This scheme will not cover of those housing loans sanctioned under Union Home or any other schemes. Br. Head is competent to set off the outstanding amounts, W.e.f.31.08.2012 (SC No. 5901 dated 4.9.2012 SC No.6162 dt. 16.01.15)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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|-------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>FURNITURE<br/>ITEMS</b>                | In case of death of the Officer while in service, the family of the deceased officer i.e. Spouse or the PF nominee will be given furniture already purchased by that officer free of cost and the Book Value of the items will be written off from the Bank's Books. |
| <b>ADDITIONAL<br/>INTEREST</b>            | Additional Interest of 1% over the rates payable to Public shall be allowed in all Savings and Term Deposit Accounts opened in the name of the spouse of a Deceased Member or a Deceased Retired Member of the Bank's staff. IC No.4957 dated 16-04-94.              |
| <b>GRATUITY</b>                           | One month pay for each completed year of service. Max 15 months pay Plus half month pay for each year beyond 30 years of service. In case of death of spouse even before completion of 10 years of eligible service stipulation, entitled to draw eligible amounts.  |
| <b>PRIVILEGE<br/>LEAVE<br/>ENCASHMENT</b> | In case of death of an Officer, Privilege Leave balance can be encashed.                                                                                                                                                                                             |
| <b>SUSPENSION</b>                         | When an Officer under suspension dies before the disciplinary or court proceedings instituted against him are concluded, such proceedings would terminate and abate by the reason of death.                                                                          |

## **REIMBURSEMENT TOWARDS VACCINATION FOR CERVICAL CANCER - SCHEME INTRODUCED FOR GIRL CHILDREN OF THE EMPLOYEES**

Vaccines are the most effective health care interventions. Amount spent on childhood vaccination helps in saving a life and also drastically reduces spending on future healthcare. Further, it also provides healthy start in life, which is critical for long term development and prosperity of a nation. Cervical Cancer, a silent and deadly foe, claims lives of lakhs of women across the globe every year. In India, it stands as the second most prevalent cancer among women, casting a dark shadow on countless families and communities. One of the ways to prevent cervical cancer is through vaccination.

We are pleased to inform that Board has approved introduction of Scheme on 'Reimbursement towards vaccination for Cervical Cancer for Girl Children' of the employees. Details of the Scheme are mentioned below:

### **1. Objective of the Scheme:**

To ensure that the girl children of the employees are vaccinated towards Cervical Cancer.

### **2. Eligibility:**

All permanent employees having girl children in the age group of 9 to 14 years are eligible to claim reimbursement towards vaccinating their girl children (in the age group of 9 to 14 years of age).

Further, an employee can claim reimbursement for the girl children in the age group of 9 to 14 years without any restriction on the number of the girl children.

### **3. Maximum Limit for reimbursement/No. of Dosage of vaccination:**

The reimbursement under the Scheme can be claimed at actuals on production of bills/invoices. Further, the reimbursement can be claimed for 2 dosage of vaccination.

### **4. General Conditions:**

- The purpose of this Scheme is to sensitize all employees about the deadly foe i.e. cervical cancer and to ensure that the girl child of all the employees in the age group of 9 to 14 years are fully vaccinated against the disease. Hence, all employees are advised to ensure that their girl children are vaccinated towards cervical cancer
- Employees can claim reimbursement of vaccine through HRMS i.e. Union Parivar only. Employees submitting their reimbursement claims after 1<sup>st</sup> dosage of vaccine should ensure that 2<sup>nd</sup> dosage of vaccine should also be taken within the vaccination schedule.
- The reimbursement (for 2 dosage) can be claimed by an employee only once for a girl child within the eligible age group only.
- The cervical vaccine should be taken at hospitals or doctors' clinic. The reimbursement under the Scheme can be claimed by uploading copy of bill/invoice in the HRMS i.e. Union Parivar. The invoice/ bills so uploaded should clearly mention the name of the vaccine, vaccination date Et name of the girl child for which reimbursement is claimed et name of the hospital/doctor's clinic along with their details where the vaccination is taken.
- While uploading the invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that invoices/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Branch Head/HR head of respective offices/AGM of the Vertical or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (along with the name, employee ID, designation Et signature of Officer/Executive verifying invoices/bills).



**5. How to apply:**

Reimbursement under the Scheme shall be claimed through HRMS i.e. Union Parivar. A module in this regard is under development and the detailed navigation shall be issued in due course.

**6. Approving Authority/ Payment Procedure:**

HR-Suvidha. Once the application is approved, the approved amount shall be auto credited in the salary account of the employee.

**7. Competent Authority:**

Vertical Head/ Chief General Manager (HR) is authorized to issue clarifications on the Scheme if needed.

**8. Effective Date:**

Vaccinations made on or after 14.08.2024 are eligible for reimbursement under the Scheme.

All eligible employees are advised to avail the benefit of the Scheme. The contents of this Circular should be brought to the notice of all concerned.

**Introduction of 'UNION AYUSH' Module****Sc No 8488 dated 10.12.2024**

This is in reference with Staff Circular no. 8454 dated 05.11.2024, vide which under staff welfare schemes - 'UNION AYUSH SCHEME' was introduced. As per the said circular, a module for claiming under the scheme shall be informed in due course.

In this regard, it is to be informed that the module named as 'Union Ayush' is introduced under HRMS i.e. Union Parivar. The navigation of the module is Employee Self Service -- Staff Welfare -- Union Ayush. The modalities of the Scheme as circulated vide Staff Circular no. 8454 dated 05.11.2024 are reiterated as under along with further clarifications:

Particulars Details:

Objective of Scheme:

The objective of the Scheme is to provide financial support to the employees towards vaccinating their wards.

Eligibility :

Employees having children upto 2 years of age are eligible for reimbursement towards vaccination of their child upto the amount of Rs.2000/- in a FY for one dependent child on submission of bills/invoices.

No of children eligible:

The amount can be claimed for 2 dependent children.

Documents Required :

For claiming reimbursement under the Scheme, all employees should upload verified copy of receipt/bills/invoices from a doctor/hospital towards vaccinating their wards. The bills/invoices should clearly mention name of the child, doctor/hospital name and vaccine which is administered. Under the scheme only vaccination charges upto the limit mentioned above shall be reimbursed.

Particulars Details

General Conditions :

- All eligible employees should ensure that for one (1) dependent child one single application can be submitted in a Financial Year. While uploading invoices/bills in HRMS i.e. Union Parivar, all employees should ensure that invoices/bills uploaded in HRMS i.e. Union Parivar should be 'Verified with Original' by the Branch Head/HR Head of respective offices/AGM of the Vertical or the Departmental In-charge. Further, it should also be ensured that invoices/bills uploaded should clearly affix the remarks i.e. 'Verified with Original' (alongwith the name, employee ID, designation a signature of Officer/Executive verifying invoices/bills).
- For a FY, if the amount is not claimed by the employee by 30<sup>th</sup> April of the next FY, the same shall be treated as lapsed. Once the application is sanctioned, the sanctioned amount will be auto credited in the salary account of the employee.

Effective Date The scheme is effective from 15t November 2024 i.e. vaccinations and eligible employees as on or after 1st November 2024 shall be eligible to avail the benefit under the Scheme.

Sanctioning Authority Approver at HR Suvidha

# OFFICIAL LANGUAGE

## IMPLEMENTATION OF OFFICIAL LANGUAGE POLICY IN OUR BANK

Hindi was accepted as Official Language of the Union on 14th September, 1949 in the Constitution of India and it was expected that Central Government Offices/Departments/ Corporations/Bodies including Banks use Hindi in their day to day workings. Accordingly, use of Hindi in Banks is a statutory requirement.

To increase the use of Hindi in workings of Central Government Offices/ Departments/ Corporations/ Bodies, Official Language Act 1963 and Official Language Rule 1976 were enacted and proper Official Language Implementation Policy had been circulated by Central Government to implement it. As such, being a public sector bank, it is our statutory obligation to effectively implement the Government's O.L. Policy. As per Government's O.L. Policy and directives received from time to time, following are the main points regarding official Language Implementation that must be complied by all the Branches/ Offices of our bank:

- **Use of Computers/ Software:** Bilingual working facility should be provided on all the computers /software's of the Bank and new software should be purchased in bilingual forms only.
- **Codes, Manuals and other procedural literatures etc.** Should be printed and published both in Hindi & English in diglot form. In other words, all external Forms (Forms related to loan/ Deposit schemes, recruitment etc) and Internal Forms (Leave/Claim and other staff related forms/) should be Bilingual in diglot form.
- **Registers: Heading** & subject description/ details in registers, should be bilingual i.e. in Hindi & English.
- **Service records/ service books, service files, Union Parivar, PMS and other documents related to staff members.**
  - (i) Heading & subject should be in bilingual form
  - (ii) Entries in service records of employees belonging to class C & D, working in Regions A & B should be made in Hindi.
- **Name Plates/ Sign Boards/ Backdrops/ Banners etc.** Should be in Bilingual/ Trilingual form in order of Regional Language-First, Official Language (Hindi) - Second and English - Third.
- **Letter heads, Envelopes and other stationery items and visiting cards :**  
All stationery items should be in Bilingual and diglot form in order of Official Language Hindi (First) and followed by English (second).
- **Rubber stamps: Should** be in Bilingual and diglot form in order of Official Language Hindi (First) followed by English (second).
- **Logo/ monogram/charts/ maps etc.:** Should be in Bilingual and diglot form in order of Official Language Hindi (First) followed by English (second).
- **Training/ Training materials:** Each & every type of training (long term or short term) should generally be imparted through Hindi medium in 'A' & 'B' regions and in mixed language in 'C' Region. Training material in 'C' region should be prepared in bilingual form and made available to the trainees as per their requirements.
- **Option of Hindi in written examinations for recruitment :**
  - (i) Candidates should be given an **option** for Hindi medium in the written examination and to reply in **Hindi in the interviews.**
  - (ii) If any circular, advertisement, interview letter is issued regarding recruitment, the **option regarding Hindi** at (i) above should be indicated.
  - (iii) **Option of Hindi in interviews for recruitment/ promotion:**

In the absence of (ii) above, candidates should be orally intimated regarding **option of Hindi** and this fact should be **recorded** in the internal note on recruitment.

- **Reply of letters received in Hindi :**

Letters received in Hindi must be replied to **in Hindi**

Any application, appeal or representation, when made or signed in Hindi, **shall be replied in Hindi**

Such type of correspondence should be kept updated and on record.

- **Communications etc. with the Offices of State Governments, Union Territories and individuals in Regions 'A' & 'B' :**

All such communications should be sent in **Hindi**. However, letters to individuals in Region 'B' may be either in Hindi or in English.

- **Addresses on Envelopes to be sent to Region 'A', 'B' and 'C':** Addresses on envelopes to be sent to Regions 'A' & 'B' should be written **in Hindi** (Devanagari script) However in Region 'C' the same should be written in bilingual. (I.e. Hindi & English).

- **Documents specified in Section 3 (3) of Official Languages Act 1963** should be both in Hindi & English in diglot form. These documents are :

(a) **General orders** (all such office orders, instructions, and circulars for the use of employees and which are of permanent nature) should be both in Hindi & English in diglot form.

(b) **Press Communiques/ Release should** be issued both in Hindi & English.

(c) **Contracts entered by the Bank** should be both in Hindi & English diglot form.

(d) **Agreements** should be issued both in Hindi & English.

(e) **Resolutions of policy nature** should be issued both in Hindi & English.

(f) **Administrative or other reports such as Annual Report etc.** should be issued both in Hindi & English.

- **Advertisements** should be released both in Hindi and English.

- **Meetings of Official Language Implementation Committee :**

Meetings of the Committee should be held at least once in a quarter by each branch/office.

- **Use of Hindi in top level Administrative meetings/conferences/seminars etc.:**

Agenda/Minutes of top level administrative meetings/ conferences/ Seminars organized by the Bank should be issued both in Hindi and English.

- **Organizing Hindi Workshops :**

During the year all those employees should be imparted Hindi training, who have working knowledge or proficiency in Hindi and have not been trained earlier in workshops.

- **Organizing Hindi Day/Week/Fortnight/Month :**

With a view to create consciousness and accelerating use of Hindi as Official Language, Hindi day/ Week/ fortnight/ Month (preferably in September) should be organized once in a year.

- **Functions:** Invitation cards, banners, backdrops and other papers related to these functions should be **in bilingual** form.

- **Expenditure on purchase of Hindi Books :**

**Library expenditures:** As per Annual Implementation Programme, 50% of budget should be spent on purchase of Hindi books.

(i) **To make provision** in the annual Library budget, for purchase of Hindi books, as per expectation.

(ii) **To identify new Hindi books** and submit the list of such Hindi books to Library Committee for review from time to time.

- **Official Language Inspection :**

ROs should inspect the branches of their jurisdiction once in a year invariably to see that orders, instructions relating to Official Language Implementation, are being complied with.

FGMOs should inspect the ROs of their jurisdiction invariably once in a year to see that orders, instructions relating to Official Language Implementation, are being complied with.

- **Publications :**

All **publications** of the Bank (Annual Report, Performance Report/ Business Plan Letters/ House Journal, Pamphlets/ Brochures on Bank's schemes etc.) should be published in **Hindi** and **English** in diglot form.

- **Facilities for Training/ acquiring working knowledge in Hindi :**

To identify training facilities/ preparing Hindi training roster and nominating Officers for training/ implementing incentive schemes for staff members.

OL Group will update roster every year in April month on the basis of the information provided by HRM Group and arrange to nominate officers in suitable training programmes.

- **Review of progressive use of Hindi in the Bank :**

**(i) Progressive use of Hindi should be reviewed at the Departmental Meetings/ Conferences.**

(i) Progress on use of Hindi in the Bank will be reviewed in quarterly business review meetings of the bank.

**(ii) In Official Language Implementation Committee:**

OLIC will approve the Action Plan prepared on the basis of Annual Programme received from Government of India and review the progressive use of Hindi in the Bank vis-a-vis targets on quarterly intervals and give effective suggestions for implementation of Hindi.

(iii) A note in respect of progressive use of Hindi in the Bank will be **submitted to the Board of Directors on annual basis**

- **Attending the meetings of Town Official Language Implementation Committees:**

Submitting half yearly Progress Report on Official Language Implementation to respective Town Official Language Implementation Committee (TOLIC) and attending their meetings by the Head of main office/branch located in that city/town.

- **Quarterly Progress Reports on usage of Hindi :**

1. Submission of on-line Quarterly Progress Report (QPR) by Branches/Departments to respective Regional Office

2. Submission of on-line Quarterly Progress Report by ROs to respective FGMOs and OLID, Central Office.

3. Submission of Quarterly Progress Report by FGMOs to OLID, Central Office.

4. Submission of on-line QPR by ROs to respective Regional Implementation Offices of Department of Official Language

5. Submission of on-line Consolidated QPR to following offices:

(i) Official Language Dept., Ministry of Home Affairs, Govt. of India

(ii) Reserve Bank of India

6. Submission of Half yearly report to Town Official Language Implementation Committees (TOLICs) and attending meetings of the committee.

7. Submission of report to respective SLBC (Official Language)

- **Publishing Quarterly House Journals in Hindi by ROs :**

All ROs have to publish House Journal in each quarter in Hindi.

- **Publishing Reference Materials on Banking subjects in Hindi by ROs :**

All ROs have to publish one Reference Material on banking subject every year in Hindi.

- **Preparing Power Points on Banking subjects in Hindi by ROs :**

All ROs have to prepare one Power Point on banking subject every year in Hindi.

- **Review of progressive use of Hindi and organizing Review Meetings :**

All ROs have to review the progress of implementation of Official Language in the branches of their jurisdiction every quarter.

All FGMOs have to review the progress of implementation of Official Language in the regions of their jurisdiction every quarter and organize half yearly review meeting of regions

- **Website: Website should be 100% Bilingual.**

### **Overall Responsibility**

i) It is the **responsibility** of the officer signing a **letter, circular or document to see that letters, circulars, documents required to be issued in Hindi alone or in Hindi and English bilingually, are so prepared and issued.** The Officers should therefore, ensure before signing such letters, circular or documents that they are either in **Hindi** or **bilingual**.

- ii) It will be the sole responsibility of the Departmental Heads/ RHs to ensure the proper implementation of O.L. Policy and they are required to submit progress report to Official of Language Division on quarterly basis.

#### **THE OFFICIAL LANGUAGE RESOLUTION 1968**

"WHEREAS under article 343 of the Constitution, Hindi shall be the Official Language of the Union and under article 351 thereof it is the duty of the Union to promote the spread of the Hindi Language and to develop it so that it may serve as a medium of expression for all the elements of the composite culture of India ....."

**(Part of Official Language Resolution 1968, passed by both the houses of Parliament)**

#### **USE OF HINDI IN THE BANK-REVISION IN CASH PRIZES**

**(Staff Circular No.6943 dated 28<sup>th</sup> Feb 2019)**

Now, Bank has decided to increase the incentive amount for Prizes under Vibhageeya Rajbhasha Shield Yojna of CO .and Cash incentive to employees of CO for their excellent work in Hindi and awards received from GOI, MOHA, Official Language Dept.& Town official language implementation Committee(TOLIC) as under.

| Staff circular No.5637 dated                                                                                                                                          | Existing incentive Amount                  |             |            | Revised incentive Amount                       |            |            |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-------------|------------|------------------------------------------------|------------|------------|
| 14th January 2010 on the various Incentive schemes for implementation of Official Language.<br>Use of Hindi In Bank – Revision In incentive Amount<br>Awards received | Pratham -I                                 | Dwitya – II | Tritya-III | Pratham -I                                     | Dwitya –II | Tritya-III |
| Govt.of India, Ministry of Home affairs, Official Language Dept.                                                                                                      | 1500                                       | 1000        | 500        | 5000                                           | 4000       | 3000       |
| Town Official Language Implementation Committee(TOLIC)                                                                                                                | 1500                                       | 1000        | 500        | 3000                                           | 2000       | 1000       |
| Vibhageeya Rajbhasha Shield Yojana of Central Office                                                                                                                  | 1500                                       | 1000        | 500        | 5000                                           | 3000       | 2000       |
| Individual Cash Prizes to employees of Central Office                                                                                                                 | Rs500/-per employee<br>(Total 5 employees) |             |            | Rs 1000/- per employee<br>(Total 10 employees) |            |            |

Above Incentive amount will be effective from 28th February, 2019.

**POST GRADUATE DIPLOMA IN TRANSLATION UP TO SCALE III OFFICIAL LANGUAGE OFFICERS IN MANDATORY**

(Staff circular no 07212-2020 dated 20 June 2020)

To improve the quality of translation, bank has decided in its 153<sup>rd</sup> meeting of official language implementation committee at Central Office to provide mandatory one year post graduate diploma (PGDT) in translation from Indira Gandhi National Open University (IGNOU), Delhi through correspondence course up to scale III official language officers. Those official Language officers who have completed post Graduate Diploma in translation from any recognized University/Institute before or after joining the bank may not require passing diploma course again from IGNOU. Admission process for said diploma in IGNOU starts in January and July month at present the Fee for full programme is Rs 3800/- (three thousand eight hundred only) and exam fee is Rs 600/- (six hundred only) (Rs 150 per subject). More details about course are available at [www.ignou.ac.in](http://www.ignou.ac.in). Bank will pay the actual course fee, exam fee and an honorarium of Rs 5000/- (five thousand only) to official language officer after successful completion of diploma. If any official language officer of scale –IV category desires to undertake diploma course from IGNOU, bank may pay course fee and honorarium to the concerned officer.

**HONORARIUM FOR CONTRIBUTION TO “UNION DHARA” & “UNION SRIJAN”**

(Staff Circular 7869 dated 19.12.2022)

Our Bank's House magazines 'Union Dhara' and Hindi journal 'Union Srijan' have established themselves as the well-known house magazines. However, with a view to further improve its quality and to promote greater staff involvement, we introduced provision of 'Honorarium' to staff members vide our circular no. HRMD/UD: G: 2004 dated 24.06.2004, which was subsequently revised vide our circular no. P/UD/G/2008 dated 14.11.2008, circular no.5965 dated 10.04.2013 and again vide circular no. 6881 dated 20.11.2018 and revised vide staff circular no. 7611 dated 08.02.2022.

We have now, pleasure in informing that the amount of **honorarium** paid towards contributing articles, etc. for 'Union Dhara' & 'Union Srijan' as well as **Prize money** paid for our various **Contests and Incentive Schemes** stands revised as given in the ANNEXURE-I

As regards sending articles for publication as well as entries for the contests, please note that :-

1. Your contribution should carry your full name, designation, place of posting and photograph along with 15 digit account no. and account details.
2. The articles/poems sent for publication should be original and not published elsewhere and should be accompanied by a signed declaration to that effect. A strong view will be taken in cases of plagiarism.
3. The decision of selection Committee/Judges shall be final and no correspondence on the subject will be entertained
4. The prize winners will be intimated individually.

All the staff members are expected to make the best use of this incentive scheme and continue to contribute quality matter for 'Union Dhara' & 'Union Srijan'.

| PARTICULARS                                          | AMOUNT (₹) |
|------------------------------------------------------|------------|
| <b>(A) HONORARIUM (PER ISSUE)</b>                    |            |
| 1. Article (02 or more pages)/ double spread article | 2500/-     |
| 2. Article (more than 1 page but less than 2 pages)  | 2000/-     |
| 3. Article (single page)                             | 1200/-     |
| 4. Article (half or less than one page)/ filler item | 1000/-     |
| 5. Poem (including back cover couplet/poem)          | 1200/-     |
| 6. Center spread                                     | 3500/-     |



|                                                                                                                      |  |                                                          |
|----------------------------------------------------------------------------------------------------------------------|--|----------------------------------------------------------|
| 7. Face in Union Bank Crowd                                                                                          |  | 3000/-                                                   |
| 8. Health tips/ Aayushman Bhav/ Receipe / Small columns                                                              |  | 1200/-                                                   |
| 9. Cartoons                                                                                                          |  | 1200/- (Per frame)                                       |
| 10. Back cover photo & Contest photo                                                                                 |  | 2000/-                                                   |
| 11. Articles / Poems written by retired staff members                                                                |  | Same as above                                            |
| <b>(B) HONORARIUM FOR PROOFREADERS (PER ISSUE)</b>                                                                   |  |                                                          |
| English/Hindi Proof Reading (per proofreader per issue)                                                              |  | 2500/-                                                   |
| <b>(C) PRIZES UNDER INCENTIVE SCHEME (PER ISSUE)</b>                                                                 |  |                                                          |
| 1. Best Article in Hindi & English (one each)                                                                        |  | 2000/-                                                   |
| 2. Best Poem in Hindi & English (one each)                                                                           |  | 1200/-                                                   |
| <b>(D) PRIZES UNDER INCENTIVE SCHEME (YEARLY BASIS i.e. considering the output of all the 04 issues of the year)</b> |  |                                                          |
| 1. Star Correspondent                                                                                                |  | 7500/-                                                   |
| 2. Star Correspondent Consolation (2 prizes)                                                                         |  | 3000/-                                                   |
| 3. Best Article in Hindi & English (one each)                                                                        |  | 3000/-                                                   |
| 4. Best Poem in Hindi & English (one each)                                                                           |  | 2000/-                                                   |
| 5. Best Interview                                                                                                    |  | 3500/-                                                   |
| 6. Centerspread                                                                                                      |  | 4000/-                                                   |
| 7. Back Cover                                                                                                        |  | 3000/-                                                   |
| <b>(E) HONORARIUM TO JUDGES EVALUATING CONTEST ENTRIES + ENTRIES UNDER INCENTIVE SCHEME</b>                          |  | <b>1500/-<br/>(Per section i.e. Hindi &amp; English)</b> |
| <b>(F) CONTEST PRIZES FOR WINNERS (QUATERLY BASIS)</b>                                                               |  |                                                          |
| 1. First Prize (In Hindi & English)                                                                                  |  | 2000/-                                                   |
| 2. Second Prize (In Hindi & English)                                                                                 |  | 1500/-                                                   |
| 3. Third Prize (In Hindi & English)                                                                                  |  | 1000/-                                                   |
| 4. Consolation Prize (In Hindi & English)                                                                            |  | 750/-                                                    |

## SECTION 5: RETIREES SECTION

### *SECTION: 5* *Retirees Section*

## AGE OF RETIREMENT

Age of Retirement for Award Staff is 60 years. An employee will retire on the last day of the month in which he completes his age of retirement.

An employee, whose date of Birth is on the First Day of a month, shall retire from the services of the Bank on the afternoon of the last day of the preceding month on attaining the age of retirement.

### **Regulation 19 of the union bank of India (officers) service regulations 1979-Age of retirement modalities & guidelines [6272 dated 26.11.2015]**

#### **Age of retirement:**

The age of retirement of an officer employee shall be as determined by board in accordance with the guidelines issued by the government from time to time Provided that the bank may as its discretion on the review by the special committee special committees as provided hereafter in sub-regulation 92) retire if it is of the opinion that it is in the public interest an officer employee on or at any time after completion of 55 years of age or on or at any time after the completion of 30 years of total service as an officers employee or otherwise whichever is earlier Provided further that before retiring an officer employee at least three months' notice in writing or an amount equivalent to three months substantive salary / pay and allowances shall be given to such officer employee Provided also that nothing in his regulation shall be deemed to preclude an officer employee from retiring earlier pursuant to the option exercised by him in accordance with the rules of the bank

#### **Explanation:**

An officer employee will retire on the last day of the month in which he completes his age of retirement Provided that an officer employee whose date of birth is on the first day of a month shall retire from service on the afternoon of the last day of preceding month on attaining the age of retirement

2) The bank shall constitute a special committee / special committees consisting of not less than three members to review whether an officer employee should be retired in accordance with first proviso to this regulation such committee / committees shall from time to time review in case of each officer employee and no order of retirement  
3) The following guidelines are issued by the government of India in terms of proviso to aforesaid regulation 1991 which are effective from 22.05.1998:

- a) The age of retirement of all officers will be 60 years
  - b) subject to the provision of the rule every officer shall retire from the service on afternoon of the last day of the month in which he attains the age of 60 years, provided that the officer whose date of birth is 1<sup>st</sup> of the month shall retire from the service on the afternoon of the last day of the preceding month on attaining the age of 60 years
  - c) No extension will be given to any officer beyond 60 years of age
- 4) In the light of the aforesaid provisions/guidelines the bank has formulated special committees to review the cases for premature retirement of officer employees who have completed 55 years of age or 30 years of service as an officer employee or otherwise whichever is earlier as under

| Grades of officers           | Special committee               | Competent authority |
|------------------------------|---------------------------------|---------------------|
| JMGS I, MMGS II AND MMGS III | 3 GMS                           |                     |
| SMGS IV SMGS V & TEGS VI     | CMD, GM & one director of board | Board               |
| TEGS VII                     | CMD, Two directors of board     | Board               |

The special committee will review the performance of all officer employees covered regulation 19 (1) for considering their retirement before reaching superannuation. This will include cases where the bank is of the opinion that the performance / health of an officer employee has deteriorated to the extent of impairing his efficiency or for whatever other reasons it is considered necessary for review of the performance of an officer by the special committee the performance the officer is reviewed on the basis of his / her annual performance report for the preceding 3 years

- 5) General guidelines for implementation of the provisions:
  - 5.1 The committees in making their recommendation would observe the following criteria:
    - a) Officer employees whose integrity is doubtful will be retired

- b) Officer employees who are found to be ineffective will also be retired the basic consideration identifying such employee should be the fitness/ competence of the employee to continue in the post which he / she is holding
- c) While entire service record of an officer employee should be considered at time of review no officer employee should ordinarily be retired on grounds of ineffectiveness if his service during preceding years or where he has been promoted to a higher post during that year's period his service in the highest post has been found satisfactory

Consideration is ordinarily to be confined to the preceding 5 years to the period to the higher post, in case of promotion within the period of 5 years, only when retirement is sought to be made on the grounds of ineffectiveness. There is no such stipulation however where the officer is to be retired on grounds of doubtful integrity

- d) No officer employee should ordinarily be retired on the ground of ineffectiveness if in any event he would be retiring on superannuation within a period of one year from the date of consideration of this case

Ordinarily No officer should be retired on the ground of ineffectiveness if he is retiring on superannuation within a period of one year from the date of consideration of this case it is clarified that in case where there is a sudden and steep fall in the competence efficiency or effectiveness of an officer, it would be open to review his case for premature retirement.

5.2 The rules relating to premature retirement will not be used in the following circumstances;

- I. To retire an officer employee on grounds of specific acts of misconduct as a short cut of initiating formal disciplinary action or
- II. For reduction of surplus officers or
- III. As a measure of effecting general economy

5.3 In case where it is found that an officer employee is not keeping good health or he is not in a position to give his best the bank may in its sole discretion call for a medical report on the officer from the bank doctor or from the doctor nominated by the bank for this purpose and submit the same to the special committee for its special consideration.

5.4 The special committee constituted hereinabove would review the cases once in a year or at such intervals as may be decided from the management from time to time

5.5 The committee after reviewing such cases would submit its recommendations to the competent authority who would take into consideration there recommendation of the special committee and decide as to whether the officer employee is to be retired prematurely or not

5.6 In case there is no such case a nil report would be sent

5.7 if the competent authority concurs with the recommendation of the special committee and decides to retire an officer employee prematurely he would record that he has formed an opinion based on confidential report of the bank and other relevant information in respect of the said officer employee that it is necessary to retire such officer employee in pursuance of the aforesaid provision of regulation 19 (1)

5.8 The officer employee who is to be retired prematurely would be served with a written notice of 3 months or he/she would be paid an amount equivalent to 3 months' salary/pay and allowances. In this eventuality the officer concerned shall retire on the last day of the month in which the notice period expires

5.9 The officer employee concerned who has been issued with the notice may make a representation if he so desires within 15 days from the receipt thereof to the competent authority and on the receipt of such representation, the same will be placed before the special committee for its consideration. The committee if it thinks fit may make fresh recommendations to the competent authority. On receipt of the committee's recommendations the competent authority may take a final view. The decision arrived there at will be communicated to the concerned officer.

|                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>SUPERANNUATION RETIREMENT</b> | Date of Retirement on Superannuation will be the afternoon of the last day of the month in which he/she attains the age of 60 years.<br>An employee whose date of birth is the first of a month, shall retire on the afternoon of the last day of the preceding month.                                                                                                                                                                                                                                  |
| <b>VOLUNTARY RETIREMENT</b>      | An employee may retire from the service at any time after he/she has completed 30 years' qualifying service , by giving notice not less than 3 months.<br>An employee may retire from the service at any time after he/she has completed 20 years' qualifying service voluntarily, by giving notice not less than 3 months in writing, the notice should be accepted by the Competent Authority                                                                                                         |
| <b>INVALIDATION RETIREMENT</b>   | An employee may retire from service after rendering a minimum of 10 years service, on account of any bodily or mental infirmity which prematurely incapacitates him/her for the service.                                                                                                                                                                                                                                                                                                                |
| <b>PREMATURE RETIREMENT</b>      | Can be granted to an employee who has rendered minimum ten years of service:<br>-Retires from service on account of orders of the Bank to retire prematurely in the public interest or at any time after the completion of 55 years of age or at any time after completion of 30 years for any other reason specified in Service Regulations or Settlement or Settlement. by giving notice not less than 3 months in writing or 3 months' substantive salary/pay and allowances in lieu of such notice. |

### **FAREWELL SCHEME FOR RETIRING EMPLOYEES**

Bidding farewell to all employees who retire on superannuation is the bounden duty cast upon every staff member. To cherish the memory of long stint of services, it has been decided to present a memento of their choice to the retiring employees.

#### **Objective**

The retiring employees will be presented with a memento costing not more than Rs.7500/-.

#### **Applicability**

The scheme will be applicable to all employees of the Bank

#### **General Conditions**

- The Scheme will be applicable to those employees who will be retiring on Superannuation.
- A small send-off function may be arranged at local level presided by Zonal / Regional Head / Chief Manager / Branch Manager. Expenses not exceeding Rs.1000/- be borne by Bank for bouquet and garland for the retiring employee, tea, snacks etc. for a group covering not more than 50 persons.
- At such function a certificate duly framed at Bank's costs, may be given to the retiring employee. Format of the certificate is enclosed
- Retired employee and his surviving spouse should be felicitated on the last day and Chief Manager /Branch Manager / Departmental In-charge should drop them at their residence.
- Retired Employee (other than those retired under VRS 2000-2001) shall be permitted to avail of the facility of Bank's Medical Clinic wherever available, free of charge.
- Retired employee will be eligible for higher rate of interest on his/her deposits kept with Bank.
- Retired employee will be permitted to avail of facility of Holiday Homes of the Bank during non-vacation/non-rush seasons.

- The name of retired employee may be registered on the mailing list of Bank's House Journal "Union Dhara".
- The prescribed form for claiming reimbursement of expenses incurred for purchasing memento is enclosed.
- No cash payment should be made.
- Reimbursement will be sanctioned by the Competent Authority.
- Form for claiming reimbursement should be accompanied by original bills/receipts for purchase of memento.
- Bank's name should be inscribed on the memento.
- The records of sanction/payment will be properly maintained for audit purposes. The Internal Auditors will make specific comments regarding compliance in their Report.
- The payment under the scheme will be debited to "Expenditure Account- Staff Welfare Expenses – Farewell scheme for retiring employees".

#### **Competent Authority**

Branch Manager/Chief Manager of the Branch concerned.

Chief Manager (PSS) in case of Regional Office/Zonal Office/Nodal Regional Office/Field General Manager's Office.

Chief Manager (HRM) in case of Central Office

|                           |                                                                                                                                                                                                        |
|---------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branches Accounts Section | DGM/AGM/ In charge of the section                                                                                                                                                                      |
| Audit Office              | In charge of Office                                                                                                                                                                                    |
| Staff Training College    | Principal/Vice Principal                                                                                                                                                                               |
| Staff Training Centers    | Chief Manager heading the Training Centre. In case there is no Chief Manager at the particular Centre, the same should be forwarded to the Principal/Vice Principal, Staff Training College Bangalore. |

#### **Staff Circulars for reference:**

- SC No.5185 Dated 02.06.2005
- SC No.5901 dated 04.09.2012
- SC No.6162 dated. 16.01.2015

**SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY  
PREMIUM FOR IBA GROUP MEDICAL INSURANCE POLICY; POLICY YEAR 2024-25**

**STAFF CIRCULAR NO.8433 October 11,2024**

1. This has reference to Staff Circular No. 8414 dated 01.10.2024 and Staff Circular 8431 dated 10.10.2024 vide which information regarding the 'premium rates' in Base Policy and Top-Up policy and other guidelines, received from National Insurance Company Ltd., for renewal of Group Medical Insurance Policy (Retirees), for the policy year 2024-25 were circulated.
2. The 'portal for online registration', both for renewal of the policy and for joining the policy, afresh has been made available to the retired employees (pensioners)/ family pensioners vide Staff Circular 8101 dated 10.10.2024. **The last date for 'online registration', for both renewal & new joining, is 24th October, 2024.**
3. In order to provide financial assistance to the retired employees (pensioners)/ family pensioners of our Bank and to enable them to pay the Medical Insurance Premium, a special scheme under retail loans was formulated by the Bank in 2019 viz. SPECIAL SCHEME FOR PENSIONERS OF UNION BANK OF INDIA FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM. This year, too, the management has consented to continue with the loan facilities to the retired employees (pensioners)/ family pensioners in order to mitigate the hardships of the pensioners to bear the burden of high premium amounts in one go.
4. A copy of this Loan Scheme is enclosed as Annexure I. The Detailed structure of premium is attached as Annexure – II. The application-cum-sanction note is also enclosed as Annexure III .
5. All branches are advised to display a copy of this Circular on the branch notice board for information of all the retired staff.
6. The information about the above Scheme is also available on Bank's corporate website – [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). The link shall be displayed at – “[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) - About Us - HR - Information for Retired Staff”.
7. The scheme was valid up-to 31.12.2024. Branches are advised to obtain a copy of the acknowledgement of submission of option for IBA Group Medical Insurance Policy.

| Particulars          | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Purpose              | Short term loan to retired employees of Union Bank of India towards payment of premium for IBA Group Medical Insurance Policy.                                                                                                                                                                                                                                                                                                                                                                              |
| Nature of facility   | The facility to be sanctioned as term loan (TL).                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Eligible Individuals | All retired employees who are drawing pension from the Bank and availing Group Health Insurance (Retirees) of National Insurance Company Ltd. Retired employees are required to provide the copy of acknowledgment of submission of renewal option generated through the online portal of Bank. The names of the retired employees who have successfully enrolled in IBA Group Medical Insurance Policy shall be provided on Bank's website under the link “Information for Retired Staff” in November 2024 |



|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Quantum of loan          | <p>The eligible quantum of loan will be minimum of Rs. 25,691/-and maximum of Rs. 77,044,- for clerical/sub staff retired employee.</p> <p>The eligible quantum of loan will be minimum of Rs. 36,810/-and maximum of Rs. 1,01,199/- for officer cadre retired employee.</p> <p>Detailed structure of premium is attached as Annexure – II.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Margin                   | <p>NIL</p> <p>Loan can be sanctioned upto 100% of the premium paid by the retiree.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Rate of Interest         | <p>EBLR [EBLR as on date is 9.25% as per IC 5175-2024 dated 10.10.2024]</p> <p>Note:</p> <p>EBLR prevailing on the date of disbursement will be applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Processing Charges-      | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Repayment Period         | <p>The maximum repayment tenure: 12 months.</p> <ul style="list-style-type: none"> <li>❖ No moratorium period is allowed. The repayment of the loan should commence from the succeeding month of the disbursement of loan.</li> <li>❖ Loan to be repaid by way of Equated Monthly installments (EMIs).</li> <li>❖ Branch to recover EMI directly from pension account of the borrower. Standing instruction to be obtained in this regard.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Guarantee                | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Security                 | <p>NIL</p> <p>However, following Security documents (to be stamped as per local laws) to be obtained as per guidelines:</p> <ul style="list-style-type: none"> <li>❖ Demand Promissory (D.P.) note: SD-21</li> <li>❖ Request Letter by eligible retired employee and copy of acknowledgment of online registration of option.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Other Terms & Conditions | <ul style="list-style-type: none"> <li>❖ The scheme shall be valid up-to 31.12.2024</li> <li>❖ Branches are advised to obtain a copy of the acknowledgement of submission of option for IBA Group Medical Insurance Policy 2024-25.</li> <li>❖ Branches to obtain a copy of the account statement and to ensure that the premium has been debited from the Pension/ SB Account of the retiree, thereby establishing the utilization of the loan amount towards payment of premium for IBA Group Medical Insurance Policy, for the policy year 2024-25.</li> <li>❖ Branch to ensure that before disbursement, the loan availed earlier under this scheme is fully adjusted.</li> </ul> <p>As a post disbursement compliance, all branches to obtain a copy of the account statement in the loan file/ document is maintained and to ensure that the premium has been debited from the Pension/ SB/ Linked Account of the retiree, thereby establishing the utilization of the loan amount towards</p> |

|                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                          | payment of premium for IBA Group Medical Insurance Policy, for the policy year 2024-25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Application processing, Disbursement and recovery of EMI | <ul style="list-style-type: none"> <li>❖ New loan will be sanctioned after closure of previous/ existing loan availed under the scheme.</li> <li>❖ Loan should be processed by the branch where the retired employee is maintaining pension account. However to prevent inconvenience to employee, at his/ her request the same can also be processed by any other branch.</li> <li>❖ However, if loan is availed from branch other than pension disbursing branch then the sanctioning/ disbursing branch should inform to the pension disbursing branch to make note of it for recovery from pension.</li> <li>❖ Suitable standing instruction should be obtained.</li> <li>❖ DIT to permit branch to open the account directly in Finacle under SCHEME code TLR01.</li> </ul> |
| Delegated Powers for Sanctioning Loans                   | All Branch heads irrespective of their scale are permitted to sanction the loan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

**Annexure II to SC 08433**  
**Premium Rates for Base Policy {including GST}**







Premium Rates for Top-Up Policy {including GST}











| Base insurance<br>(in Rs.)                | Top -<br>up(in<br>Rs.) | Total<br>Sum<br>Insured | Family<br>Floater<br>(in Rs.) | Single<br>Person<br>(in Rs.) |
|-------------------------------------------|------------------------|-------------------------|-------------------------------|------------------------------|
| 300000                                    | 400000                 | 700000                  | 77044/-                       | 69340/-                      |
| 300000                                    | 300000                 | 600000                  | 68784/-                       | 61906/-                      |
| 300000                                    | 200000                 | 500000                  | 60524/-                       | 54472/-                      |
| 300000                                    | 0                      | 300000                  | 28545/-                       | 25691/-                      |
| <b>For Officer Cadre Retired Employee</b> |                        |                         |                               |                              |
| Base insurance<br>(in Rs.)                | Top -<br>up(in<br>Rs.) | Total<br>Sum<br>Insured | Family<br>Floater<br>(in Rs.) | Single<br>Person<br>(in Rs.) |
| 400000                                    | 500000                 | 900000                  | 101199/-                      | 91079/-                      |
| 400000                                    | 400000                 | 800000                  | 89399/-                       | 80459/-                      |
| 400000                                    | 400000                 | 700000                  | 81139/-                       | 73025/-                      |
| 400000                                    | 200000                 | 600000                  | 72879/-                       | 65591/-                      |
| 400000                                    | 0                      | 400000                  | 40900/-                       | 36810/-                      |

APPLICATION CUM SANCTION NOTE

TO,  
THE BRANCH MANAGER  
UNION BANK OF INDIA  
\_\_\_\_\_ BRANCH

Dear Sir/Madam,

SPECIAL SCHEME FOR RETIRED EMPLOYEES OF UNION BANK OF INDIA  
FOR GRANTING LOAN TO PAY MEDICAL INSURANCE PREMIUM

I request you to sanction me loan of Rs. \_\_\_\_\_ under the subject Scheme. I submit that I am drawing monthly pension of Rs. \_\_\_\_\_ from Union Bank of India and the same is being regularly credited in account number \_\_\_\_\_ with \_\_\_\_\_ Branch of our Bank. I am covered under the Medical Insurance Policy for Retired employees of National India Insurance Company Ltd. for the period of 2024-25.

OR

I have opted for Medical Insurance cover (with top up/ without top up) and my yearly premium is Rs. \_\_\_\_\_. Acknowledgment copy of online registration of option attached.

I agree to repay the loan amount in 12 equated monthly installments which will be deducted from my Pension Account.

Yours Faithfully,

Date:

(Signature)

NAME \_\_\_\_\_

EMP No. \_\_\_\_\_

Designation \_\_\_\_\_

Date of birth \_\_\_\_\_

Mobile No. \_\_\_\_\_

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**Process cum Sanction Note**

We have verified that Mr. / Mrs. \_\_\_\_\_ is covered under Medical Insurance Policy for Retirees and is regularly drawing his/ her monthly pension from our Bank. As per given option he/ she is hereby sanctioned a loan of Rs. \_\_\_\_\_, which will be recovered in 12 monthly installments from his/ her pension account. Retired pensioner is required to execute DP Note (SD-21) for an amount of Rs. \_\_\_\_\_.

Date:

BRANCH MANAGER

**GROUP MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES/ FAMILY PENSIONERS POLICY**  
**PERIOD 01.11.2023 TO 31.10.2024**

SC. No. 8099 dated 12.10.2023

1. The Group Medical Insurance Policy vide which the retired employees of Union Bank of India are guided, is bound to expire on 31st October, 2023. To ensure uninterrupted policy coverage, premium for renewal of the policy is to be remitted in the month of October 2023 to the Insurance Company.
2. We are in receipt of letter from Indian Banks' Association (IBA), vide which we have been informed that, the services of "National Insurance Company Ltd" (NICL) have been acquired, to offer 'Group Health Insurance Policy' for the policy year 2023-24 also.
3. As per meeting held between IBA and UFBU at IBA office, Mumbai, dated 19.07.2023, in view of the increasing cost of premium payable by the Retirees, a new Base Policy with Sum Insured of Rs. 2,00,000 with caps/ limits along with Top-up options varying from Rs. 1,00,000 to Rs. 10,00,000 are now introduced.
4. The details of the premium rates as quoted by 'National Insurance Co Ltd' for renewal of Group Medical Insurance Policy for retired employees, for the policy period from 01.11.2022 to 31.10.2023, are as follows:

**Premium Rates for Base Policy {including GST}**

| For All Retired Employees (For All Cadres) |                            |                           |                            |                           |
|--------------------------------------------|----------------------------|---------------------------|----------------------------|---------------------------|
| Options                                    | Without Domiciliary        |                           | With Domiciliary           |                           |
| Basic Sum Insured<br>(in Rs.)              | Family Floater (in<br>Rs.) | Single Person (in<br>Rs.) | Family Floater (in<br>Rs.) | Single Person (in<br>Rs.) |
| 200000                                     | 26454/-                    | 17857/-                   | 49005/-                    | 33079/-                   |

- ❖ Family Floater – includes retired employee & spouse: 2 lives insured.
- ❖ Single Person (1 life insured)– is defined as any one of the following
  - ✓ Retiree without Spouse (unmarried, widow, legally separated and divorced)
  - ✓ Surviving Spouse (Family pensioner)
  - ✓ Retirees whose spouse is covered under any other health scheme as on date of enrolment
- ❖ If retired employee & spouse both are alive, the retired employee would mandatorily be required to opt for 'family floater' policy and 'family floater' premium has to be paid.
  - With Domiciliary Cover: Limited up-to 10% of the Basic Sum Insured of base policy, both for 'family floater' & 'single person' policy. The coverage is also limited to Terms and Conditions of the policy and subject to availability of Base Policy Sum Insured.

| Basic Sum Insured (in Rs.) | 10% of SI available for Domiciliary coverage (in Rs.) |
|----------------------------|-------------------------------------------------------|
| 200000                     | 20000                                                 |

- ❖ **Top Up:** Top up facility is available to the retired employees, as an additional Insurance Coverage beyond the regular Sum Insured, on payment of extra premium. Top Up is available for all retirees irrespective of their retirement cadre with a Sum Insured ranging from Rs.1.00 lakh to Rs. 10.00 lakhs. **THE TOP UP POLICY WITH DOMICILIARY DOES NOT COVER DOMICILIARY EXPENSES**



The provision of 'graded options' in respect of the sum insured for Top-Up Policy, has also been continued for the policy year 2023-24. The details of the premium rates as quoted for Top-Up policy for the policy year 2023-24 are given in the following tables:-

**Premium Rates for Top-Up Policy {including GST}**

| Option<br>Top Up Sum<br>Insured (in Rs.) | Without Domiciliary        |                           | With Domiciliary           |                           |
|------------------------------------------|----------------------------|---------------------------|----------------------------|---------------------------|
|                                          | Family Floater<br>(in Rs.) | Single Person<br>(in Rs.) | Family Floater<br>(in Rs.) | Single Person<br>(in Rs.) |
| 1,00,000                                 | 27159/-                    | 18332/-                   | 35307/-                    | 23832/-                   |
| 2,00,000                                 | 50919/-                    | 34371/-                   | 66196/-                    | 44683/-                   |
| 3,00,000                                 | 58014/-                    | 39159/-                   | 75417/-                    | 50908/-                   |
| 4,00,000                                 | 60860/-                    | 41081/-                   | 79118/-                    | 53406/-                   |
| 5,00,000                                 | 70078/-                    | 47303/-                   | 91101/-                    | 61493/-                   |
| 6,00,000                                 | 77130/-                    | 52063/-                   | 100268/-                   | 67681/-                   |
| 7,00,000                                 | 80684/-                    | 54462/-                   | 104889/-                   | 70801/-                   |
| 8,00,000                                 | 87070/-                    | 58772/-                   | 113190/-                   | 76404/-                   |
| 9,00,000                                 | 93456/-                    | 63083/-                   | 121493/-                   | 82008/-                   |
| 10,00,000                                | 101966/-                   | 68828/-                   | 132556/-                   | 89476/-                   |

The salient features of Top-Up Policy are as follows;

- ❖ **OPD treatment/ domiciliary expenses are not covered under the Top-Up policy.** In other words, for all the retired employees who opt for 'with domiciliary policy + top up', the OPD expenses coverage will remain unchanged.
- ❖ The Top up policy commences w.e.f. 01.11.2023 and the period will be identical to the main policy period i.e. expiry date will be 31.10.2024.
- ❖ In case of claim, the basic/ base policy will be triggered first and only if, the Sum Insured of the base policy is exhausted, the Top Up policy will be activated.

**Special Note:**

- ❖ In case any retired employee/ family pensioner selects only the Base policy with Sum Insured of Rs. 2,00,000, the following conditions shall apply
  - ✓ Caps on bed Room/ Room Rent/ Boarding Expenses per day
  - ✓ Caps on ICU charges per day
  - ✓ Caps on Stand -alone ceiling/ cap on treatments
  - ✓ Caps on cost of implants
  - ✓ Caps on Physician/Specialist consultation charges
  - ✓ Caps on Operations

Once any Top Up option is chosen by the Retiree/ Family Pensioner, the entire policy (Base Policy + Top Up) will be free from the caps mentioned. **The details of all the Caps are mentioned separately in Annexure II.**

- ❖ The Room Rent/ ICU charges are as follows

| Policy Option taken                           | Rates              |
|-----------------------------------------------|--------------------|
| Only Base Policy of Sum Insured Rs 2.00 Lakhs | As per Annexure II |



|                          |                                    |
|--------------------------|------------------------------------|
| Base policy + Any Top Up | Up to Rs. 5000 Room rent per day   |
| Base policy + Any Top Up | Up to Rs. 7500 ICU charges per day |

- ❖ All the terms and conditions of the Medical Insurance Scheme as mentioned in the 10th Bi Partite Settlement/ 7th Joint Note which is not explicitly mentioned as well as any subsequent coverage that have been added in the Scheme shall continue, subject to the caps, if any, as mentioned above.
- ❖ Retired employees, who retired from Bank's services either on Superannuation or voluntary retirement under Union Bank Employees' Pension Regulations or their family pensioners, are eligible to be covered under the ensuing Retirees policy for the year 2023-24.
- ❖ **Employees retired under 'Compulsory Retirement'/ employees who resigned from the services of the Bank/ terminated employees and / or their family pensioners are not eligible to be covered under the ensuing Retirees policy for the year 2023-24.**
- ❖ **As a one-time measure**, Retirees/ Family pensioners who are not covered under the expiring Retirees Policy for 2022-23, can be covered under Retirees' policy for the year 2023-24 with Retiree Base policy and can also opt for Top Up policy.
- ❖ Retired employee/ Family Pensioner can choose 'with/ without domiciliary' option in the ensuing Retirees Policy 2023-24 irrespective of option they had chosen in the expiring retiree policy for 2022-23.
- ❖ The employees who have retired between the period of 01.10.2022 to 30.09.2023, will have the option to join the Medical Insurance Policy for the policy year 2023-24, 'with/ without domiciliary cover' and 'with/ without Top up policy' irrespective of their option given at the time of retirement.
- ❖ IBA has informed that Top up policy and super top up policy are same for the purpose of this Policy.

#### 5. Registration Process & Deduction of Premium:

- ❖ For both, retired employees / family pensioners already covered under the expiring retiree policy of 2022-23 & for new joiners/ retired employees/ family pensioners, not covered under expiring retiree policy of 2022-23, **renewal/ registration would be carried through online portal, only.**
  - ❖ **Manual renewal/ registration would not be carried out. Hard copy/ scanned copy of consent, would not be accepted, either for renewal of the policy or for new registration (new joiners).**
  - ❖ A specially designed portal, providing for various option(s) to continue in or withdraw from the ensuing policy year 2023-24 will be made live on Union Bank of India's Corporate Website – [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). The link shall be displayed at "[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). -> ABOUT US -> HR -> Information for Retired Staff". The information on availability of the portal i.e. as and when the portal is made live, and the detailed procedure on the registration process, will be shared with all concerned in due course of time, through a separate circular.
1. **Policy Period:** All the retired employees/ family pensioners, who renew/ join the ensuing Group Medical Insurance Policy for the year 2023-24, through 'online portal', will be provided coverage for the period from 01.11.2023 to 31.10.2024, on payment of full premium amount.
  2. **By Default Option:** In case no option is exercised by the retired employee/ family pensioner, it will be presumed that retired employee/ family pensioner has opted to **EXIT** from the ensuing policy for the year 2023-24.
  3. **Debit from Account:** Retired employees/ family pensioners who provide consent, as per their eligibility, through the 'online portal', are required to keep sufficient balance (as per corresponding premium amount)

- in their mandated account {account number provided in consent} till 17.00 hours of 30th October, 2023, without fail, so as to effect debit of the premium amount. Debit of premium amount will be carried out on 30.10.2023. No deduction/ debit will be effected beyond 30th October, 2023.
4. The facilities of cashless hospitalization in all the tie-up hospitals and reimbursement including domiciliary, will continue uninterrupted upon successful renewal of/ joining in the policy and as per the option exercised by the concerned retired employee/ family pensioner as stated above for the period from **01.11.2023 to 31.10.2024.**
5. This staff circular has been specifically issued to provide information to all the retired employees/ family pensioners on the following two major points
- c) Information on Base Policy and graded Top-Up Policy rates for the ensuing Medical Insurance Scheme for the year 2023-24 along with relevant terms and conditions.**
  - d) Information on details on Caps if only Base Policy is selected.**
6. The Bank acts as an intermediary in providing data to the IBA/ Insurance Company. The claims shall be scrutinized/ settled by the Insurance Company and the Bank has no role in the process.
7. **Contact Details:** For any kind of query regarding online registration, team members may be contacted on the following numbers:
- Union Bank of India, Central Office, Mumbai –**
- |                 |                                 |
|-----------------|---------------------------------|
| Landline Nos.:- | 022- 22896383/ 22896255         |
| IP Nos.:-       | 116252/ 116253/ 116263/ 116254. |
8. The contents of the circular to be brought to the notice of all Retirees. The Circular is to be prominently displayed on the notice board of the Branches. All branches/ offices are hereby advised to display **Annexure I & II** of this circular on their notice boards prominently. The copy of the circular is also available on “[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in) ->ABOUT US -> HR -> **Information for Retired Staff**”.

Premium rates, as proposed & quoted by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2023 to 31.10.2024 are as follows:

**Premium Rates for Base Policy {including GST}**

| For All Retired Employees (For All Cadres) |                         |                        |                         |                        |
|--------------------------------------------|-------------------------|------------------------|-------------------------|------------------------|
| Options                                    | Without Domiciliary     |                        | With Domiciliary        |                        |
| Basic Sum Insured (in Rs.)                 | Family Floater (in Rs.) | Single Person (in Rs.) | Family Floater (in Rs.) | Single Person (in Rs.) |
| 200000                                     | 26454/-                 | 17857/-                | 49005/-                 | 33079/-                |

**Premium Rates for Top-Up Policy {including GST}**

| Option                      | Without Domiciliary     |                        | With Domiciliary        |                        |
|-----------------------------|-------------------------|------------------------|-------------------------|------------------------|
| Top Up Sum Insured (in Rs.) | Family Floater (in Rs.) | Single Person (in Rs.) | Family Floater (in Rs.) | Single Person (in Rs.) |
| 1,00,000                    | 27159/-                 | 18332/-                | 35307/-                 | 23832/-                |
| 2,00,000                    | 50919/-                 | 34371/-                | 66196/-                 | 44683/-                |
| 3,00,000                    | 58014/-                 | 39159/-                | 75417/-                 | 50908/-                |
| 4,00,000                    | 60860/-                 | 41081/-                | 79118/-                 | 53406/-                |
| 5,00,000                    | 70078/-                 | 47303/-                | 91101/-                 | 61493/-                |
| 6,00,000                    | 77130/-                 | 52063/-                | 100268/-                | 67681/-                |
| 7,00,000                    | 80684/-                 | 54462/-                | 104889/-                | 70801/-                |
| 8,00,000                    | 87070/-                 | 58772/-                | 113190/-                | 76404/-                |
| 9,00,000                    | 93456/-                 | 63083/-                | 121493/-                | 82008/-                |
| 10,00,000                   | 101966/-                | 68828/-                | 132556/-                | 89476/-                |

Cap charges, as informed by National Insurance Company (NIC), for Group Medical Insurance Policy of Retired Employees, for the period of 01.11.2023 to 31.10.2024, **for retirees/ family pensioners selecting Base Policy only** are as follows:

**1. Bed Charge/ room rent/ Boarding expenses per day:**

|                      |          |
|----------------------|----------|
| Metro/ Urban Centres | Rs. 3000 |
| Other Centres        | Rs. 2500 |

**2. ICU Charges per day:**

|                      |          |
|----------------------|----------|
| Metro/ Urban Centres | Rs. 6000 |
| Other Centres        | Rs. 5000 |

**3. Standalone Ceiling/ cap on treatments:**

| Treatment                                                                     | Max. reimbursement |
|-------------------------------------------------------------------------------|--------------------|
| High fever, typhoid, jaundice, other ailments, etc. requiring hospitalization | Rs. 40,000 max.    |
| Coronary Angiogram                                                            | Rs. 16,000         |
| Angioplasty                                                                   | Rs. 1,00,000       |
| CABG- Bypass surgery                                                          | Rs. 2,00,000       |
| Open heart surgery for valve replacement                                      | Rs. 2,00,000       |
| Cataract                                                                      | Rs. 30,000         |
| Cost of intra-ocular lens                                                     | Rs. 10,000         |
| Knee Replacement                                                              | Rs. 1,00,000       |
| Lithotripsy - multi sitting- kidney stone removal                             | Rs. 35,000         |
| Hip replacement                                                               | Rs. 1,00,000       |
| Lasik surgery package per eye                                                 | Rs. 15,000         |
| Hernia                                                                        | Rs. 40,000         |
| Hydrocele                                                                     | Rs. 20,000         |
| Piles/ hemorrhoidectomy                                                       | Rs. 30,000         |
| Appendicectomy                                                                | Rs. 30,000         |
| Cholecystectomy                                                               | Rs. 40,000         |
| Prostatectomy                                                                 | Rs. 40,000         |
| FESS                                                                          | Rs. 30,000         |
| Dialysis                                                                      | Rs. 2,000          |

| Female Diseases/ Surgery |            |
|--------------------------|------------|
| Hysterectomy             | Rs. 40,000 |
| Mastectomy               | Rs. 40,000 |

| Cost of implants                 | Max. reimbursement |
|----------------------------------|--------------------|
| Temporary Pacemaker implantation | Rs. 30,000         |
| Permanent Pacemaker implantation | Rs. 40,000         |
| Cost of Stent                    | Rs. 30,000         |

In case the patient is to be moved to a hospital/ nursing home outside the urban agglomeration/ municipal limits, then the expenses incurred on conveyance may be reimbursed at the following rates:

| Ambulance | Ceiling |
|-----------|---------|
| Non-      | Rs.     |
| Cardiac   | Rs.     |

#### Other charges:

Ventilator or respiratory charges – Rs. 5000 per day + oxygen charges

Oxygen charges – Rs. 100 per hour (Max. RS. 1000 per day)

#### Physician Consultation Charges per visit:

Registration Charges – Rs. 200/-

Consultation/ routine visit Charges – Rs. 400/-

Night visit/ emergency visit – Rs. 600/-

#### Specialist Consultation charges per visit:

Consultation/ routine day visit Charges – Rs. 500/-

Consultation with ECG/Night visit/ Emergency visit - Rs. 700/-

Physiotherapy charges - Rs. 300/- per day

#### Charges for Operation (maximum):

| Type                      | Surgeons | Anesthesia  | Theatre Charges         |
|---------------------------|----------|-------------|-------------------------|
| Minor operations under LA |          |             | Rs. 5,000/-             |
| Minor operations under GA | Rs.      | Rs. 2,500/- | Rs. 3,000/- (fixed)     |
| Minor operations          | Rs.      | Rs. 7,000/- | Rs. 7,000/- (fixed)     |
| Supra major Operations    | Rs.      | Rs. 9,000/- | Rs. 10,000/- (per hour) |

**GROUP MEDICAL INSURANCE POLICY FOR RETIRED EMPLOYEES/FAMILY PENSIONERS POLICY  
TENURE- 01.11.2024 TO 31.10.2025; 'HERITAGE HEALTH INSURANCE TPA PVT. LTD.' AS "THIRD PARTY  
ADMINISTRATOR" INFORMATION ON VARIOUS GUIDELINES & PROCEDURES ALONG-WITH  
CONTACT DETAILS**

**SC No.8452 dated 31.10.2024**

1. The Group Medical Insurance policy for retired employees/ family pensioners is being renewed for a further period of one year i.e. from 01.11.2024 up to 31.10.2025.
2. The Indian Banks' Association (IBA) vide letter no HREtIR/MBR/MEDINS/1421 dated 18<sup>th</sup> September, 2024 has communicated that, the services of "National Insurance Company Ltd" have been acquired to offer 'Group Medical Insurance Policy' for the policy year 2024-25, for both existing employees and retired employees.
3. A total of 15793 retired employees/ family pensioners have successfully enrolled themselves in the Group Medical Insurance Policy for the policy year 2024-25, commencing w.e.f. 01.11.2024, by exercising their options through the window made available in the month of October 2024 and subsequently paying the requisite premium amounts.
4. It has been informed by the National Insurance Company that, they have allotted the services of 'Heritage Health Insurance TPA Pvt. Ltd.' as third party administrators/service providers, for Group Medical Insurance policy pertaining to retired employees/family pensioners, for the policy year 2024-25.

|                               |                                       |
|-------------------------------|---------------------------------------|
| <b>Insurance Company Name</b> | <b>National Insurance Company Ltd</b> |
| <b>TPA Name</b>               | Heritage Health Insurance TPA Pvt.    |

5. The details of all the Retired employees/Family Pensioners who have successfully enrolled themselves in the Group Medical Insurance Policy for the policy year 2024-25 has been shared with 'National Insurance Company' and with 'Heritage TPA' for necessary processing of cashless and reimbursement claims, in event of receipt of a claim, for the policy period commencing from 01<sup>st</sup> November 2024.
6. The contact details of representatives of 'Heritage TPA' team, to be contacted for information are as follows:

**Id Card:**

| <b>Escalation Level</b> | <b>Concerned person</b> | <b>Contact No</b> | <b>Email</b>                  |
|-------------------------|-------------------------|-------------------|-------------------------------|
| I                       | Saikag Bag              | 8101054462        | heritageenrollment@bajoria.in |
| II                      | Sandip Srivastava       | 9831056476        | ssrivastva@bajoria.in         |

**Cashless Facility:**

| <b>Escalation Level</b> | <b>Concerned person</b> | <b>Contact No</b> | <b>Email</b>                            |
|-------------------------|-------------------------|-------------------|-----------------------------------------|
| I                       | Sandipan Nandi          | 6292321731        | cashlesskolkata@heritagehealthtpa.co.in |
| II                      | Anirban Chatterjee      | 6292321732        | cashlesskolkata@heritagehealthtpa.co.in |
| III(For Escalation)     | Angshuman Chatterjee    | 8777016621        | Angshuman.chatterjee@bajoria.in         |

7. Details on various other modalities, pertaining to Group Medical Insurance Policy for Retired employees/Family Pensioners, for the policy year 2024-25, along-with the format of claim forms (for IPD/ hospitalization) would be shared with all concerned in due course of time.

**Contact Details:**

For any kind of query, regarding 'Group Medical Insurance Policy for Retired Employees/ Family Pensioners' for the policy period 2024-25, team members may be contacted on

the following numbers:

Union Bank of India, Central Office, Mumbai -  
Landline Nos : 022 - 22896383/022 - 22896255  
IP Nos . 116252/ 116253/ 116264/ 116254  
E-mail ID . [staffmediclaim@unionbankofindia.bank](mailto:staffmediclaim@unionbankofindia.bank)

All concerned are requested to take a careful note of the above.

|  |  |
|--|--|
|  |  |
|  |  |

**GROUP MEDICAL INSURANCE POLICY; AVAILABILITY OF PORTAL ON UBINET FOR GENERATION OF 'PREMIUM CERTIFICATE' POLICY YEAR: 2024-25 AND EMPLOYEE'S ONE MONTH POLICY OCT 2024**

**Staff circular 8504 dated 25.12.2024: -**

1. The Group Medical Insurance policies pertaining to both, Existing Employees and Retired Employees/ Family Pensioners, have been renewed for the policy year 2024-25.
2. The policy numbers, as provided by 'National Insurance Co Ltd', in respect of the policies pertaining to existing employees and retired employees are mentioned below for necessary information:

Policy Numbers pertaining to policies of Existing Employees - Group Mediclaim Policy (Tailor-made):

| S No | Policy Type           | Policy Tenure            | Policy Number      |
|------|-----------------------|--------------------------|--------------------|
| 1.   | 1 Month Base Policy   | 01.10.2024 to 31.10.2024 | 251100502410000132 |
| 2.   | 1 Month top-up policy | 01.10.2024 to 31.10.2024 | 251100502410000146 |
| 3.   | Base Policy           | 01.11.2024 to 31.10.2025 | 251100502410000179 |
| 4.   | Top Up Policy         | 01.11.2024 to 31.10.2025 | 251100502410000217 |

Policy Numbers pertaining to policies of Retired Employees/ Family Pensioners – Group Mediclaim Policy period 2024-25 (Tailor-made):

| S No | Policy Type   | Policy Number      |
|------|---------------|--------------------|
| 1.   | Base Policy   | 251100502410000229 |
| 2.   | Top Up Policy | 251100502410000230 |

The coverage in policy depends on the date of premium paid by the Retired Employee/ Family Pensioners. The details are given in the following table:

3. **Premium Certificate:** Existing Employees who had opted for super top-up benefit under the Group Medical Insurance policy, for the policy year 2024-25, Employees One-Month Policy (Oct 2024) and Retired Employees/ Family Pensioners, covered under various policies of IBA Group Medical Insurance, for the policy year 2023-24, are eligible to claim tax benefit against the premium paid towards super top-up benefit (in respect of existing employees) and the premium paid towards various policies as opted by the Retired Employee/ Family Pensioner, under section 80D of the Income Tax (Amendment Act, 1986).

**Activation of Portal:** To enable easy and quick generation of Tax Benefit Certificate, for both existing and retired employees, required updation with details of the present policy have been carried out on the dedicated portal already available on UBINET. The path to access the portal is given below:



UBINET: Home Screen —> Useful Link —> Staff —> Medical Insurance Tax Benefit Certificate —> (Annexure I)

A click on the 'portal name' will lead to the home screen where two tabs would be available, one each, for existing employees and retired employees. A click on either of the tabs will prompt to enter the employee number in the given field. After entering the appropriate PF/ employee number, click on "generate certificate" button. Annexure II & III.

The Premium Certificate will appear for the insured as per Annexure IV.

There are options to 'PRINT TO PDF', 'PRINT', 'EMAIL' AND 'RESET' which can be better understood as under (Annexure V):

- ❖ **PRINT TO PDF:** This command generates the certificate in "pdf" format.
- ❖ **PRINT:** This command generates the certificate in printable format.
- ❖ **EMAIL:** This command will prompt to enter the email ID. After entering the same click on 'send mail' tab to get an email containing the Tax Benefit Certificate. Annexure V.
- ❖ **RESET:** Click on this command clears the data and user returns to home page for fresh entry.

**The portal is live with immediate effect for all serving employees covered under top-up policy for Employees' One Month Policy Et/or Group Medical Insurance Policy 2024-25 (Policy period 01.11.2024 to 31.10.2025) and also for the retired employees/ family pensioners who have availed the Group Medical Insurance policy, for the policy year 2024- 25.**

**ABSORPTION OF PRO-RATA PREMIUM OF EMPLOYEES EXITING FROM THE BANK DURING THE IBA  
MEDICAL INSURANCE POLICY TENURE, BY SUPERANNUATION/ VRS**

**with effect from policy period 2022-23**

**Staff Circular : 7882 dated January 02, 2023**

1. Attention is hereby invited to Staff Circular No. 7256 dated 06.10.2020 vide which 'information on availability of module in Union Parivar for online application of consent for continuation/ withdrawal in Medical Insurance Scheme for retiring employees' was circulated.
2. IBA Medical Insurance Scheme for serving Officers/Employees, introduced in the Banking Industry as per 10th Bipartite Settlement and Joint Note dated 25.05.2015 is effective for the period from 1st October to 30th September, for the respective policy year.
3. The premium amount for all the serving employees is paid by the Bank upfront to the Insurance Company before commencement of the policy period i.e., on 30<sup>th</sup> September of every year.
4. As per existing practice, employees exiting from the Bank by Superannuation/VRS during the respective policy period and who wish to continue in the Medical Insurance Scheme are advised to submit a consent in Union Parivar. Based on the consent submitted, the pro-rata premium amount of the said employee is recovered and the same is credited to the expenditure account.
5. As a good gesture, the Bank's Board in its meeting dated 21.12.2022 has approved absorption of pro-rata premium of employees exiting from the Bank during the IBA Medical Insurance policy tenure, by Superannuation/VRS with effect from policy period 2022-23.
6. As stated earlier, the policy for serving employees is valid upto September 30th, of the respective year and the retiree policy is effective from 01st November of the respective year i.e., there is a gap of one month between the policies of existing employees and retired employees. Hence, the employees who wish to be covered under the retiree policy, for the month of October of the respective year, shall have to mandatorily submit their consent in Union Parivar.
7. Subsequent to the submission of consent in Union Parivar, such employees have to ensure that sufficient balance is maintained in the mandated account which would be auto-debited for recovery of pro-rata premium for one month i.e., for October, as applicable to retirees.
8. It is reiterated that, in case of the option "I Wish to Withdraw from the Medical Insurance Scheme"/ No Option is selected, such employees shall not be covered under the retiree policy for the month of October of the respective year.
9. The employees who have given consent and have retired by superannuation/ VRS from 1st October 2022 onwards shall be given refund of the requisite premium amount after adjusting the premium amount for the month of October 2023. The said process shall be continued till such time the modifications are done in the module available in Union Parivar.
10. All the other terms and conditions as circulated vide Staff Circular 7256 dated 06.10.2020 would remain intact.

In case of any query employees may contact the below mentioned number/ mail

☎ IP : 116252, 116263, 116254

✉ Mail : staffmediclaim@unionbankofindia.bank

All concerned are requested to take a careful note of the above.

## STAFF WELFARE SCHEMES- MODIFICATIONS & UTILIZATION OF STAFF WELFARE FUND

Staff Circular: 7962 Date: 01.04.2023

Attention is invited to Staff Circular no. 7749 dated 22.08.2022 vide which Staff Welfare Schemes (Allocation of funds for FY 2022-23 and introduction of New Schemes) were circulated.

We are pleased to inform that as per the recommendations of the Staff Welfare Committee Meeting held on 17.03.2023, the Competent Authority had accorded approval for certain modifications in the Staff Welfare Schemes and utilization of Staff Welfare Fund for the FY 2022-23. The details regarding the said modifications are as under:

| S.N                                                        | Scheme                                                                      | Details                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
|------------------------------------------------------------|-----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|----------------------|---------------|----------------------|----------------|----------------|--------------|----------------|----------------|------------------------------------------------------------|----------------|----------------|------------|--------|--------|---------------------------------------------|--------|--------|-----------------------------------------------------------|---------|---------|---------------------------------------|----------------|---------------|
| 1                                                          | Medical Clinics at RO/ZOs                                                   | <p>In order to provide better medical services to the staff members, the monthly remuneration payable to doctors is increased as under:</p> <table border="1"> <thead> <tr> <th>Particulars</th><th>Metropolitan Centers</th><th>Other Centers</th></tr> </thead> <tbody> <tr> <td>General Practitioner</td><td><u>18000/-</u></td><td><u>16875/-</u></td></tr> <tr> <td>Cardiologist</td><td><u>22500/-</u></td><td><u>19125/-</u></td></tr> <tr> <td>Cardiologist who is also working as a General Practitioner</td><td><u>24750/-</u></td><td><u>21375/-</u></td></tr> <tr> <td>Compounder</td><td>4500/-</td><td>3750/-</td></tr> <tr> <td>Checking of Hospitalization Bills by doctor</td><td>1500/-</td><td>1125/-</td></tr> <tr> <td>Monthly limit for purchase of medicines at medical clinic</td><td>18000/-</td><td>14250/-</td></tr> <tr> <td>Homoeopathy Doctor/ Ayurvedic Doctor*</td><td><u>14625/-</u></td><td><u>7500/-</u></td></tr> </tbody> </table> <p>*Services of anyone or both (Homeopathy and Ayurvedic Doctor) can be utilized subject to remuneration within the prescribed limits.</p> <p>The revised rates are effective for paying monthly remuneration for all existing and new contract with the medical practitioners from the month of April 2024 onwards. In case of existing contracts, a request from the medical practitioner regarding the increase in the remuneration to be obtained before paying the revised remuneration.</p> <p>The other Terms &amp; Conditions regarding the Scheme as mentioned in the Staff Circular no. 7749 dated 22.08.2022 remains unchanged.</p> | Particulars | Metropolitan Centers | Other Centers | General Practitioner | <u>18000/-</u> | <u>16875/-</u> | Cardiologist | <u>22500/-</u> | <u>19125/-</u> | Cardiologist who is also working as a General Practitioner | <u>24750/-</u> | <u>21375/-</u> | Compounder | 4500/- | 3750/- | Checking of Hospitalization Bills by doctor | 1500/- | 1125/- | Monthly limit for purchase of medicines at medical clinic | 18000/- | 14250/- | Homoeopathy Doctor/ Ayurvedic Doctor* | <u>14625/-</u> | <u>7500/-</u> |
| Particulars                                                | Metropolitan Centers                                                        | Other Centers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| General Practitioner                                       | <u>18000/-</u>                                                              | <u>16875/-</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| Cardiologist                                               | <u>22500/-</u>                                                              | <u>19125/-</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| Cardiologist who is also working as a General Practitioner | <u>24750/-</u>                                                              | <u>21375/-</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| Compounder                                                 | 4500/-                                                                      | 3750/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| Checking of Hospitalization Bills by doctor                | 1500/-                                                                      | 1125/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| Monthly limit for purchase of medicines at medical clinic  | 18000/-                                                                     | 14250/-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| Homoeopathy Doctor/ Ayurvedic Doctor*                      | <u>14625/-</u>                                                              | <u>7500/-</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |
| 2                                                          | Union Bank of India Retired Employees' Medical Assistance Scheme (UBIREMAS) | <p>The modifications under the Scheme are as under:</p> <ul style="list-style-type: none"> <li>To discontinue the reimbursement for hospitalization expenses as per schedule of charges mentioned under the 9<sup>th</sup> Bipartite Settlement/ Joint Note dated 27-04-2010 with effect from 31.03.2023.</li> <li>Hereinafter the reimbursement under the Scheme on account of hospitalization will be made as per the modalities of medical Insurance scheme of IBA w.e.f. 01.04.2023. For hospitalization, in a year, an amount of reimbursement upto Rs.50,000/- by excluding non-admissible charges &amp; any claim already settled by any other Insurance company relating to the hospitalization claim shall be made.</li> <li>Hospitalization expenses made and submitted on or before 31.03.2023 shall be reimbursed as per 9<sup>th</sup> Bipartite Settlement/ Joint Note dated 27-04-2010.</li> <li>Reimbursement of Annual Health Checkup expenses upto Rs. 2000/- can be claimed for any test per year. This amount can be claimed for multiple checkups not exceeding 2 times in a financial year within the limit.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |             |                      |               |                      |                |                |              |                |                |                                                            |                |                |            |        |        |                                             |        |        |                                                           |         |         |                                       |                |               |

| S.N | Scheme | Details                                                                                                                           |
|-----|--------|-----------------------------------------------------------------------------------------------------------------------------------|
|     |        | The other Terms & Conditions regarding the Scheme as mentioned in the Staff Circular no. 7749 dated 22.08.2022 remains unchanged. |

Further, the Competent Authority also approved to utilize the Staff Welfare Fund on below mentioned benefits:

- To subsidize 15% of the insurance premium amount paid by the employees for Group Insurance for Staff Loans for the policy period 01.04.2022 to 31.03.2023 from the Staff Welfare Fund. The same was credited to the respective staff loan accounts.
- To subsidize 5% medical insurance premium amount paid by pensioners/family pensioners (other than the family pensioner drawing pension =< Rs. 20,000/-). The same was credited in the respective saving bank accounts of retirees.

### **GUIDELINES FOR RETIREMENT FUNCTIONS OF STAFF MEMBERS RETIRING ON SUPERANNUATION/VRS**

Staff Circular No. 7769 dated 07.09.2022

Guidelines for retirement functions of Staff Members retiring on superannuation/VRS

Retirement is an emotional moment for the employee after serving the Bank for decades with utmost devotion and diligence. Looking at the long and distinguished services of all the employees the Top Management has instructed that a retirement function should be organized in the branch/office/CO verticals for all the employees superannuating/Voluntarily retiring from the services of the Bank.

An expenditure @ Rs.150/- per staff member (including the retiree), as per the strength of the Branch/Office/CO vertical may be incurred to hold the farewell function. This amount shall be exclusive of the amount of Rs.7500/- provided to the retiree on superannuation as memento and shall be utilized for the sole purpose of conducting the function.

The expenditure incurred in this regard shall be debited to miscellaneous expenditure after approval of the Competent Authority as per point no. 31 (Annexure-III) of the expenditure policy of the Bank.

### **ISSUANCE OF IDENTITY CARDS TO UNION BANK OF INDIA RETIREES**

**Staff Circular No: 7616**

Issuance of Identity Cards to Union Bank of India Retirees

- The Bank issues identity cards to the employees who are exiting from the Bank on superannuation or otherwise. As per the prevailing practice the employees who retire apply to HRO, Central Office for issuance of identity card in the prescribed format, and the same is made available to the employees in their address.
- The Identity cards are mainly used by the retirees for the purpose of proving identity for booking holiday home / claiming insurance benefits etc.
- It is observed that post-merger there have been various complaints regarding non- issuance / delay in issuance of identity cards to the retirees. Besides, there are no specific instructions for issuance of duplicate identity cards to retirees who have lost / misplaced / damaged their cards
- In view of the above, and the fact that Regional offices / FGMO's are issuing identity cards to the active employees and also suggestions received from field functionaries it has been decided to delegate the work

of issuance of identity cards to retirees to respective Regional Offices / FGMO's in line with issuing Identity cards to the active employees.

5. Fresh retirees from branches Regional offices and other offices under Regional offices shall apply for Identity cards with the respective Regional Offices. Regional offices shall issue Identity cards after scrutiny / verification to the retirees under the signature of Regional Head.
6. Fresh retirees of FGMO and other offices in the Zone reporting to FGM, shall apply for Identity cards with the respective Field General Managers Office. FGMO to issue Identity cards after scrutiny / verification to the retirees under the signature of FGM.
7. Fresh Retirees of Central office will apply for Identity cards with HRD, Central Office. The retirees of CO Annex Hyderabad and CO Annex Mangalore shall apply with respective FGMO's of their location. FGMO to issue Identity cards after scrutiny / verification to the retirees under the signature of FGM.
8. The ID cards shall be dispatched to the pension paying branch / address of the Retiree as per the request / convenience of the retiree.
9. For issuance of duplicate Identity cards in case of loss / damage of earlier issued ID cards, the retiree to apply with the branch wherein his pensions account is maintained. The branch to forward the same to the Regional Office under which the branch falls (irrespective of the location from which the employee has retired viz., Branch/ RO/FGMO/CO). Regional offices shall issue Identity cards after scrutiny / verification to the retirees under the signature of Regional Head and dispatch the ID cards to the pension paying branch / address of the retiree as per the request / convenience of the retiree. The relevant expenses for issuance of duplicate ID card be recovered from Pensioners account.
10. The Identity cards of erstwhile Andhra Bank and erstwhile Corporation Bank continue to be valid and can be used for the purpose of proving identity for booking Holiday Home / claiming insurance benefits etc.
11. For the sake of uniformity, we are enclosing a sample identity card for retirees and also ID card application form.
12. All branches / offices are advised to take a note of this circular and be guided accordingly.

## ISSUANCE OF PPO TO RETIREES OF OUR BANK

SC:7707 dated 09<sup>th</sup> June 2022

1. The Bank issues PPO (Pension Payment Order) to the employees who are exiting from the Bank on superannuation or otherwise eligible for pension. As per the prevailing practice, EBD, HR, generates the PPO through Union Parivar and dispatches the same to the Pension paying branch.
2. Retirees has been demanding for hard copies of the PPO's with their photograph pasted on it and signed by the HR officials. Further, it is observed that the retirees are moving to their permanent address post retirement and the hard copies of the PPO's which are dispatched is not received by the Pensioner in many cases, which is leading to complaints from the retirees.
3. In view of the above, it has been decided to decentralize the issuance of PPO's to retirees. Going forward, the HR Department of the concerned Regional office shall be responsible for generating the PPO's of the retirees whose pension application was processed by them, and dispatching the same to the retirees. The PPO's of retirees of CO Annex Hyderabad and CO Annex Mangalore shall be generated and dispatched to the retirees by Regional Office Saifabad and Regional office Mangalore respectively.
4. HR administrator of Regional offices shall generate PPO from Union Parivar, affix the photograph, duly sign the same and arrange for delivering to the retirees, whose Pension application has been processed by the concerned Regional office.
5. The navigation/process for generation of PPO is as under :
6. Main Menu > Employee self Service > Funds > Pension > Pension Administrator > Pension Slips Scrolls etc. > Pension order > click " Add a new Value" > enter PF no of the retiree in field " Run Control ID" > click "Add" > enter PF No again in field " EmpliD" > click "RUN" > a new screen will POP UP, click "OK" > click " Process Monitor" > click " Refresh" till field under Run status is " Success" and field under Distribution Status is "posted" > Click on "Details" a new screen will pop up > click " view log /Trace" a new screen will pop up > click "ubpensi3 XXXXX.PDF" to view and Print the PPO.
7. PPO's should be generated through Union Parivar module only, after payment of first Pension of the retiree. HR Administrators should also ensure to cross check the details of the PPO with the " BIODATA" and "FORM-3 / FORM-4", data available in Union Parivar before dispatching the same to the retiree.
8. The PPO's of retirees who have retired prior to the date of issuing this circular and those who have not received their PPO will also apply for PPO with the respective Regional Offices.
9. For issuance of duplicate / revised PPO, the retiree to apply with the Regional office under whose jurisdiction the branch wherein his pension account is maintained (irrespective of the location from which the employee has retired viz., Branch/RO/FGMO/CO). HR administrator of Regional offices shall generate PPO from Union Parivar, affix the photograph, duly sign the same and arrange for delivering to the Retiree.
10. The post 2005 retirees can now also view/print their PPO by logging in to Union Parivar. The navigation for the page is Employee Self Service > Pension Payment order (for desktop login).
11. The duplicate / revised PPO of pre 2005 retirees cannot be generated through Union Parivar, it is prepared manually by EBD, HR, CO, Mumbai, hence, for pre 2005 retirees EBD, HR, CO, Mumbai, on the specific request of the retiree, shall issue the PPO and arrange for delivering the same to the retirees.
12. All branches / offices are advised to take a note of this circular and be guided accordingly.

## **ADVISORY REGARDING RENDERING OF SATISFACTORY SERVICES TO RETIRED STAFF MEMBERS**

**STAFF CIRCULAR NO.7503 Date: September 28, 2021**

Sub: Advisory regarding rendering of Satisfactory Services to Retired Staff Members

This is in connection with various representations/grievances being received from our Retired Staff Members, regarding the support/services offered to them on their visit to our Branches. We wish to re-iterate to the Branches/Supporting Offices that such grievances/representations are unwelcome.

During the month of November, all the pensioners shall be approaching the Branches for updation of their Life Certificates. It is imperative that we treat our retired staff members with due respect and their queries/concerns are addressed to their satisfaction. The following are the enablers provided in Union Parivar, to all the Branches/Supporting Offices in the Branch Manager/Accountant/HR Manager IDs to address the concerns of the retirees.

1. Downloading of Form 16
2. Generation of Pension Slip
3. Submission/Updation of Investment Declaration
4. Life Certificate Updation.

Please note, the Pensioner can approach any of the Branches/Supporting Offices to get the above details and hence retirees should not be advised to visit the pension paying branches.

The retired Staff Members may also be assisted in downloading the U. Parivar App on their Mobile Phones, wherein all the above enablers can be accessed and submitted, except for Life Certificate Submission. The retirees should also be assisted with the navigation to access the "Information for Retirees" page available on the Corporate Web Site, for having an updated information on Circulars/Advisories to the retirees.

Considering the prevailing pandemic situation, Branches/Supporting Offices are advised to ensure that the concerns of the retirees are addressed immediately to their satisfaction, without causing any discomfort to the retirees.

Branch/Supporting Offices to ensure that the contents of the advisory is brought to the notice of all staff members.

## **SERVICE EXTENDED TO THE RETIRED EMPLOYEES OF THE BANK**

**Instruction Circular No:3572-2022 Date: 16.09.2022**

Attention of Branches is invited to Circulars /Guidelines issued by the Bank from time to time on extending prompt and courteous service to all the customers including retired employees. Of late, we are receiving number of complaints from some of the retired employees on the quality & promptness of services rendered at our Branches/Controlling Offices. Complaints mostly pertain to poor response, delay in delivery of services and non-courteous behavior of frontline staff. Retired employees, carrying rich experience of the banking domain have not only served the Bank during their lifetime but are also senior citizens and loyal customers of the Bank. Majority of

them continue to maintain good chunk of deposits and loans with the Bank. It is duty of the branches/controlling offices to extend courteous services to such retired senior citizen employees and ensure that retired employees are treated as extended members of our Union Parivar. We advise all the branches/controlling offices to implement the following guidelines whenever retired employees visit the branches/controlling offices.

1. On entering the branch premises, wish them and enquire about their well being and offer a seat.
2. Transactions relating to withdrawal and deposit of cash should be attended on priority basis and all efforts must be made by the Branches for making it hassle free and convenient.
3. Opening of fresh/renewal of deposit should be done on priority basis and deposit receipts must be handed over immediately on opening/renewal.
4. Issues relating to of account statement / interest certificate/TDS certificate / Pension certificates should be attended on priority basis and be immediately made available on the on same day.



5. Life certificates must be obtained proactively from the pensioners and forwarded to the concerned authority immediately.
6. Invite the retired employees to the Bank foundation day function and felicitate them suitably.
7. Retired employees carry rich knowledge and experience with them. Branches may seek their support for additional business and new reference.
8. Invite the retired employees (stationed locally) to all the functions organized by the branches /controlling offices as goodwill gesture and their contribution to the institution must be acknowledged. Branches must utilize the opportunity to brief the retired employees about the new products, services and initiatives launched by the
9. Bank.
10. Retired employees should be one of the invitees of customer service committee meetings to be conducted by Branches and controlling offices and their feedback must be taken for improvement of customer service and strengthening grievance redressal mechanism.
11. Obtain the feedback from retired employees on Bank's products and services and convey the same to RO/FGMO/CO vertical for improvement/modification wherever it is feasible.

Above referred points are only illustrative but not exhaustive, branches/controlling offices should treat the retired employees as the brand ambassador of the Bank and extend prompt and courteous services at all times. Further their feedback /suggestions must be taken in right spirit and may be utilized for strengthening of relationship and overall development of Bank.

All the Field Functionaries are instructed to take careful note of the above in true letter and spirit and ensure strict compliance.

#### **SUBMISSION OF ANNUAL LIFE CERTIFICATE BY STAFF PENSIONERS I FAMILY PENSIONERS**

##### **Staff circular: 8411 dated September 30th ,2024**

- As per the extant guidelines, pensioners are required to submit the Life Certificate during the month of November, every year, to ensure uninterrupted payment of monthly pension.
- ~ Staff Pensioners/Family pensioners of staff may submit their annual life certificates, effective from 01<sup>st</sup> November , through the following modes:
  - Personal Visit to any of the Branch of the Bank, not necessarily Pension paying branch. Life certificate shall be submitted by the Branch in Union Parivar. Acknowledgment of Life Certificate, generated from Union Parivar to be obtained from the Branch.
  - Jeevan Pramaan: Digital Life Certificate online through AADHAAR based authentication system. The pensioner, however, should ensure that his/her AADHAAR details are updated in Union Parivar records.
  - Door-Step Banking: Pensioners can also avail the door-step Banking facility of the Bank for digital submission of Life Certificate.
  - NRI pensioners / family pensioners who are unable to come to India for personal identification, he/she may be allowed, based on a certificate to be issued by an authorized official of the embassy of India /High Commission of India I Indian Consulates in the country where he/she is residing. The certificate is to be issued on verification of pensioner/family pensioner, based on photograph pasted in the PPO or on the basis of photograph pasted on the passport or any other such document.
  - A pensioner not resident in India in respect of whom a duly authorized agent produces Life Certificate signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.
- Pensioners are advised to carry their Aadhaar Card & Pan Card for updation of the same in Union Parivar, for smooth generation of FORM 16.
- Please note, non-updation of life certificate in Union Parivar will lead to discontinuation of pension and hence all staff pensioners/ family pensioners of staff are to be advised to submit the life certificate in December 2024.

##### **Operational Instructions to Branches**

Staff Pensioners/family pensioners of staff shall be visiting the Branches from 1<sup>st</sup> of October 2024, for updation of their life certificates. Retired staff members/ family pensioners should be treated with due respect and their queries I concerns should be addressed to their satisfaction.

- All branches to update the life certificate of staff pensioners/family pensioners in Union Parivar. Navigation in Union Parivar is as under
  - MAIN MENU -> MANAGER SELF SERVICE -> LIFE CERTIFICATE
  - Click on "ADD A NEW VALUE" tab, enter the Employee ID (PF NO) of the staff pensioner and then click on "ADD" button.
  - Fill up the necessary fields/ details appearing on the screen and then click save button.
- Branches to verify the physical PAN & AADHAAR and ensure that the correct PAN and AADHAAR are updated in the Union Parivar. Mobile number and email Id is also to be updated, to ensure swift communication of our messages.
- Life Certificate shall be updated on real time basis and acknowledgment of Life Certificate, generated from Union Parivar and duly signed by pensioner and Branch official shall be invariably provided to the pensioner.
- Copy of the acknowledgment, duly signed by the pensioner and the Branch official shall be maintained in the branch records.
- In cases wherein the pensioner has visited a branch, other than the pension paying branch, the copy of acknowledgement duly signed by pensioner and branch official shall be dispatched to pension paying branch, for their records.
- In the case of pensioner not resident in India in respect of whom a duly authorized agent produces Life Certificate signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, a scanned copy of the same may also be mailed to [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank).
- Branch to feed correct PF number in Union Parivar and verify the name & details of the person visiting the branch, to avoid wrong updation of life certificate.
- Reiterated, since such instances have been noticed earlier.
- Pensioners of e-AB and e-CB may quote their old PF I Employee number while visiting the Branches. Branches to ensure that the new PF I Employee numbers allotted to the Pensioners of e-AB and e-CB are fed in Union Parivar and Life Certificate is updated correctly.
- In cases wherein, pensioner is not aware of the new PF /Employee number, Branch may contact EBD, HR, Central Office on IP No's. 116246, 116268, 116239 , 116242.
- In case of any technical issue while updating in Union Parivar, the signed/certified life certificate be mailed to us in email id [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank) OR we may be alternatively contacted in IP Nos as stated above.
- Pension paying Branches are advised to follow-up with their Staff Pensioners/Family Pensioners and ensure that the Life Certificates are updated in Union Parivar latest by 30.11.2024.
- The contents of the circular shall be brought to the notice of all staff members and the pensioners of the Branch.
- All branches/ offices are advised to ensure strict compliance of the above instructions. Any lapses observed shall be viewed seriously.

## POLICY FOR ENGAGEMENT OF RETIRED OFFICERS AS ADVISORS

(Staff Circular No. 6448 dated 19.09.2016)

### Preamble

Bank faces enormous challenges across the business spectrum in these times of transition from brick and mortar to e-banking and particularly the challenges on the HR front is daunting in the area of replenishment of talent. As one of the alternate short term HR Strategies Bank engages the services of retired officers of the Bank on contract for providing advisory services on certain key issues. Governments of India vide its communications bearing F.No. 9/11/2005-IR dated 29.12.2009 and 12.01.2015 has issued certain guidelines on the subject and in terms thereof there is a need to formulate a Policy.

Accordingly, Bank has put in place the "Policy for Engagement of retired Officers as Advisors in the Bank".

#### 1. Purpose:

Engaging an Advisor shall be only in special/exceptional circumstances for specific purpose(s), and for a specified duration. Such an engagement shall not be against any vacant posts.

An illustrative but not exhaustive list of special/exceptional circumstances is as under:

- a) Absence of required expertise in house, and /or
- b) Need for efficiency, and/or
- c) Need to have highly qualified and/or experienced persons for providing specific services in various spheres like Managerial, Administrative, Technological, Training and Mentoring, etc.

However, at the time of engagement of Advisor/s in the Bank, it must be ensured that the post held by the retired Officer prior to his/her retirement should be filled up at least a month before the said engagement. Further, it must also be ensured that no Posts in that Grade/Scale shall be kept vacant.

#### 2. Preparation of Terms of Reference :

Terms of Reference should include –

- a) Purpose or objectives of the engagement in precise terms;
- b) Outlining the tasks to be carried out indicating the details of work/specific tasks/activities to be assigned to the Advisor;
- c) Schedule for completion of the assigned tasks clearly identifying the time frame;
- d) Infrastructural support or inputs to be provided to the Advisor by the concerned Functional Departments/Verticals to facilitate the engagement;

#### 3. Scope of Duties:

During the period of such engagement, Advisor/s would be required to perform any relevant work with reference to the terms of Reference or as assigned to them by the Officer/.Executive to whom they report to in the Bank as specified in the proposal for engagement. The advice offered by the Advisor shall be in writing to the Vertical to which he will be reporting.

#### 4. No. of Advisors:

The number of Advisors as per this Policy shall not exceed Ten (10) at any given point of time.

#### 5. Period of Engagement :

- a) Engagement shall be purely on contract basis and to be considered on a case-to-case basis.
- b) The Engagement would be initially for a period of not more than 06 months depending upon the specific job in the time frame of completion.
- c) If required, it may be extended initially for a period of up to 06 months.
- d) A further extension up to a maximum period of 03 months beyond 12 months of engagement may also be considered only in exceptional circumstances.
- e) Maximum age at the end of the tenure/extended tenure shall not exceed 65 years.

#### 6. Working Hours:

The contractee shall follow the normal working hours as applicable to swerving officials.

#### 7. Eligibility:

- a. Candidates who have superannuated as an Officer in SMGS-IV/TEGS-VI/TEGS-VII from a Public Sector Bank or in equivalent posts in any Private Sector Bank/Foreign Bank in India are eligible.
- b. He shall maintain good health.
- c. Candidates as mentioned in point (a) above, who have Voluntarily Retired or are dismissed or Compulsorily Retired from service or against whom punishments were imposed on account of fraudulent cases or on moral turpitude grounds, or who are members of any political party, are not eligible.
- d. There should not be any vigilance case or criminal prosecution or disciplinary proceedings pending or under contemplation against the candidate.
- e. No punishment/penalty should have been inflicted on the official during five years of his service in the Bank preceding his retirement.

**8. Age Limit:**

The engagement of Advisor/s shall be within 3 years after his/her superannuation in the Bank as on the cut-off date prescribed for eligibility and the maximum age at the end of the tenure shall not exceed 65 years.

**9. Educational Qualifications:**

The retired Officer should have a Graduate Degree in any discipline and should have passed CAIIB (Both parts) or a Post Graduate Degree in any discipline.

**10. Experience:**

The retired officers should possess the following minimum experience in order to be engaged as Advisors in the Bank. However, as regards duration of maximum experience, the same will be decided on a case to case basis.

| S.No. | Grade/Scale at the time of retirement | Minimum Experience                                                                      |
|-------|---------------------------------------|-----------------------------------------------------------------------------------------|
| A     | TEGS-VII                              | At least 05 years' experience in the grade(s) of SMG-V, TEGS-VI & TEGS-VII put together |
| B     | TEGS-VI                               | At least 05 years' experience in the grade(s) of SMG-IV, SMGS-V & TEGS-VI put together  |
| C     | SMGS-V                                | At least 05 years' experience in the grade(s) of SMG-IV, SMGS-VI & SMGS-V put together  |

Besides, the minimum experience, they should have good track record, good communication and interpersonal skills and domain knowledge in the relevant verticals/field, etc.

**11. Selection Procedure, Renewal, Performance Appraisal & Competent Authority:**

- a. The proposal for engagement of Advisor/s in terms of the provisions of the Policy along with the recommendations shall be initially placed before the Sub-Committee of the Board of Directors on HR by the Human Resources department, Central Office, along with the concerned Functional Department/Verticals, if any.
- b. The Competent Authority for engagement of Advisor/s on the first instance and or duration up to a period of 06 months shall vest with the Board of Directors, based on the concurrence and observations thereon made by the Sub-Committee of the Board of Directors on HR.
- c. The Competent Authority for the renewal of engagement of an Advisor for duration beyond 06 months and up to 12 months, depending upon the performance of the engaged Officer and progress of the assigned project, shall rest with the Managing Director & CEO.
- d. The Competent Authority for the renewals of the engagement of an Advisor for duration of 03 months beyond the initial 12 months, shall be vested with the Board of Directors, which however, shall be resorted to only in exceptional circumstances.
- e. The Performance of the Advisor shall be based on the Key Responsibility Areas (KRAs) arising from the Terms of Reference vis-à-vis the objectives to be achieved as defined in the proposal in respect of his/her initial appointment.

**12. Termination of Engagement:**

- a. Engagement may be terminated at any time at the discretion of the Bank with prior approval of the Managing Director & CEO, without assigning any reasons whatsoever, by giving a notice of 15 days.

- b. In case, an Advisor desires to leave the engagement, he /she has to give 15 days' notice, which however, can be exempted by the Managing Director & CEO or in his absence by Executive Director in charge of the HR Functions, at his discretion.
- c. The termination will be without prejudice to either party's rights accrued before termination.

**13. Remuneration , Allowances Benefits & Facilities:**

- a. The Advisor/s will be paid consolidated remuneration on monthly basis based on the last Gross Pay/notional Gross Pay drawn, as the case may be, minus Gross Pension at rates prevailing on the date of initial proposal.
- b. In the event of absence other than on permissible leave, the period of such absence shall be treated as on Loss of Pay & Allowances.
- c. The contractual period will not be reckoned as service for the purpose of superannuation benefits, PF, Pension, Gratuity, Bonus, etc.
- d. The Advisor/s shall not normally be entitled to any allowances/benefits/facilities/reimbursements other than the consolidated remuneration.
- e. However, the Board may specifically approve, on consolidated basis or on reimbursement basis, either on actual or on declaration basis, any/all of the allowances & benefits as also prescribe the maximum limits and periodicity thereon, if deemed fit, on a case-to-case basis. In such an event the maximum limits for each of the allowances/benefit/facility including recoveries, wherever applicable, shall be restricted to the amount as applicable to the Grade/Scale held by the contractee before retirement, comparable with that prevailing in Union Bank of India.
- f. The allowances/benefits/facilities/reimbursements for this purpose shall be in the form of Conveyance, Transportation, Vehicle, Fuel, Residential Accommodation, HRA, CCA, Medical Aid, Hospitalization, Insurance, Leave of any kind, Leave Encashment, Mobile Phone Hand set and / or connection / call charges, Telephone, Internet Connectivity, Visiting card, Cabin space, Computer, Laptop, Table, TE/TA including expenses on relocation from the place of posting to place of settlement, or any other benefit/allowance/reimbursement known by any other terminology whatsoever.
- g. The functional department/vertical under whom the Advisor/s are placed shall be responsible for payment of the Contractual obligations, TDS deductions thereon, and ensuring the compliance of the terms and conditions under the contract, etc. for which necessary records shall be maintained.

**14. Taxes:**

Taxes, as per the prevailing rates and rules will be deducted at source before effecting the payment of remuneration and other benefits.

**15. Confidentiality of data and documents:**

- a. The Advisor/s shall be required to maintain discipline and absolute integrity in accordance with the rules as contained under the Union Bank of India Officer Employees 'Conduct Regulations, 1976.
- b. The Advisor/s is expected to maintain secrecy about the affairs/business transactions of the Bank or to the business of any person having any dealing with the Bank and should not divulge any information thereto outsiders. In this regard, a Fidelity and Secrecy agreement in the Bank's proforma has to be executed.

**16. Conflict of Interest:**

- a. The Advisor/s appointed by the Bank, shall in no case represent or give opinion or advice to others in any matter which is adverse to the interest of the Bank.
- b. He /She should not represent the Bank in any negotiations nor exercise any administrative, financial or disciplinary powers.
- c. Further, he/she should not be assigned powers relating to the day-to-day functions of the bank.

**17. Interpretation clause:**

- a. The power to interpret any of the guidelines or power to settle any of the disputes arising out of these guidelines shall line with the Managing Director & CEO or in his absence by the Executive Director in charge of the HR functions, whose decision shall be final and binding on the Advisor/s.
- b. Any condition not explicitly covered under these guidelines shall be put up to the Managing Director & CEO or in his absence by the Executive Director in charge of the HR functions, whose decision shall be final and binding on the Advisor/s.

**18. Modification/Review:**

- a. The Policy shall be modified/reviewed/revised from time to time, so as to incorporate changes, as may become necessary, subject, however, to obtaining concurrence from the Sub-Committee of Board of Directors don HR and final approval by the Board of Directors.



## IMPLEMENTATION OF NEW TDS SECTION 194P – SPECIFIED SENIOR CITIZEN - STAFF PENSIONERS

Sc. No.8198 dated 07.02.2024

The Finance Act 2021 introduced new Section 194P (effective from 01.04.2021) to the Income Tax Act 1961 to deal with TDS(Tax Deducted at Source) obligations of specified senior citizens. Under Section 194P, tax is deductible only in case of “specified senior citizens”. For this purpose, specified senior citizen is an individual who satisfies the following conditions:

- i) He/She is a resident individual
- ii) He/She is 75 years or more at any time during the previous Financial year.
- iii) He/She has income from pension which is credited in his pension account with “specified Bank”
- iv) He has no other income except interest received / receivable from any account maintained by such individual in the same “Specified Bank” in which he gets pension income. (“specified bank” means a banking company which is a scheduled bank and has been appointed as agents of RBI under section 45 of the RBI Act)
- v) He/She shall be required to furnish a declaration under Form 12BBA to the “specified bank”.

**Once the specified bank, deducts tax for senior citizens under section 194P there will be no requirement to file income tax returns by the specified senior citizens.**

**Please note this provision does not exempt specified senior citizens from paying taxes. However, this provision is meant for avoiding hassles of filing of Income Tax returns by the “specified senior citizens”.**

In order to avail the relief under section 194P to the IT Act 1961, the staff pensioners who are “**specified senior citizens**” and are having no other income except interest income from deposits maintained solely with Union Bank of India shall submit a declaration in Form 12BBA as annexed herewith.

Eligible staff pensioners who wish to avail the relief under section 194P to the IT Act 1961 may submit the duly filled Form 12BBA latest by 29.02.2024, to email id ebd.co@unionbankofindia.bank, for deduction of TDS/TAX under section 194P, for FY 2023-24.

**Based on the declaration Form 12BBA, the Bank shall compute the gross total income (pension plus interest income) and to calculate the net taxable income deductions, tax exemptions as uploaded by the pensioners, along with proof in the approved Investment Declaration and the rebates available under section 87A shall be considered and applicable TDS under section 194P shall be arrived.**

**The staff pensioners who have submitted the Form 12BBA to our department may maintain sufficient balance in the Staff Pension Account, so as to enable us to deduct the Income Tax amount and remit the same under section 194P.**

Branches/offices are instructed to display the circular in branch notice boards and inform/educate staff pensioners of the relief under section 194P of the IT Act.



## SECTION 6: FORMATS AND APPLICATIONS

### *SECTION: 6* *Formats and Applications*

## **GUIDELINES FOR ISSUANCE OF 'NO OBJECTION CERTIFICATE' (NOC)**

**Staff Circular: 7842 dated 21.11.2022**

### **Sub: Guidelines for issuance of 'NO OBJECTION CERTIFICATE' (NOC)**

Bank staff is requiring various types of 'NO OBJECTION CERTIFICATES' (NOCs) and the same are being issued by the branches/offices based on available guidelines and prevailing practices.

However, in absence of clear guidelines, we are in receipt of queries/ clarifications from field functionaries regarding issuance of NOCs.

Therefore, to guide field functionaries in an efficient & smooth manner, Bank has defined Competent Authorities for issuance of various types of 'No Objection Certificates' (NOCs).

The detailed guidelines are enclosed as Annexure-I.

The contents of this Circular should be brought to the notice of all concerned.

ANNEXURE-1

**GUIDELINES ON ISSUANCE OF 'NO OBJECTION CERTIFICATE'**

**1.1 GENERAL CONDITIONS FOR ISSUANCE OF NOC:**

- The applications to be submitted in HRMS Package-Union Parivar.
- The NOC for passport can be provided only for the active employees. However, for the employees who are on sabbatical leave, depending upon individual cases the request of NOC may be acceded by the Competent Authority, if satisfied.
- In case of employees on deputation, the NOCs can be issued by the Competent Authority, if satisfied, after receiving the requisite details and recommendations of the organization, where the employee is on deputation.
- In case of employees on authorized Loss of Pay, the NOC can be issued by the Competent Authority, if satisfied.  
**In case of employees on unauthorized Loss of Pay, the NOC of any type cannot be issued.**
- The details of the employee mentioned in the NOC shall be strictly as per Bank records. If any modification is required in personal details of the staff, such employees will be advised to get their personal information corrected in Bank records before applying for NOC.
- The NOC issuing Competent Authority shall ensure obtaining ER Clearance/ Vigilance Clearance before issuance of NOC.
- In such cases, where the disciplinary action is initiated and proceeding are completed/imposed, the NOC can be issued. Whereas in cases where any disciplinary action is pending/contemplated, the NOC issuing Competent Authority can take the decision regarding issuance/non-issuance of NOC, based on the nature of the allegations levelled against the employee.

**1.2 TYPE OF NOCs & GUIDELINES**

| S.N  | Type of NOCs                                 | Guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------|----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (i)  | <b>NOC FOR OBTAINING PASSPORT</b>            | <ul style="list-style-type: none"> <li>• The NOC for issuance of passport to be issued as per the provisions of Indian Passport Act 1967 and modifications thereon.</li> <li>• 3 passport size photograph should be enclosed alongwith the print out of the application submitted by the employee in Union Parivar.</li> <li>• The NOC for Passport can be provided only to employees in service and cannot be provided to dependents of the employees.</li> </ul>                                                                                                                                                                |
| (ii) | <b>NOC FOR OBTAINING VISA/ FOREIGN VISIT</b> | <p>While considering the requests of the employees below mentioned conditions to be fulfilled:</p> <ul style="list-style-type: none"> <li>• It will be mandatory on the part of all employees to obtain prior permission (NOC) and sanction of leave (if needed) from the Competent Authority before leaving the country, clearly stating the period of leave proposed to be taken.</li> <li>• Leave for visiting abroad to employees to be sanctioned by the Leave sanctioning Authorities very sparingly in consultation with the concerned controlling office (FGMO/RO/CO depending upon the posting of the staff).</li> </ul> |

| S.N   | Type of NOCs                                               | Guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |                                                            | <ul style="list-style-type: none"> <li>Necessary undertaking be obtained from the employee that he/she will not extend his/her leave under any circumstance or on any reason. The format of the undertaking letter to be submitted by employee for issuance of NOC for Visa/foreign visit is mentioned in Staff Circular no. 7762 dated 30.08.2022 and the same is also enclosed as Table-A. Address of the employee during leave period be obtained and kept on record alongwith contact telephone number.</li> <li>No leave or extension of leave shall be deemed to have been granted unless an order to that effect is passed and communicated to the employee concerned.</li> <li>It is hereby reiterated that leave cannot be claimed as a matter of right and whenever exigencies of service so require, discretion to refuse or revoke leave of any description is reserved with the leave sanctioning authority. An employee already on leave may be recalled by that leave sanctioning authority, if it is felt that the same is necessary in the interest of the Bank.</li> <li>The sanctioning authority must ensure submission of aforesaid information/ application and undertaking before sanctioning the leave application.</li> <li>Before issuance of NOC, outstanding in various loans availed by the concerned employees should be ascertained and suitable undertaking stating that the same may be recovered from their terminal benefits should be obtained from the employee. If the balance of the Provident Fund is less than the loans availed by them as well as in case of employees covered under NPS, then personal guarantee of two persons may be obtained for the amount outstanding in the loan accounts.</li> <li>The applications to be routed through Union Parivar alongwith the undertaking (Table-A) which is required to be submitted at respective office for issuance of NOC. The submission of the requisite declaration with all the information in the fields is mandatory to be submitted. While applying for leave application in Union Parivar, employee should clearly state the purpose of the trip in 'employee comments' and absence reason'. Employees, while applying for leave in the system are also required to ensure that Station Leaving Permission is marked as 'YES' at the time of applying for leave, with specific period of absence from station Head Quarters. The employees must furnish their address as well as contact number during the leave period as required in the leave application.</li> <li>Employees visiting foreign country are required to declare whether their trip is self-financed or sponsored and give details thereof: in case of sponsored trip-details of sponsor with reasons; and source of funds in case of self-financed.</li> </ul> |
| (iii) | <b>NOC FOR OUTSIDE EMPLOYMENT FOR EMPLOYEES IN SERVICE</b> | <ul style="list-style-type: none"> <li>After submitting the application in Union Parivar, the details regarding the Interview/Exam with relevant documents to be submitted to respective office for issuance of NOC.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

| S.N   | Type of NOCs                                                                     | Guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |                                                                                  | <ul style="list-style-type: none"> <li>The NOC issued for attending Interview/Exam should not be construed as approval to relieve the employee in case he/she is selected for the post/advertisement. The relieving of the employee, to whom NOC is issued will be subject to submission of notice of resignation in writing and acceptance of such resignation as per the rules in this regard in vogue at the relevant time and subject to the exigencies of the Bank.</li> <li>The issuance of NOC for giving interview/outside Exam cannot be taken as a right of an employee.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| (iv)  | <b>NOC FOR JOINING COURSES</b>                                                   | <p>The objective of providing such NOC is to cultivate the culture of learning &amp; overall development among employees along with the accomplishment of official responsibilities.</p> <ul style="list-style-type: none"> <li>After submitting the application in Union Parivar, the details regarding the Course with relevant documents to be submitted to respective office for issuance of NOC.</li> <li>The course opted by the employee for issuance of NOC should be Part-Time &amp; not effecting the official responsibilities of the employee.</li> <li>Full time courses affecting the official work of the Bank shall not be considered for issuance of NOC. However, distance learning/ online courses not affecting the working hours of the Bank can be considered for issuance of NOC as per the discretion of the Competent Authorities, if satisfied.</li> <li>If it is observed that providing NOC for joining courses interrupts with the banks working or employee is not able to fulfill his/her official assignments due to joining courses, the provided NOC may be repealed at any point of time.</li> </ul> |
| (v)   | <b>NOC FOR RESIDENCE PROOF FOR LICENSE/GAS/MOBILE CONNECTION/PASSPORT</b>        | <p>If requested by the employee, the residence proof/ address proof as per Banks record may be provided to the employees &amp; their dependents. The residence proof issued to dependents of the employees should be strictly as per the information available in Bank records.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| (vi)  | <b>NOC FOR CONTRIBUTION TO NEWSPAPER/RADIO/ OTHER MEDIA CHANNEL NETWORK ETC.</b> | <p>While issuing such NOCs, NOC issuing authorities are advised to ensure declaration of below mentioned clause and the same should be mentioned in the NOC.</p> <p>Applicant should not disclose/share Bank's /customers/his own critical/confidential information. In case any user gives opinion, he/she may present a clear disclaimer that the content or opinion expressed with solely is in his/her individual capacity and does not represent Bank's views, in any manner.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| (vii) | <b>NOC FOR AVAILING LOAN FROM OUTSIDE AS AN APPLICANT/CO-APPLICANT/</b>          | <ul style="list-style-type: none"> <li>Employees who are willing to avail loan as applicant/co-applicant/standing as surety, guarantor from outside Banks/ Financial Institution/ Organization/ Credit Societies should apply for the same through Union Parivar and send all the relevant details to respective office in the enclosed format as per Table-B.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| S.N | Type of NOCs                  | Guidelines                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     | STANDING AS SURETY/ GUARANTOR | <ul style="list-style-type: none"> <li>The NOC to avail, loan from outside as an applicant, co-applicant, surety, and guarantor cannot be treated as a Letter of Guarantee issued in favour of employee.</li> <li>The NOC will be valid for a period of 06 (Six) months from the date of its issuance, and staff should avail the facility within the said period.</li> <li>The proposed loan will not rank in priority over the other dues of the Bank that may become due from the staff to the Bank.</li> <li>The Bank shall always have priority over the terminal benefits of the staff or any reason whatsoever as the Bank may deem expedient. If staff fails to discharge his/her liability, the same will be treated as misconduct on his/her part and he/she will be liable for disciplinary action.</li> <li>Staff shall not enter into any agreement with the creditor in his/her capacity as applicant which may jeopardize Bank's interest.</li> <li>The "No Objection Certificate" shall be for specific loan purpose and should be mentioned in his/her application.</li> <li>While processing request of an employee for issuance of NOC for availing loan from outside, NOC processing Officer will ensure to calculate the net take home pay of the employee. Due care is to be taken while calculating the net take home pay.</li> <li>The process note format for sanctioning/ processing such NOCs are enclosed as Table-C.</li> <li><u>In case, the requisite net take home pay as mentioned below is not maintained by the employee, NOC cannot be issued.</u></li> </ul> <p><b>NET TAKE HOME PAY TO BE MAINTAINED WHILE AVAILING NOC FOR OUTSIDE BORROWING AS AN APPLICANT/CO-APPLICANT/STANDING AS SURETY/ GUARANTOR (INCLUDING THE EMI OF THE LOAN TO BE AVAILED):</b></p> <p><b>a) <u>NOC FOR AVAILING HOUSING LOAN FROM OUTSIDE:</u></b></p> <p>After including the deduction of the proposed EMI, the Net take home should not be less than 30% of the monthly gross salary.</p> <p><b>b) <u>NOC FOR AVAILING ANY OTHER LOAN FROM OUTSIDE:</u></b></p> <p>After including the deduction of the proposed EMI, Net take home should not be less than 40% of the monthly gross salary.</p> <p><b>c) <u>NOC FOR AVAILING LOAN FROM UNION BANK CREDIT SOCIETIES:</u></b></p> |

| S.N | Type of NOCs | Guidelines                                                                                                                |
|-----|--------------|---------------------------------------------------------------------------------------------------------------------------|
|     |              | After including the deduction of the proposed EMI, Net take home should not be less than 25% of the monthly gross salary. |

### 1.3 COMPETENT AUTHORITIES FOR ISSUANCE OF NOC

#### 1.3.1 Competent Authority for issuance of NOC for outside employment:

As per Staff Circular no. 7115 dated 17.03.2020, the Competent Authorities for issuance of NOC for outside employment is as under:

| In respect of                                                                                                                  | Competent Authority                                                                                                                                                                                                                                     |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs etc. | Regional Head<br><br>(If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive one scale above the scale of the applicant at FGMO)                                                                                |
| Employees working at all administrative offices including STC, Staff College Bengaluru (except Central Office)                 | Regional Head within whose jurisdiction concerned STC/administrative offices falls.<br><br>(If the applicant is in the same or above scale of RH, the Competent Authority to issue NOC is Executive one scale above the scale of the applicant at FGMO) |
| Employees working at Central Office                                                                                            | Asst. General Manager (HR) or next higher Authority depending upon the scale of the Officer/ Executive.<br><br>The Competent Authority should be minimum one scale above the scale of the applicant.                                                    |
| Regional Heads                                                                                                                 | FGM/ Zonal Head<br><br>The Competent Authority should be minimum one scale above the scale of the applicant.                                                                                                                                            |
| FGM/ Chief General Manager/General Manager at Central Office                                                                   | MD & CEO and in his absence Executive Director looking after HR Vertical.                                                                                                                                                                               |
| Employees deputed to RRBs/ other                                                                                               | Regional Head within whose jurisdiction the HO at RRB/other falls.<br><br>(If the applicant is in the same or above the scale of RH, the Competent Authority to issue NOC is Executive one scale above the scale of the applicant).                     |

#### 1.3.2 Competent Authority for issuance of NOCs other than outside employment:

| In respect of                                                                                                                  | Competent Authority                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Employees working at all types of Branches/ Offices including RLPs/ LC Branches/ MCBs/ USKs/ MSME Loan points/ NPCs/ RAOs etc. | Regional Head<br><br>(If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive at FGMO who is one scale above the scale of the applicant) |
| Employees working at Regional Offices / Audit Offices/Vigilance Cell/RUSETI/ Other offices under Regional Office               | Regional Head<br><br>(If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive at FGMO who is one scale above the scale of the applicant) |



| In respect of                                                                                 | Competent Authority                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Regional Heads/ Audit Head/ Zonal Vigilance Cell at FGMO/ employees posted at FGMO            | Field General Manager                                                                                                                                                                                                                                                                                                        |
| Employees working at Central Office/CO Annex/ Employees working at STCs, Staff College / COEs | Asst. General Manager (HR) or next higher Authority depending upon the scale of the Officer/ Executive.<br><br>The Competent Authority should be minimum one scale above the scale of the applicant.                                                                                                                         |
| FGM/ General Manager                                                                          | Chief General Manager (HR)                                                                                                                                                                                                                                                                                                   |
| Chief General Manager                                                                         | Executive Director looking after HR Vertical.                                                                                                                                                                                                                                                                                |
| Employees on deputation                                                                       | The applications shall be processed by the Concerned Office mentioned above depending upon the place of posting of the employee in the Biodata (Union Parivar).<br><br>(If the applicant is in the same scale of RH, the Competent Authority to issue NOC is Executive at FGMO, one scale above the scale of the applicant). |

#### 1.4 FORMATS FOR ISSUANCE OF NOC

Various formats for issuance of NOC (for reference only) are enclosed as Table-D.

TABLE-A

**Undertaking Letter to be submitted by employee for issuance of NOC for Visa/ foreign Visit**

From:

Mr. /Ms. ....

Emp. No. ....

Designation .....

Scale .....

Posting-Branch/Office .....

Regional Office .....FGMO.....

Passport No.....

To:

The AGM/DGM/GM,

Human Resources Department,

RO/ZO/CO

Location .....

**Subject: Sanction of Leave for going abroad**

I hereby solemnly undertake as under:

- I have applied for leave from ..... to ..... (specify period of leave) in HRMS Package for trip to .....
- I have clearly stated the period of leave proposed to be taken along with the purpose of Trip/place of visit abroad.
- Leave for visiting abroad be sanctioned to me in consultation with the concerned RO/ZO/CO/Department. (Strike out whichever is not applicable).
- I will not extend my leave under any circumstance or on any reason.
- My address and contact telephone no. (at outside) will be as under:
  - Address:.....
  - Contact Details: .....

f) Details of the Trip:

| Period of Leave | Name of foreign countries to be visited | Whether NOC for Visa applied for or no visa required or visa on arrival | Purpose of Trip | Estimated expenditure (travel boarding, lodging, visa, Misc. etc.) | Whether sponsored or self-financed | If sponsored-name of the sponsor with reasons of sponsorship or if self-financed source of funds |
|-----------------|-----------------------------------------|-------------------------------------------------------------------------|-----------------|--------------------------------------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|
|                 |                                         |                                                                         |                 |                                                                    |                                    |                                                                                                  |

g) In case of any failure to return to duty, the Bank shall be entitled to recover all outstanding loans/advances against me, as and when due from Gratuity or any other terminal benefits, which may be payable to me by the Bank.

h) I agree to abide by other conditions as per leave rules of the Bank and Staff Circulars issued by the Bank in this regard.

Yours faithfully,

Place:

Date:

(Signature of the Employee)

TABLE-B

**DETAILS TO BE SUBMITTED FOR ISSUANCE OF NOC FOR AVAILING LOAN FROM OUTSIDE**

| Particulars                                                                                              | Details          |
|----------------------------------------------------------------------------------------------------------|------------------|
| Employee No                                                                                              |                  |
| Name                                                                                                     |                  |
| Designation                                                                                              |                  |
| Posting                                                                                                  |                  |
| RO                                                                                                       |                  |
| FGMO                                                                                                     |                  |
| Applied for NOC as applicant/co-applicant/surety/guarantor                                               |                  |
| Reason for taking loan from outside                                                                      |                  |
| Name of the Financial Institution from where Loan is proposed to be taken                                |                  |
| Type of Loan                                                                                             |                  |
| Amount of Outside Loan required                                                                          |                  |
| Whether loan is applied Jointly                                                                          |                  |
| If yes, Name of the co-applicant                                                                         |                  |
| Relation of employee with co-applicant                                                                   |                  |
| Installment amount to be borne by the Staff                                                              |                  |
| Installment amount to be borne by the co-applicants (applicable in case of joint loan applications only) |                  |
| <b><u>Calculation for Net Take Home (Based on Last Month Salary)</u></b>                                 |                  |
| <u>Particulars</u>                                                                                       | <u>For Staff</u> |
| Gross Salary (A) (as per salary slip of preceding month)                                                 |                  |
| Deductions from Salary (B)                                                                               |                  |
| Interest on Staff Over Draft of<br>Rs. _____ (To be filled by the Staff) (C)                             |                  |
| Interest of any other loan not routed through salary (D)                                                 |                  |
| Salary available for Outside Loan (E) (E=A-(B+C+D))                                                      |                  |
| Installment of Proposed Outside Loan (F)                                                                 |                  |
| Net Take Home (G) (G=E-F)                                                                                |                  |
| Net Take Home % (H)* (H=G*100/A)                                                                         |                  |

**Declaration:**

☐ I hereby affirm that all the details provided by me are correct to the best of my knowledge.

Yours faithfully,

Place:

Date:

(Signature of the Employee)

**FORMAT OF PROCESS NOTE FOR LOAN FROM OUTSIDE AS AN APPLICANT/  
CO-APPLICANT/SURETY/GUARANTOR**

| Particulars                                                                                              |                             | Details                                                                      |
|----------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------------------------------------------------------|
| Employee No                                                                                              |                             |                                                                              |
| Name                                                                                                     |                             |                                                                              |
| Designation                                                                                              |                             |                                                                              |
| Posting                                                                                                  |                             |                                                                              |
| RO                                                                                                       |                             |                                                                              |
| FGMO                                                                                                     |                             |                                                                              |
| Reason for taking loan from outside                                                                      |                             |                                                                              |
| Name of the Financial Institution from where Loan is proposed to be taken                                |                             |                                                                              |
| Type of Loan                                                                                             |                             |                                                                              |
| Amount of Outside Loan required                                                                          |                             |                                                                              |
| Whether loan is applied Jointly                                                                          |                             |                                                                              |
| If yes, Name of the co-applicant                                                                         |                             |                                                                              |
| Relation of employee with co-applicant                                                                   |                             |                                                                              |
| Installment amount to be borne by the Staff *                                                            |                             |                                                                              |
| Installment amount to be borne by the co-applicants (applicable in case of joint loan applications only) |                             |                                                                              |
| <b><u>Calculation for Net Take Home (Based on Last Month Salary)</u></b>                                 |                             |                                                                              |
| <b><u>PARTICULERS</u></b>                                                                                | <b><u>FOR<br/>STAFF</u></b> | <b><u>FOR NOC ISSUING AUTHORITY<br/>(FOR ARRIVING THE NET TAKE HOME)</u></b> |
| Gross Salary (A) (as per salary slip of preceding month)                                                 |                             |                                                                              |
| Deductions from Salary (B)                                                                               |                             |                                                                              |
| Interest on Staff Over Draft of Rs. _____ (To be filled by the Staff) (C)                                |                             |                                                                              |
| EMI of any other loan availed (D)                                                                        |                             |                                                                              |
| Installment of Proposed Outside Loan (E)                                                                 |                             |                                                                              |
| Salary available for Outside Loan (E) (F=A-(B+C+D))                                                      |                             |                                                                              |
| Net Take Home (G) (G=F-E)                                                                                |                             |                                                                              |
| Net Take Home % (H)* (H=G*100/A)                                                                         |                             |                                                                              |

(\*In case of surety/guarantor the amount borne by the employee as surety/guarantor also to be mentioned)

Processing Officer

Processing Officer

Approved/ Declined

(Competent Authority)

**'NO OBJECTION CERTIFICATE' FORMAT's – (For Reference Only)****1. Format of NOC for Visa/ Foreign Visit**

The Officer-in-charge,/ Address to Employee

..... Consulate.

Dear Sir,

Visa application of Mr./Ms.....

Mr./Ms. ...., Employee No....., joined services of the Bank on .....

At present, he/she is working as .....

He/she has been sanctioned leave from ..... to ..... to visit .....for/to .....

(Purpose).....

We have no objection in Visa being issued to Mr./ Ms. ...., for the stated purpose.

Thanking you,

Yours faithfully,

(Competent Authority)

-----

## 2. Format of NOC for Passport

जिस किसी से भी संबंधित हो  
To whomsoever it may concern

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>प्रमाणित किया जाता है कि Mr/Ms..... W/o/D/o/S/o/<br/>Mr./Ms..... जो भारतीय नागरिक है<br/>दिनांक ..... से यूनियन बैंक ऑफ<br/>इंडिया के स्थायी कर्मचारी है तथा वर्तमान में<br/>....., मैं ..... पद पर<br/>कार्यरत है. इस संस्था को उनके द्वारा भारतीय पासपोर्ट<br/>की प्राप्ति हेतु कोई आपत्ति नहीं है. अधोहस्ताक्षरी, इस<br/>पहचान प्रमाणपत्र पर हस्ताक्षर करने के लिए विधिवत्<br/>प्राधिकृत है. मैंने पासपोर्ट अधिनियम, 1967 की धारा 6(2) के<br/>प्रावधानों को पढ़ा है तथा प्रमाणित करता हूँ कि वे इस<br/>आवेदक के मामले में लागू नहीं हैं. मैं उन्हें भारतीय<br/>पासपोर्ट जारी करने की संस्तुति करता हूँ, यह प्रमाणित<br/>किया जाता है कि यह संस्था सार्वजनिक क्षेत्र का उपक्रम<br/>है. Mr/Ms.....का पहचान पत्र<br/>क्रमांक ..... है.</p> | <p>Certified that Mr/Ms. ....<br/>W/o/D/o/S/o/ Mr./Ms..... who<br/>is an Indian national is a permanent employee<br/>of Union Bank of India from .....<br/>and is at present holding the post of<br/>....., working with our<br/>..... This Organization has no<br/>objection to her acquiring Indian Passport. The<br/>undersigned is duly authorized to sign this<br/>Identity Certificate. I have read the provisions<br/>of Section 6(2) of the Passport Act 1967 and<br/>certify that these are not attracted in case of<br/>this applicant. I recommend issue of an Indian<br/>Passport to her. It is certified that this<br/>Organization is a Public Sector Undertaking.<br/>The Identity Card number of<br/>Mr/Ms..... is<br/>.....</p> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

कृते यूनियन बैंक ऑफ इंडिया / For Union Bank of India  
(Competent Authority)

### 3. Format of NOC for Outside Employment for Active Employees

The Officer-in-charge,  
.....  
.....  
.....

प्रिय महोदय/ Dear Sir,

Sub : NOC for applying for the post of .....

|                                                                                                                                     |                                                                                                                               |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| हम बस पत्र के साथ निम्नलिखित स्टाफ सदस्य से उक्त पद हेतु प्राप्त आवेदन अंग्रेषित कर रहे हैं. स्टाफ सदस्य के ब्यौरे निम्नानुसार है : | We forward herewith an application received from following staff member for the abovementioned post. Details are as follows : |
|-------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|

Mr./Ms..... (Emp No.....), joined services of the Bank on ..... as ..... in .....cadre. At present he/she is working as ..... (Designation) with .....(Posting) in .....(RO/FGMO).

|                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| हम सूचित करना चाहेंगे कि हमारे द्वारा आवेदन अंग्रेषित करने का मतलब यह नहीं माना जाए कि आपके द्वारा विज्ञापित पद के लिए चयन होने पर हम उन्हें कार्यमुक्त करने के लिए सहमत हैं. उनकी कार्यमुक्ति, निश्चित रूप से त्यागपत्र की नियमित तारीख तथा संबंधित समय पर प्रचलित नियमों के अनुसार उसकी स्वीकृति तथा बैंक की कार्य आवश्यकताओं के अधीन की जाएगी. | We would like to state here that our forwarding the application to you should not be construed as our having agreed to relieve him in case he is selected for the post advertised by you. His relieving from the services of the Bank would be subject to his giving the usual notice of resignation in writing and the acceptance of such resignation as per the rules in this regard in vogue at the relevant time and subject to the exigencies of the Bank. |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

भवदीय / yours faithfully,

(Competent Authority)

#### TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr./Ms..... is in the services of the Bank since ..... The Bank has no objection on his/her appearing in an interview for the post of ..... To be conducted by .....

FOR UNION BANK OF INDIA



## MEMORANDUM

Mr./Ms.....

.....

.....

Mr./Ms. .... is hereby informed that the Bank would like to make it clear to him/ her that our issuing a 'NO OBJECTION CERTIFICATE' dated ..... for appearing in an interview which will be conducted by ..... should not be constructed as our having agreed to relieve him/her in case he/she is selected and that his/her release will be subject to his/her giving us notice of resignation in writing and the acceptance of such resignation will be subject to rules in this regard in vogue at that time as also subject to the exigencies of the Bank.

#### **4. Format of NOC for Joining Part Time Courses**

To be addressed to employee:.....

**With reference to your request dated ..... for seeking consent for pursuing ..... in ..... through ..... you are hereby informed that Bank has no objection in pursuing ..... in ..... (Part time). It is also informed that the Management expects you to continue to give full attention to your duties in the Bank like any other employee and that you should not expect from the Management, any Special Privilege or extra benefits, like special leave, exemption from work or for early working hours or for staggered working hours.**

**You are also informed that for your participation in the program/course, you will not be entitled to claim any type of leave due as a matter of right. Such leave will, however, be granted as in any other case subject to exigencies of the Bank at that time.**

(Competent Authority)

5. Format of NOC for availing loan from outside as Applicant/Co-applicant/ Surety/Guarantor

To be address to Employee:.....

We invite reference to your letter no. .... dated ..... regarding grant of permission for availing Loan (type of loan to be mentioned) of Rs..... from .....(name of creditor) singly/ jointly with his/her .....(relation) Mr./ Ms. .... for .....(purpose).

The Competent Authority has permitted to avail Loan for ..... (Purpose) from ..... (name of creditor) on the following Terms & Conditions:

- That the permission to Mr./ Ms. .... is granted to him/her for .....(purpose) without keeping a vouch for him/his financial status and it will not be treated as a Letter of Guarantee issued in his/her favour.
- That the permission for ..... (Purpose) will be valid for a period of 06 (Six) months from the date it is issued and he should avail the facility within the said period.
- That the proposed loan for which Mr./ Ms. .... is being permitted to will not rank in priority over the other dues of the Bank that may become due from Mr./ Ms. .... to the Bank.
- The Bank shall always have priority over the terminal benefits of Mr./ Ms. .... for any reason whatsoever as the Bank may deem expedient.
- That in case Mr./ Ms. .... fails to discharge his/her liability the same will be treated as misconduct on his/her part and he/she will be liable for disciplinary action.
- That Mr./ Ms. .... shall not enter into any agreement with ....., in his/her capacity as applicant which may jeopardize Bank's interest.
- The "No Objection Certificate" shall be for the specific purpose i.e. to avail ..... (Type of Loan) of Rs..... from ..... (Name of creditor), singly /jointly with Mr./ Ms. .... for .....(purpose) at .....(place).

(Competent Authority)

\*\*\*\*\*

## SOPS FOR FINACLE ID UPGRADATION

**Staff Circular: 7895 dated 11 January 2023**

Bank is using Finacle in the CBS platform for providing smooth customer service & business development. For the said purpose, Finacle IDs are provided to Officers & Clerical employees along with biometric verification.

The Finacle IDs of an Officer/Clerical employees have a defined set of work class as per the scale/designation of an employee. However, the Finacle IDs of the employees are being upgraded due to non-availability of officers/employee in the branches, administrative exigencies/operational issues and various business requirements of the Bank.

Department of Information Technology vide their letter no. DIT:DC:2005 dated 24.08.2010 has delegated HUPM (ID Up-gradation) to HR- Regional Office. Further, the Bank has issued various communications regarding measures to be undertaken while up grading Finacle ID of Clerical Employees. The duties assigned for Clerical employees as per Bipartite Settlement was also implemented in Finacle 10 and the same was informed vide Staff Circular no. 7721 dated 24.06.2022.

It is observed that the Finacle IDs of employees are being upgraded without taking necessary approval. Hence, for ensuring smooth functioning of the branches, it is needed to define SOP for Finacle ID Up gradation. The detailed SOP for the same is enclosed as Annexure-I and the application cum approval format for the said purpose is enclosed as Annexure-II. Therefore, it is advised as under:

- Finacle ID of the employees can be upgraded only, if it is highly essential for the business requirements of the Bank and no other employee in the same workclass (for which the Finacle ID is requested to be upgraded) is available in the branch/office.
- Finacle IDs can be upgraded only after obtaining request of the employee, recommendation of the branch head and approval of the Regional Head or Dy. Regional Head and upto a specific time period.
- Finacle IDs cannot be upgraded on perpetual basis. It should be strictly for a definite time period and not more than one month in any case on one occasion.
- A record of the approval of Finacle ID Upgradation should be maintained at the respective Regional Offices mandatorily.

### SOPs for FINACLE ID UPGRADATION

| Steps  | Particulars                   | Details                                                                                                                                                                                         |
|--------|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Step 1 | Request of Employee           | Request of the employee in the enclosed prescribed format should be sent to the respective HR Department along with the signature of employee mandatorily.                                      |
| Step 2 | Mandatory Details on Request  | The specific reason of Id Up-gradation should be clearly mentioned in the application-cum approval form along with the specific duration and work class for which Finacle ID is to be upgraded. |
| Step 3 | Recommendation of Branch Head | The application request should be recommended by the Branch Head. In case of non-availability of Branch Head, the recommendation of ID Up-gradation can be given by the Dy. Branch Head.        |

|        |                                  |                                                                                                                                                                        |
|--------|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Step 4 | Approval of Regional Office      | On receipt of the employee request along with the recommendation, approval of Regional Head or Dy. Regional Head to be sought along with remarks.                      |
| Step 5 | Up-gradation of Finacle ID       | If approved, the Finacle ID of the employee may be upgraded upto the specific time period only for which it is approved.                                               |
| Step 6 | Reversion of Upgraded Finacle ID | Once the time period for which the Finacle ID is upgraded is lapsed, it is the responsibility of respective HR Head to revert the Upgraded ID to its actual workclass. |

**APPLICATION / APPROVAL FORMAT FOR FINACLE ID UPGRADATION**

I request you to upgrade my Finacle ID as per details mentioned below:

**1. General Details**

|                                 |  |
|---------------------------------|--|
| Name                            |  |
| Finacle User-ID (With initials) |  |
| Designation                     |  |
| Mobile No. of employee          |  |

**2. Finacle ID Up gradation details**

|                                                  |                    |
|--------------------------------------------------|--------------------|
| Present Workclass                                |                    |
| Requested Upgraded Workclass                     |                    |
| Duration of Up-gradation                         | From..... To. .... |
| Reason of Up-gradation with proper Justification |                    |

(Signature of Employee)

Date: .....

**(Recommendation of Branch Head/Dy. Branch Head)**

I Mr/Ms..... Branch Head/ Dy. Branch Head of ..... (branch) recommend to Upgrade the ID of Mr/Ms..... as per the details mentioned above.

(Signature of Branch Head/ Dy. Branch Head)

Finacle User ID:

Date: .....

Branch Stamp:

**(PROCESS NOTE AT REGIONAL OFFICE)**

**(For Regional Office use only)**

The request of Mr/Ms. .... for upgrading the Finacle ID .....(finacle Id) from ..... (actual workclass) to .....(upgraded workclass) from ..... (date) to ..... (date) is made due to .....(specific reason).

As the request is genuine, it is recommended to upgrade the above Finacle ID.

| (HR Head)   | (Chief Manager) |
|-------------|-----------------|
| Name:       | Name:           |
| Finacle ID: | Finacle ID:     |
| Signature:  | Signature:      |
| Date:       | Date:           |

**Approved/ Declined**

I Mr/Ms..... Regional Head/ Dy. Regional Head of ..... approve to upgrade the Finacle ID of Mr/Ms..... as per the details mentioned above.

**Signature of: Regional Head/ Dy. Regional Head)**  
**Finacle ID:**  
**Date:**

**BOOK ON AMALGAMATION JOURNEY OF UNION BANK OF INDIA - "MANTRAS FOR SUCCESSFUL  
AMALGAMATION IN. TESTING TIME"**

**Circular Letter No.: 00125 Date: 27.05.2022**

- ❖ Union Bank of India has successfully completed the amalgamation process of three banks - Union Bank of India, Andhra Bank and Corporation in a record time of one year.
- ❖ In order to capture this efficacious journey, and to create a complete compendium of the processes, practices adopted, structures created and the sentiments of the leadership a book has been conscripted.
- ❖ The book named -"**Mantras for Successful Amalgamation in Testing Time**" has been formally released by MD Et CEO, Shri Raj Kiran Rai G, on 26.05.2022.

Union Bank of India has successfully completed the amalgamation process of three very strong banks - Union Bank of India, Andhra Bank and Corporation Bank and has become the fifth largest public sector bank in the country. The journey of amalgamation under the project "Union Samarth" itself was quite remarkable which gave several learnings on numerous aspects of banking. The project aided to complete the amalgamation process along with IT integration in record time of one year despite the challenges posed by the pandemic.

In order to capture this efficacious journey, the countless efforts of the employees, and to create a complete compendium of the processes, practises adopted, structures created, philosophy of leaders, and the cultural integration achieved as a part of this journey a book has been conscripted under the guidance of Shri.Kalyan Kumar, Ex-Chief General Manager-HR and by a six member team lead by Dr.Chetna Pandey-Deputy General Manager-HR; aided by Mr.Keshav More-Chief Manager, STC-Bangalore;Mr.Sailesh Kumar-Chief Manager, FGMO Lucknow; Mr.Prabhat Singh Suman-Chief Manager, STC-Bhubaneshwar; Mr.Ganga Datt Pant-Chief Manager, STC-Lucknow and Ms. Meenakshi Sharma- Senior Manager, CO Mumbai.

The book named "Mantras for Successful Amalgamation in Testing Time" - a complete narrative of Amalgamation of Union Bank of India, Andhra Bank and Corporation Bank has been formally released by our MD & CEO, Shri Raj Kiran Rai G on 26.05.2022. The book aims to aid fellow bankers to get insights on the challenges involved in amalgamation and will also serve as a repository of information to all future bankers on the processes of amalgamation in banking.

A copy of the book has been hosted on UBINET and can be accessed through the following path:

UBINET > Fast Access > Amalgamation Book



1. **Release of Ex-gratia under Death Relief Fund Scheme of the Bank.** On receipt of the intimation of the Death of the employee, who is a member of the DRF, the Branch/Regional Office can release an amount of Rs.4.50 lakhs as ex-gratia to the nominees of the employee. On receipt of Death Certificate, along with other required documents can claim it from DRF Section at Central Office, Mumbai. On receipt of the claim form along with supporting documents, the concerned Regional Office has to apply in Union Parivar and forward the documents for sanction to [reenar.yadav@unionbankofindia.bank](mailto:reenar.yadav@unionbankofindia.bank) and [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
2. **Application for compassionate appointment/ex-gratia.** On receipt of the Application with all the supporting documents should be sent to concerned regional office. The Regional Office, along with their recommendations and inspection report submit the same to [manasik@unionbankofindia.bank](mailto:manasik@unionbankofindia.bank), [dhananjay.kumar@unionbankofindia.bank](mailto:dhananjay.kumar@unionbankofindia.bank). In case of applications from family members of deceased employees of eAB and eCB, the same will be forwarded to CO-Annex, Hyderabad/Mangalore for processing. The concerned CO-Annex Office, with its recommendations/and relevant documents, should forward the same to [vivekanand.mandlik@unionbankofindia.bank](mailto:vivekanand.mandlik@unionbankofindia.bank), Central Office.
3. **Application for release of Gratuity:** The duly filled in application, Form J /Form K with supporting documents should be submitted to the last Branch/Office where the employee last worked. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
4. **Application for Family Pension:** The spouse of the deceased/eligible dependents have to submit the Form 4 along with all the supporting documents to the nearest Branch/Office. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
5. **Application for release of Provident Fund:** The nominee / legal heir of the deceased employee has to submit the application along with all the supporting documents to the last Branch/Office where the employee last worked. The Branch should forward the same to the concerned Regional Office, which will upload the same in Union Parivar. Mail ID: [ebd.co@unionbankofindia.bank](mailto:ebd.co@unionbankofindia.bank)
6. **Application for withdrawal of NPS Fund:** The nominee of the employee has to submit prescribed Death Claim Form along with other supporting documents directly to the concerned Regional Office. The Regional Office upon scrutiny of the relevant documents should forward the same to Central Office for further processing. Mail ID : [staffnps@unionbankofindia.bank](mailto:staffnps@unionbankofindia.bank) , [kunal.waghmare@unionbankofindia.bank](mailto:kunal.waghmare@unionbankofindia.bank)
7. **Application for PL Encashment:** A request application along with necessary documents to be submitted to the last Branch/Office where the employee last worked which will be sent to the concerned Regional Office for approval.
8. **Group Insurance cover for Staff Loan Accounts:** The dependents of the deceased staff member have to submit the claim form along with supporting documents to the last Branch/Office where the employee last worked. The concerned Branch will send the same to HRAD, Central Office, through concerned Regional Office. Mail ID: [staffloan.insurance@unionbankofindia.bank](mailto:staffloan.insurance@unionbankofindia.bank), I.P.No. 116214, 116355 Land Line: 022-22896207.

**1. Release of Ex-gratia under Death Relief Fund Scheme of the Bank to the Nominee/legal heirs.**

1. The details of the scheme are available in Staff Circular No.4896 dated 25.09.2002.
2. The duly filled in applications along with the recommendations of Branch/RO to be sent to Central Office for sanction. The check list for processing the application is as under.

| Sr.No.                                             | Documents                                                                                          | Yes                             | No |
|----------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------|----|
|                                                    |                                                                                                    | Please tick the relevant column |    |
| Where Nomination is available in Union Parivar     |                                                                                                    |                                 |    |
| 1.                                                 | Whether eligible for ex-gratia as per the rules of the scheme                                      |                                 |    |
| 2.                                                 | Application in the Prescribed Format                                                               |                                 |    |
| 3.                                                 | A copy of the Death Certificate issued by the appropriate authority                                |                                 |    |
| 4.                                                 | Whether subscription amount received for all the previous months                                   |                                 |    |
| 5.                                                 | KYC documents of the nominee submitted                                                             |                                 |    |
| Where Nomination is not available in Union Parivar |                                                                                                    |                                 |    |
| 1.                                                 | Claim Form duly signed by all the legal Heirs                                                      |                                 |    |
| 2.                                                 | A Copy of the Death Certificate                                                                    |                                 |    |
| 3.                                                 | KYC of all the legal Heirs                                                                         |                                 |    |
| 4.                                                 | Family Member Certificate/Legal Heir Certificate issued by competent authority                     |                                 |    |
| 5.                                                 | Indemnity and Affidavit with due mention of DRF in Banks format duly signed by all the legal heirs |                                 |    |

**APPLICATION FOR EXGRATIA BY NOMINEE**

**UNDER THE RULES OF THE FUND**

The Administrator,  
Union Bank Employees Death Relief Fund  
Employees Benefit Division  
CENTRAL OFFICE

DRF                      Membership                      No:  
Employee No:

APPLICATION TO BE SUBMITTED THROUGH THE BRANCH  
MANAGER/DEPARTMENTAL HEAD OF BRNACH/OFFICE  
WHERE THE DECEASED EMPLOYEE HAS LAST WORKED  
-----

Dear Sir,

I beg to apply for payment of ex-gratia to which I am entitled under Rule 3 read with Rule 9 of Union Bank Employees Death Relief Fund, as a nominee of late \_\_\_\_\_ who was a member of the fund and died on \_\_\_\_\_. Necessary Particulars relating to my claim are given in the statement below:

**STATEMENT**

I

1. Name In Full :
2. Address :
3. Department/Branch/Section :  
Where last employed
4. Post held :
5. Date of Appointment :
6. Date of death of the employee and :  
Evidence/witness in support thereof
7. Month of payment of first monthly contribution :
8. Month of payment of last monthly contribution :
9. Nominee/Legal heirs :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge.

Yours faithfully,

Signature  
of the Branch Manager/ Departmental Head

Signature/Thumb Impression of  
the Applicant's Nominee

Place:

Date:

---

(For the use of branch/office where the deceased/disabled employee has last worked)

We have verified the above information and confirm its correctness.

We certify the genuineness of the signature of the nominee.

We also certify that

- The Applicant is eligible under Rules.
- The Applicant is within the scope of the Rules.

Signature of the Branch Manager/Dep. Head

Name of the Branch/Department

---

Place:

Date:

**ANNEXURE**

To be stamped as per  
Stamp Act in the State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name

Age

Relationship  
with the  
deceased

Permanent Address

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

as Principals

and I/we the undersigned:-

Full Name

Age

Permanent Address

1. \_\_\_\_\_
2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified

against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_

\_\_\_\_\_  
(All heirs of the deceased) (Signature)

(Signed and delivered by the above named)

\_\_\_\_\_  
(Sureties) (Signature)

## ANNEXURE

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is **not produced**

---

I/We \_\_\_\_\_ do Hereby solemnly and sincerely affirm/swear and state as follows:

1. Mr./Mrs./Miss \_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

| Name | Age | Relation with deceased | Permanent Address |
|------|-----|------------------------|-------------------|
|------|-----|------------------------|-------------------|

|       |  |  |  |
|-------|--|--|--|
| _____ |  |  |  |
|-------|--|--|--|

|       |  |  |  |
|-------|--|--|--|
| _____ |  |  |  |
|-------|--|--|--|

|       |  |  |  |
|-------|--|--|--|
| _____ |  |  |  |
|-------|--|--|--|

AFFIDAVIT (CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.



3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated:

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

ANNEXURE

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s is **not produced**.

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss.\_\_\_\_\_ the amount of Rs.\_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity DRF ex-gratia dues payable to Mr./Mrs./Miss.\_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss. \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned \_\_\_\_\_

| Full Name | Age | Relationship<br>with the<br>deceased | Permanent Address |
|-----------|-----|--------------------------------------|-------------------|
|-----------|-----|--------------------------------------|-------------------|

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned:-

| <u>Full Name</u> | <u>Age</u> | <u>Permanent Address</u> |
|------------------|------------|--------------------------|
|------------------|------------|--------------------------|

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demands for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_

\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name)

(Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence  
(SEAL)

NOTARY/JUDICIAL MAGISTRATE

## 2. Application for compassionate appointment/ex-gratia

### Checklist for documents required for applying for

#### Compassionate appointment/Ex-gratia payment.

| Sr.No. | Documents                                                                                                                                                                                                                                                                                                                                       | Yes                             | No |
|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|----|
|        |                                                                                                                                                                                                                                                                                                                                                 | Please tick the relevant column |    |
| 1.     | Application form (Part-A) duly filled in along with all financial information and correct family details. The Form should be properly witnessed with date.<br>Part B & C should be duly signed by the RH.                                                                                                                                       |                                 |    |
| 2.     | Aadhaar and Pan card copies of all dependent family members                                                                                                                                                                                                                                                                                     |                                 |    |
| 3.     | Educational qualification mark sheets and passing certificates issued by Universities for applicant and other siblings. For students in the family submit latest admission fee receipts                                                                                                                                                         |                                 |    |
| 4.     | Family Income certificate issued by Govt. Authority <u>in case no other Income proof is available.</u><br>Cast Certificate in Bank's format (only in case of SC/ST & OBC Candidates)                                                                                                                                                            |                                 |    |
| 5.     | The applicant has to submit education qualification proofs i.e. 10 <sup>th</sup> , 12 <sup>th</sup> and graduation mark sheets and passing certificates issued by universities However, if the applicant is pursuing Graduation he has to submit relevant documentary evidence like latest fee receipts/bonafide certificate issued by college. |                                 |    |
| 6.     | Notarized NOC on Rs.100/- stamp paper from all the family members for compassionate appointment of the applicant                                                                                                                                                                                                                                |                                 |    |
| 7.     | An undertaking in writing that he/she will maintain properly the other family members who were dependent on the deceased employee.                                                                                                                                                                                                              |                                 |    |
| 8.     | Ration Card copy/ Revenue authority certificate showing correct names of family members.                                                                                                                                                                                                                                                        |                                 |    |
| 9.     | Detailed inspection report by the any Senior Official nominated by RO regarding – earning / employment status                                                                                                                                                                                                                                   |                                 |    |

|     |                                                                                                                                         |  |  |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------|--|--|
|     | of the family members, their marital status and education qualification, any other source of income of family other than family pension |  |  |
| 10. | Copy of bank passbooks of all dependents since date of death                                                                            |  |  |

## Application for Employment of Dependents of Employee Dying while in Service

### PART A (i)

I Shri/Smt. \_\_\_\_\_ regret to inform that, my \_\_\_\_\_ Shri/Smt. working as \_\_\_\_\_ at \_\_\_\_\_ has expired on at the age of \_\_\_\_\_ years.

\* I, Shri / Smt. \_\_\_\_\_ am the \_\_\_\_\_ of Shri / Smt. \_\_\_\_\_ I request that, my appointment be considered on compassionate grounds in terms of the Scheme.

The personal details of the deceased employee is as under:-

|     |                                     |  |
|-----|-------------------------------------|--|
| 1   | Name                                |  |
| 2   | Employee No.                        |  |
| 3   | Designation                         |  |
| 4 a | Last Posting                        |  |
| 4 b | Regional Office                     |  |
| 5 a | Date of Birth                       |  |
| 5 b | Age at Death                        |  |
| 5 c | Remaining months of service         |  |
| 6   | Date of Joining                     |  |
| 7   | Length of Service                   |  |
| 8   | Date of Death                       |  |
| 9   | Category(SC/ST/OBC)                 |  |
| 10  | No. Of Dependents                   |  |
| 11  | Full last month salary net of taxes |  |

| Terminal Benefits:                                                                                        |                                                                     | Amount (Rs) |  |
|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|-------------|--|
| 1.                                                                                                        | PF/NPS                                                              |             |  |
| 2.                                                                                                        | Gratuity                                                            |             |  |
| 3.                                                                                                        | PL Encashment                                                       |             |  |
| 4.                                                                                                        | Other Terminal benefits(hsg.loan Exgratia, etc)                     |             |  |
| <b>Total Terminal Benefits (A)</b>                                                                        |                                                                     |             |  |
| <b>Liabilities:</b>                                                                                       |                                                                     |             |  |
| Details of loan taken from Bank and /or other Financial Institutions with the prior approval of the Bank: |                                                                     |             |  |
| (i)                                                                                                       |                                                                     |             |  |
| (ii)                                                                                                      |                                                                     |             |  |
| (iii)                                                                                                     |                                                                     |             |  |
| <b>Total liabilities (B)</b>                                                                              |                                                                     |             |  |
| <b>Gross Terminal Benefits (A-B) (C)</b>                                                                  |                                                                     |             |  |
| <b>Investments:</b>                                                                                       |                                                                     |             |  |
| (i )                                                                                                      | Deposits                                                            |             |  |
| (ii)                                                                                                      | NSCs                                                                |             |  |
| (iii)                                                                                                     | PPF                                                                 |             |  |
| (iv)                                                                                                      | LIC & other Life Insurance Policies including Postal Life Insurance |             |  |
| (v)                                                                                                       | Others                                                              |             |  |
| <b>Total Investments (D)</b>                                                                              |                                                                     |             |  |
| <b>Net Terminal Benefits (C+D) (E)</b>                                                                    |                                                                     |             |  |
| Details of movable property                                                                               |                                                                     |             |  |
| Details of immovable property                                                                             |                                                                     |             |  |
| <b>Monthly income of the family from all sources:</b>                                                     |                                                                     |             |  |
| (i)                                                                                                       | Family Pension from Bank                                            |             |  |

|                                                                                  |  |  |
|----------------------------------------------------------------------------------|--|--|
| (ii) Family Pension from Defence                                                 |  |  |
| (iii) Pension of dependents                                                      |  |  |
| (iv) Monthly income from investments mentioned above                             |  |  |
| (v) Monthly interest on Terminal Benefits at max. Staff Rate                     |  |  |
| (vi) Monthly income from movable & immovable property (on items mentioned above) |  |  |
| (vii) Monthly income of dependent family members.                                |  |  |
| (viii) Any other monthly income.                                                 |  |  |
| <b>Total monthly income of the family</b>                                        |  |  |

Details of the candidate applying for compassionate appointment in terms of the scheme are as under:

|      |                                                                                                               |  |
|------|---------------------------------------------------------------------------------------------------------------|--|
| 1    | Name                                                                                                          |  |
| 2    | Relationship with the deceased                                                                                |  |
| 3(a) | Date of Birth                                                                                                 |  |
| 3(b) | Age on date of an application                                                                                 |  |
| 4    | Educational qualifications                                                                                    |  |
| 5    | Experience if any                                                                                             |  |
| 6    | Whether any other dependent family member has been appointed on compassionate grounds if yes, provide details |  |
| 7    | Category ( SC/ST/OBC/Gen.)                                                                                    |  |

**(III) Details of all dependent family members of the deceased employee:**

| SNO | Name | Relationship with deceased employee | Date of Birth | Qualification | Address | If earning Source of Income, Name of Employer | Monthly Emoluments |
|-----|------|-------------------------------------|---------------|---------------|---------|-----------------------------------------------|--------------------|
| 1   | 2    | 3                                   | 4             | 5             | 6       | 7                                             | 8                  |
|     |      |                                     |               |               |         |                                               |                    |
|     |      |                                     |               |               |         |                                               |                    |
|     |      |                                     |               |               |         |                                               |                    |
|     |      |                                     |               |               |         |                                               |                    |
|     |      |                                     |               |               |         |                                               |                    |
|     |      |                                     |               |               |         |                                               |                    |
|     |      |                                     |               |               |         |                                               |                    |

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DECLARATION/UNDERTAKING\*.

1. I hereby declare that the facts given by me above are, to the best of my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.
2. I hereby also declare that I shall maintain properly the other family members who were dependent on the deceased employee mentioned against 1 of Part-A(i) of this form and in case it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date:

Signature of the candidate

Name : \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Shri/Smt/Kum \_\_\_\_\_ is known to me and the facts mentioned by him/her are correct and verified by me.

Date:

Signature of witness\*

Name : \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**\* either any employee in the Senior level of Bank or Gazetted rank official from State/Central Government.**

**(TO BE FILLED IN BY REGIONAL OFFICE)****Details of the candidate for compassionate appointment:**

|     |                                                                                                                          |  |
|-----|--------------------------------------------------------------------------------------------------------------------------|--|
| 1   | Name                                                                                                                     |  |
| 2   | Relationship with the deceased employee/ employee voluntarily retired on medical grounds/missing employee                |  |
| 3 a | Date of Birth                                                                                                            |  |
| 3 b | Age on date of application                                                                                               |  |
| 4   | Educational qualifications                                                                                               |  |
| 5   | Experience if any                                                                                                        |  |
| 6   | Whether any other dependent family member has been appointed on compassionate grounds, if yes provide details            |  |
| 7   | Category (SC/ST/OBC/Gen.)                                                                                                |  |
| 8   | Post for which employment is proposed                                                                                    |  |
| 9   | Whether there is vacancy in that post within the Ceiling of 5% prescribed under the scheme of compassionate appointment. |  |
| 10  | Whether the candidate fulfils the requirements of the Recruitment Rules for the post.                                    |  |
| 11  | Apart from waiver of recruitment procedure what other relaxation are to be given                                         |  |

**II. Whether the facts mentioned in Part-A have been verified by the office and if so, indicate the records**

\_\_\_\_\_

**III. Recommendations of the Regional Head/Field General Manager:**

\_\_\_\_\_

**(Signature of Regional Head/Field General Manager and office seal / stamp)**

**Details of Disciplinary Action concluded/ pending/contemplated  
against the employee**

- 1) Name of the employee
- 2) Employee Number
- 3) Disciplinary Action taken & concluded against the employee in his/her service in the Bank (give details of each of the penalties imposed during the entire service)
  - Nature of misconduct (Major/Minor):
  - Penalty imposed :
- 4) Disciplinary Action pending against the deceased employee at the time of his death/VRS/Missing:
  - Nature of misconduct (Major/Minor) :
  - Penalty contemplated :

Certified for correctness of information/ details provided hereinabove.

**Date:**

**REGIONAL HEAD / FIELD GENERAL MANAGER**

(NOTE: PLEASE MENTION “NIL” REMARKS IN CASE NO DISCIPLINARY ACTION TAKEN & CONCLUDED AGAINST THE EMPLOYEE IN HIS/HER SERVICE IN THE BANK OR PENDING AGAINST THE DECEASED EMPLOYEE AT THE TIME OF HIS DEATH/VRS/MISSING. “NA” REMARKS ARE NOT ACCEPTABLE)

**FORMAT OF APPLICATION FOR GRANT OF EX-GRATIA AMOUNT  
IN LIEU OF APPOINTMENT ON COMPASSIONATE GROUNDS**

*(To be submitted by the dependent including widow of the deceased employee)*

The General Manager  
Union Bank of India  
Human Resource Management Department  
Manpower Planning & Recruitment Division  
8<sup>th</sup> floor, Union Bank Bhavan  
239, Vidhan Bhavan Marg  
Nariman Point  
**Mumbai – 400 021.**

**Date of Receipt of application**

- by branch  
- by RO  
- by CO  
- Date of disposal  
at CO

Through: Branch Manager / Departmental Head  
\_\_\_\_\_ Branch / Office

**APPLICATION FOR EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT**

Dear Sir,

1. I, \_\_\_\_\_ regret to inform you that my husband/\_\_\_\_\_ (state relation), who was working at \_\_\_\_\_ Branch / Office, expired on \_\_\_\_\_. He/she was survived by the following: -

| Sl. No. | Name | Age / Relationship | Educational qualification | Whether employed | Marital Status |
|---------|------|--------------------|---------------------------|------------------|----------------|
|         |      |                    |                           |                  |                |
|         |      |                    |                           |                  |                |
|         |      |                    |                           |                  |                |
|         |      |                    |                           |                  |                |

2. **Other details:**

|                                                                                                                                                                                                                  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <p><b>(1) <u>Terminal Benefits</u></b></p> <p>a. PF/NPS</p> <p>b. Gratuity</p> <p>c. Leave Encashment</p> <p>d. Any other amount paid under Bank's Scheme(s)</p> <p align="center"><b><u>Sub-Total A</u></b></p> |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|

|                                                                                                                                          |  |
|------------------------------------------------------------------------------------------------------------------------------------------|--|
| 2) Liabilities<br>Loans taken from Bank and/or other Financial Institutions with the prior approval of the Bank.<br>(i)<br>(ii)<br>(iii) |  |
| SUB-TOTAL (B)                                                                                                                            |  |
| (3) Net corpus of Terminal Benefits (C=A-B)                                                                                              |  |
| (4) Investments<br>(i) Deposits<br>(ii) NSCs<br>(iii) PPF<br>(iv) LIC policies<br>(v) Others                                             |  |
| SUB-TOTAL (D)                                                                                                                            |  |
| (5) Details of movable property, if any, held and monthly income derived there from.                                                     |  |
| (6) Details of immovable property, if any, held and monthly income there from.                                                           |  |
| (7) Monthly income of dependent family member<br>(Attach a photocopy of salary slip, if employed)                                        |  |
| (8) Any other monthly income.                                                                                                            |  |
| (9) Last drawn Gross Salary (net of taxes). (Please attach the attested copy of salary slip)                                             |  |

3. I request you to consider my case for ex-gratia amount as provided in the scheme.

SIGNATURE OR THUMB IMPRESSION OF THE APPLICANT

Date:

Place:

Residential Address:

(with Tel.No.)

### 3. Application for release of Gratuity:

- The duly filled in applications along with the recommendations of Branch/RO to be sent to Central Office for sanction. The check list for processing the application is as under.

| Sr.No.                                             | Documents                                                                      | Yes                             | No |
|----------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------|----|
|                                                    |                                                                                | Please tick the relevant column |    |
| Where Nomination is available in Union Parivar     |                                                                                |                                 |    |
| 1.                                                 | Application as per Form J signed by nominee                                    |                                 |    |
| 2.                                                 | Gratuity Worksheet                                                             |                                 |    |
| 3.                                                 | Death Certificate of the employee                                              |                                 |    |
| 4.                                                 | KYC documents of the nominee                                                   |                                 |    |
| Where Nomination is not available in Union Parivar |                                                                                |                                 |    |
| 1.                                                 | Claim Form K duly signed by all the legal Heirs                                |                                 |    |
| 2.                                                 | A Copy of the Death Certificate                                                |                                 |    |
| 3.                                                 | KYC of all the legal Heirs                                                     |                                 |    |
| 4.                                                 | Family Member Certificate/Legal Heir Certificate issued by competent authority |                                 |    |
| 5.                                                 | Indemnity and Affidavit as per Banks format duly signed by all the legal heirs |                                 |    |
| 6.                                                 | Gratuity Work Sheet                                                            |                                 |    |



APPLICATION OF GRATUITY BY A NOMINEE FORM 'J'

The Managing Director,  
UNION BANK OF INDIA  
MUMBAI – 400 021

Application to be Submitted through the Branch  
Manager/Departmental Head of the  
Branch/Office where the deceased employee has  
last worked.

Dear Sir,

I beg to apply for payment of Gratuity to which I am entitled under Sub-Section (I) of Section 4 of the Payment of Gratuity Act, 1972 as a Nominee of late \_\_\_\_\_ (Name of the employee) who was an employee of your establishment and died on the \_\_\_\_\_.

The Gratuity is payable on account of death of the aforesaid employee while in service/superannuation of the aforesaid employee on \_\_\_\_\_ retirement/resignation of the aforesaid employee on \_\_\_\_\_ after completion of \_\_\_\_\_ years of service/total disablement of the aforesaid employee due to accident or disease while in service with effect from \_\_\_\_\_. Necessary particulars relating to my claim are given in the statement below:

STATEMENT

I.

1. Name of the Applicant nominee :
2. Address in full of the Applicant nominee :
3. Marital status of the applicant nominee :  
(Unmarried/married. Widower/widow)
4. Name in full of the employee :
5. Marital status of the employee :
6. Relation of the nominee with the employee :
7. Total period of service of the employee :
8. Date of joining of the employee :
9. Date and cause of termination of service of the employee :
10. Department/Branch where the employee last worked :
11. Post held by the employee :

12. Total wages last drawn by the employee : Basic + Sp. All + D.A. = Total

13. Date of death and evidence witness :  
as proof of death of the employee

14. Reference no. of recorded nomination :  
if available

15. Total Gratuity payable to the employee :

16. Share of Gratuity claimed :

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge and belief.

III. Payment may please be made in Crossed or Open Bank Cheque.

IV. As the amount payable is less than Rupees One thousand, I shall request you to arrange for payment of sum due to me by Postal money order at the address mentioned above after deducting Postal money order commission there from.

Yours faithfully,

Signature/Thumb Impression of  
the Applicant Nominee

Place :

Date:

---

(FOR THE USE OF THE BRANCH / OFFICE WHERE DECEASED EMPLOYEE LAST WORKED)

We have verified the above information and confirm its correctness. The deceased employee has availed of the following Loans and the amount presently outstanding there against are:-

A) CLEAN LOAN : Rs.

B) HOUSING LOAN : Rs.

C) FESTIVAL ADVANCE/ ADVANCE SALARY : Rs.

D) ADVANCE AGAINST T. E. BILLS : Rs.

E) ANY OTHER DUES (SPECIFY)

Last Salary Paid For :

|              |     |             |             |            |            |             |             |       |
|--------------|-----|-------------|-------------|------------|------------|-------------|-------------|-------|
| Deductions   | P.F | P.F.        | Hsg.        | Conv.      | Cln.       | Fest.       | Other       | Total |
| from Salary: | —   | <u>Loan</u> | <u>Loan</u> | <u>Ln.</u> | <u>Ln.</u> | <u>Adv.</u> | <u>Adv.</u> | Ded.  |

Rs. \_\_\_\_\_

We recommend the release /repayment of Gratuity Dues.

NAME OF THE BRANC/OFFICE : \_\_\_\_\_

Date:

(Signature of the Branch Manager/Dep. Head)

\_\_\_\_\_  
I, the Nominee of Shri./Smt./Kum. \_\_\_\_\_ hereby authorise you to effect the recoveries of all the dues of the Bank from the terminal benefits payable to Shri./Smt./Kum.\_\_\_\_\_.

(Signature of Nominee)

APPLICATION OF GRATUITY BY A LEGAL HEIR FORM 'K'

The Managing Director,  
UNION BANK OF INDIA  
MUMBAI – 400 021

Application to be Submitted through the Branch  
Manager/Departmental Head of the  
Branch/Office where the deceased employee has  
last worked.

Dear Sir,

I beg to apply for payment of Gratuity to which I am entitled under Sub-Section (I) of Section 4 of the Payment of Gratuity Act, 1972 as a legal heir of late \_\_\_\_\_ (Name of the employee) who was an employee of your establishment and died on the \_\_\_\_\_ without making any nomination. The Gratuity is payable on account of death of the aforesaid employee while in service/superannuation of the aforesaid employee on \_\_\_\_\_ retirement/resignation of the aforesaid employee on \_\_\_\_\_ after completion of \_\_\_\_\_ years of service/total disablement of the aforesaid employee due to accident or disease while in service with effect from \_\_\_\_\_. Necessary particulars relating to my claim are given in the statement below:

STATEMENT

I.

1. Name of the Applicant legal heir :
2. Address in full of the applicant legal heir :
3. Marital status of the applicant legal heir (Unmarried/married, widower/widow) :
4. Name in full of the employee :
5. Relation of the applicant with the employee :
6. Religion of both the applicant and the employee. :
7. Date of joining and total period of service of the employee :
8. Department/Branch where the employee last worked :
9. Post held by the employee :

10. Total wages last drawn by the employee : Basic + Sp. All + D.A. = Total
11. Date and cause of termination :  
of service of the employee
12. Date of death of the employee and :  
Evidence/witness in support thereof
13. Total Gratuity payable to the employee :
14. Percentage of Gratuity claimed :
15. Basis of the claim and evidence/ :  
witness in support thereof

II. I declare that the particulars mentioned in the above statement are true and correct to the best of my knowledge and belief.

III. Payment may please be made in Crossed or Open Bank Cheque.

IV. As the amount payable is less than Rupees One thousand, I shall request you to arrange for payment of sum due to me by Postal money order at the address mentioned above after deducting Postal money order commission there from.

Yours faithfully,

Signature/Thumb Impression of  
the Applicant Legal heir

Place :

Date:

---

(FOR THE USE OF THE BRANCH / OFFICE WHERE DECEASED EMPLOYEE LAST WORKED)

We have verified the above information and confirm its correctness. The deceased employee has availed of the following Loans and the amount presently outstanding there against are:-

- F) CLEAN LOAN : Rs.
- G) HOUSING LOAN : Rs.
- H) FESTIVAL ADVANCE/ ADVANCE SALARY : Rs.

I) ADVANCE AGAINST T. E. BILLS : Rs.

J) ANY OTHER DUES (SPECIFY)

Last Salary Paid For :

|              |     |             |             |            |            |             |             |       |
|--------------|-----|-------------|-------------|------------|------------|-------------|-------------|-------|
| Deductions   | P.F | P.F.        | Hsg.        | Conv.      | Cln.       | Fest.       | Other       | Total |
| from Salary: | —   | <u>Loan</u> | <u>Loan</u> | <u>Ln.</u> | <u>Ln.</u> | <u>Adv.</u> | <u>Adv.</u> | Ded.  |

Rs. \_\_\_\_\_

We recommend the release /repayment of Gratuity Dues.

NAME OF THE BRANC/OFFICE : \_\_\_\_\_

Date:

(Signature of the Branch Manager/Dep. Head)

\_\_\_\_\_  
I, the Legal Heirof Shri./Smt./Kum. \_\_\_\_\_ hereby authorise you to effect the recoveries of all the dues of the Bank from the terminal benefits payable to Shri./Smt./Kum.\_\_\_\_\_.

(Signature of Legal Heir)

### WORKSHEET FOR SETTLEMENT OF GRATUITY

Branch to forward one copy RO/ZO for their recommendations.

RO/ZO to upload formats in UNION PARIVAR sufficiently in advance.

01. Name of Employee :
02. P.F. No. :
03. Residential address of employee :
04. Branch/Department where last employed :
05. Name of branch where employed :  
During last 5years.
06. Last Post hold :
07. Date of Joining :
08. Date & Cause of cessation of service :
09. Last date of reporting on duty :
10. Period of absence during the service on:  
Loss of pay :  
I) On Medical grounds :  
II) Unauthorized absences :
11. Total Period of service :
12. Basic salary for the last one year

|                 | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year            |     |     |     |     |     |     |     |     |     |     |     |     |
| Basic Pay       |     |     |     |     |     |     |     |     |     |     |     |     |
| Spl. Pay        |     |     |     |     |     |     |     |     |     |     |     |     |
| FPP             |     |     |     |     |     |     |     |     |     |     |     |     |
| PQP             |     |     |     |     |     |     |     |     |     |     |     |     |
| Any other allow |     |     |     |     |     |     |     |     |     |     |     |     |

13. Place of posting during last 6 years

| Period | Place | Designation |
|--------|-------|-------------|
|        |       |             |
|        |       |             |
|        |       |             |
|        |       |             |



|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |

14. S.B. A/c No. of employee :  
Where salary is being credited Branch :

15. Loans outstanding at Branch :

|                                 | Loans O/S, If any with any other branches |        |
|---------------------------------|-------------------------------------------|--------|
|                                 | Branch                                    | Amount |
| a) Loan advance O/S             |                                           |        |
| b) Housing Loan                 |                                           |        |
| c) Clean Loan                   |                                           |        |
| d) P.F. Loan                    |                                           |        |
| e) Advance against T.E          |                                           |        |
| f) Advance against LFO          |                                           |        |
| g) Salary Advance               |                                           |        |
| h) Festival Advance             |                                           |        |
| i) Personal Loan                |                                           |        |
| j) Computer Loan                |                                           |        |
| k) NSC Loan                     |                                           |        |
| l) Any other unadjusted advance |                                           |        |

16. Disciplinary action, if any during the service.

We certify that the above information is given as per our records. We recommend for the payment of gratuity and Provident as per his/her eligibility.

Place:

Date:

Accountant

Branch Manager

Recommendations of Regional Office/Zonal Office \_\_\_\_\_

We endorse the view of Branch and recommend for the payment of Gratuity and Provident Fund as per his/her eligibility.

Place:

Date:

ASST. GENERAL MANAGER/DY. GENERAL MANAGER

Annexure to Gratuity

**UNION BANK OF INDIA**

**REGIONAL OFFICE** \_\_\_\_\_

|                                                                                                                                                                           |   |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|--|
| 01. Name of the employee (since dismissed/Terminated)                                                                                                                     | : |  |
| 02. Effective date of dismissal/termination                                                                                                                               | : |  |
| 03. The Last date of attending the office                                                                                                                                 | : |  |
| 04. Period the employee was under suspension                                                                                                                              | : |  |
| 05. How the above absence, if any between the last date of reporting & effective date of dismissal was regularised. If treated as unauthorised absence specify in detail. | : |  |
| 06. Whether punishment by way of <u>Penalty of censure</u> imposed for such unauthorised absence, if so furnish details.                                                  | : |  |
| 07. Whether any financial loss caused to the Bank on account of misconduct of the employee, if so the exact amount of financial loss.                                     | : |  |
| 08. Whether dismissed/terminated on account of misconduct involving, moral turpitude.                                                                                     | : |  |

|                                                                                                             |   |  |
|-------------------------------------------------------------------------------------------------------------|---|--|
| 09. Please furnish copies of:<br>a) Articles of charges<br>b) Statement of allegation<br>c) Dismissal Order | : |  |
| 10. Whether any appeal has been preferred, if so its Present position.                                      | : |  |

Place:

Date:

Branch Manager

Place:

Date:

Senior Manager/Chief Manager/Asst.Gen. Manager/ Dy.Gen. Manager

**ANNEXURE**

To be stamped as per

Stamp Act in your State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name

Age

Relationship  
with the  
deceased

Permanent Address

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

Full Name

Age

Permanent Address

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_\_\_

\_\_\_\_\_

(Signature)

(All heirs of the deceased)

(Signed and delivered by the above named)

\_\_\_\_\_

(Signature)

(Sureties)

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is **not produced**

I/We \_\_\_\_\_ do Hereby solemnly and sincerely affirm/swear and state as follows :

1. Mr./Mrs./Miss \_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

| Name  | Age | Relation with deceased | Permanent Address |
|-------|-----|------------------------|-------------------|
| _____ |     |                        |                   |

AFFIDAVIT(CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated :

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

## ANNEXURE

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/s Is **not produced**.

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to pay and paid the undersigned Mr./Mrs./Miss. \_\_\_\_\_ the amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss. \_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned \_\_\_\_\_

| Full Name            | Age | Relationship | Permanent | Address |
|----------------------|-----|--------------|-----------|---------|
| with the<br>deceased |     |              |           |         |

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

| <u>Full Name</u> | <u>Age</u> | <u>Permanent Address</u> |
|------------------|------------|--------------------------|
| 1. _____         |            |                          |
| 2. _____         |            |                          |

as sureties



Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name) (Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_ Of \_\_\_\_\_ 2021 in the presence

(SEAL)

NOTARY/JUDICIAL MAGISTRATE

**4..Application for Family Pension:**

1. Checklist for processing the Application is as under

| Sr.No. | Documents                                                                                   | Yes                             | No |
|--------|---------------------------------------------------------------------------------------------|---------------------------------|----|
|        |                                                                                             | Please tick the relevant column |    |
| 1.     | Application as per Form 4 signed by Spouse/eligible dependents                              |                                 |    |
| 2.     | Letter of undertaking for recovery of excess payments made on account of pension settlement |                                 |    |
| 3.     | Death Certificate of the employee                                                           |                                 |    |
| 4.     | KYC documents of the applicant                                                              |                                 |    |
| 5.     | Worksheet for sanction of Family Pension in case of death of an employee in Service         |                                 |    |

(Application for grant of Family Pension On the death of the Employee / Pensioner)

The Dy. General Manager(P),  
Department of Personnel,  
Union Bank of India,  
Central Office.  
Mumbai 400 021.

Recent Passport  
Size Photograph  
of the Applicant to

Sir,

I regret very much to inform you of the said demise of my husband / wife

Shri/Smt. \_\_\_\_\_ on \_\_\_\_\_. The relative death certificate is enclosed.

1. Details of the Applicant

A. Full Name

- i) Widow / Widower  
ii) Son / Daughter  
iii) Guardian if the deceased person is  
survived by minor child or children

B. S.B. A/c No.(Individual):

Branch:

Zone:

2. Name & age of the surviving widow / widower and children of the deceased employee / pensioner.

| Sr. No. | Name | Relationship with the deceased person | Date of birth by Christian era | Occupation, if any |
|---------|------|---------------------------------------|--------------------------------|--------------------|
|         |      |                                       |                                |                    |
|         |      |                                       |                                |                    |
|         |      |                                       |                                |                    |
|         |      |                                       |                                |                    |

3. Details of the deceased employee / pensioner

- i) Full Name :  
ii) PF Number :  
iii) Designation :  
iv) Branch/Dept. last worked & Zone:  
v) Date of death :  
vi) Pension payment order number:

4. Enclosures

- Passport size photographs of the applicant duly attested.
- Certificate(s) of age (attested copies) showing the date of birth of the children. The certificate should be from the Municipal Authorities or from the head of the recognized school, if the child is studying in such school.
- Indicate whether family pension is admissible from any other source Military or State Government and / or a public sector undertaking / autonomous body / local fund under the Central or State Government.

Signature Attested

Branch Manager / Department Head

Date:

Witness:

-----  
Signature OR Left / Right hand thumb  
impression of the applicant in case of illiterate  
Full Residential Address:

1. Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_

2. Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Signature: \_\_\_\_\_



**LETTER OF UNDERTAKING FOR RECOVERY OF EXCESS PAYMENTS MADE ON ACCOUNT OF PENSION  
SETTLEMENT**

To  
The General Manager(P)  
UNION BANK OF INDIA  
Department of Personnel  
Terminal Benefits Division  
Pension Fund Section  
Central Office  
Mumbai 400 021

Dear Sir,

I have been sanctioned Pension/ Family Pensions as per Staff Circular No. 5690 dated 27<sup>th</sup> August 2010 under Union Bank of India Employees' Pension Regulation, 1995. As per the said circular, I am eligible to get the commutation/ arrears on my pension. I understand that you are agreeable to release such commutation/ arrears of pension subject to my furnishing letter of authority / undertaking authorizing you to make recoveries of excess payments made if any to me while giving the commutation/ arrears of pension.

Accordingly, I hereby irrevocably authorize you to make any recoveries/ adjustments out of my future pension. If it is revealed at any time that I have been paid pension wrongly, I undertake to repay the amount immediately on demand in lump sum. This undertaking/ authority is irrevocable and binding upon me/ my legal heirs/ nominees as well.

Yours faithfully

Place :

Date :

Signature

Name \_\_\_\_\_ of \_\_\_\_\_ the \_\_\_\_\_ pensioner/  
Family pensioner .....  
Pension Payment Order No .....  
.....

Employee's PF No .....  
Telephone/ Mobile No. ....

### 5. Application for release of Provident Fund:

1. Checklist for processing the Application is as under

| Sr.No.                                                    | Documents                                                                      | Yes                             | No |
|-----------------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------|----|
|                                                           |                                                                                | Please tick the relevant column |    |
| <b>Where Nomination is available in Union Parivar</b>     |                                                                                |                                 |    |
| 1.                                                        | Application for refund of Provident Fund as per the prescribed Format.         |                                 |    |
| 2.                                                        | Death Certificate of the employee                                              |                                 |    |
| 3.                                                        | KYC documents of the nominee                                                   |                                 |    |
| 4.                                                        | Outstanding loans-details mentioned                                            |                                 |    |
| <b>Where Nomination is not available in Union Parivar</b> |                                                                                |                                 |    |
| 1.                                                        | Application for refund of Provident Fund as per the prescribed Format.         |                                 |    |
| 2.                                                        | A Copy of the Death Certificate                                                |                                 |    |
| 3.                                                        | KYC of all the legal Heirs                                                     |                                 |    |
| 4.                                                        | Family Member Certificate/Legal Heir Certificate issued by competent authority |                                 |    |
| 5.                                                        | Indemnity and Affidavit as per Banks format duly signed by all the legal heirs |                                 |    |
| 6.                                                        | Outstanding loans-details mentioned                                            |                                 |    |



**APPLICATION FOR REFUND OF PROVIDENT FUND**

To  
The Trustees,  
Union Bank of India Employees,  
Provident Fund Section,  
CO, Union Bank Bhavan,  
239, Vidhan Bhavan Marg,  
Mumbai 400 021.

Application to be submitted  
through Branch Manager/  
Manager of the Branch/ Office  
where the employee last worked

Your PF No: \_\_\_\_\_

Date :

WHETHER OPTED FOR PENSION: YES /NO

Dear Sir,

Consequent upon my Retirement /Resignation/ Termination /Death of Mr./Mrs./Miss \_\_\_\_\_  
w.e.f. / on \_\_\_\_\_ apply for the repayment of my own contribution plus portion of the Bank's  
Contribution to which I am entitled / the amount to which I am entitled under Rule No. 23 of the Union Bank of  
India Employees Provident Fund Rules as nominee of the deceased employee and I request that the payment of the  
amount due to me be made by a crossed "Account Payee" cheque drawn in my favour. The relevant particulars in  
relation to my claim are given below:-

- 
- |                                                                                            |                                               |
|--------------------------------------------------------------------------------------------|-----------------------------------------------|
| 01. Full Name of the Employee                                                              | :                                             |
| 02. Designation                                                                            | :                                             |
| 03. Branch /Office where employee last worked                                              | :                                             |
| 04. Date of appointment in Bank's Services                                                 | :                                             |
| 05. Date of Leaving Bank's Services                                                        | :                                             |
| 06. Tenure of Service in the Bank                                                          | :                                             |
| 07. Reason for leaving Bank's Service                                                      | : Retirement /Resignation /Termination /Death |
| 08. Full name of the Nominee                                                               | :                                             |
| 09. Residential address of the applicant/<br>Nominee preferring the claim                  | :                                             |
| 10. Relationship of the Nominee to employee                                                | :                                             |
| 11. Marital status of the employee                                                         | :                                             |
| 12. Marital status of the nominee                                                          | :                                             |
| 13. Non-refundable withdrawal against PF<br>Accumulation availed (Write YES/NO)            | :                                             |
| 14. . Mention document enclosed evidencing<br>date of Death of employee (in case of death) | :                                             |
| 15. Whether opted for Pension (Write YES/NO)                                               | :                                             |
-

I declare that all particulars stated in the statement above are true and correct to the best of my knowledge and belief.

I hereby authorize you to recover against the credit of my Provident Fund Cheque all outstanding dues that are payable by me to the Bank.

\_\_\_\_\_  
Signature/ Thumb impression of the Employee/ legal

heir of the deceased

(TO BE FILLED IN BY THE BRANCH/ OFFICE WHERE THE EMPLOYEE LAST WORKED)

\_\_\_\_\_  
We have verified the information furnished overleaf and confirm its correctness. The employee has availed of the following loans/and the present outstanding thereof are as follows:

(IF THERE ARE NO RECOVERIES AGAINST ANY OF THE BELOW MENTIONED OUTSTANDING DUES HEAD, THEN PLEASE WRITE NIL THERE – AGAINST)

1. Housing loan
2. Clean loan
3. Festival Advance
4. Excess salary
5. Advance against T.A. Bills
6. Advance salary/L.F.C. Advance
7. Other Loans & Advance (specify)

WE RECOMMEND THE RELEASE/PAYMENT OF P.F. DUES  
FOR UNION BANK OF INDIA

\_\_\_\_\_  
BRANCH MANAGER/MANAGER

DATE: \_\_\_\_\_ BRANCH/OFFICE

**ANNEXURE**

To be stamped as per

Stamp Act in your State

LETTER OF INDEMNITY to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs

To:

In consideration of your agreeing to pay and / or paying me/us \_\_\_\_\_

(insert here names of all legal heirs/representative of the deceased) the sum of Rupees \_\_\_\_\_ being the salary/bonus/gratuity/provident fund/DRF Ex gratia due to Mr./Mrs./Miss \_\_\_\_\_ a deceased employee of Union Bank of India, last worked at \_\_\_\_\_ Branch without production of Letter of Administration or Succession Certificate or other legal representation to his/her estate and on the strength of my/our representation that I am /we are the only surviving legal heir/s/representatives of the said late Mr./Mrs./Miss \_\_\_\_\_ who died on \_\_\_\_\_, without leaving a will and that I/we am/are solely entitled to the same, I/we the under named person/s:

Full Name

Age

Relationship  
with the  
deceased

Permanent Address

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

Full Name

Age

Permanent Address

1. \_\_\_\_\_

2. \_\_\_\_\_

as sureties

do hereby for myself/ourselves and my/our heirs, legal representative/s, executors and administrators jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages charges and expenses which may be raised against or incurred by you by reason or in consequence of your having agreed to pay/or paying me/us the said sum as aforesaid.

Signed, Sealed and delivered by the above named on this \_\_\_\_\_ day of 20\_\_

\_\_\_\_\_  
(All heirs of the deceased)

(Signature)

(Signed and delivered by the above named)

\_\_\_\_\_  
(Sureties)

(Signature)

(On Non Judicial stamp Paper of adequate Value as per the Stamp Act in your State)

DRAFT OF AFFIDAVIT to be taken before Payment of Salary, Bonus, Provident Fund/Gratuity Fund, etc., to legal heirs of deceased Bank employee, when Bank Officers give a letter stating that he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of all the Legal heirs and sureties is not produced

I/We \_\_\_\_\_ do Hereby solemnly and sincerely affirm/swear and state as follows :

1. Mr./Mrs./Miss \_\_\_\_\_ died on \_\_\_\_\_ at \_\_\_\_\_. I/we state that I/we have requested Union Bank of India / Trustees of Union Bank of India Provident / Gratuity Fund to pay to me/us the salary/ bonus/Provident Fund/Gratuity due to the deceased Mr./Mrs./Miss \_\_\_\_\_ as follows :

Account/Claim

Amount

1. Salary
2. Bonus
3. Provident Fund
4. Gratuity
5. DRF Ex-gratia

The declaration is being made to enable the Bank/trustees to settle my/ our claim in respect of above accounts/ matters/ Terminal Benefits.

I/we the under named person/s, am/are, the only heir/s legal representative/s surviving the deceased:

| Name  | Age | Relation with deceased | Permanent Address |
|-------|-----|------------------------|-------------------|
| _____ |     |                        |                   |

AFFIDAVIT(CONTD.)

I/we further declare that:-

1. The deceased died without leaving a "Will" OR the deceased has left a will dated \_\_\_\_\_ being his/her last and only will and testamentary disposition whereby the claimant mentioned herein have been bequeathed with the amounts shown hereinabove. (Applicable only where obtaining of a Probate from a Court of Law is not compulsory).
2. Apart from the persons mentioned in the application/Claim form submitted by us to Bank and whose names are stated hereinabove the deceased has not left any other legal heir/s legal representatives.
3. The amount coming up to the share of minor legal heirs shall be utilized by me/us for the benefit of the minor/s.

Signature of all legal heirs

Solemnly affirmed at

Before Me

Dated :

(SEAL)

Signature & Seal of  
Judicial/Metropolitan Magistrate)

## ANNEXURE

To be stamped as per  
Stamp Act of the State.

DRAFT OF THE INDEMNITY BOND to be taken before payment of Salary, Bonus, Provident Fund, Gratuity Fund etc., to legal heirs of Deceased Bank employee, when a letter from Bank Officer/s stating That he/they know the deceased and his legal heir/s and that the Letter of Indemnity bears the genuine signature of the Legal heir/sIs not produced.

In consideration of UNION BANK OF INDIA/Trustees of Union Bank Employees Gratuity/Provident Fund/Administrators of DRF(herein after called "the Bank"/"The Trustees"/ " the Administrators" having agreed to \_\_\_\_\_ pay \_\_\_\_\_ and \_\_\_\_\_ paid \_\_\_\_\_ the \_\_\_\_\_ undersigned Mr./Mrs./Miss. \_\_\_\_\_ the amount of Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_) Salary, Bonus, Provident Fund, Gratuity, DRF ex-gratia dues payable to Mr./Mrs./Miss. \_\_\_\_\_ an employee of Union Bank of India, the strength of representation made by the said Mr./Mrs./Miss \_\_\_\_\_ (who died on \_\_\_\_\_) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/Letter of Administration or other legal representation of the estate of the said deceased, I/We the undersigned \_\_\_\_\_

| Full Name            | Age | Relationship | Permanent Address |
|----------------------|-----|--------------|-------------------|
| with the<br>deceased |     |              |                   |

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

as Principals

and I/we the undersigned :-

| <u>Full Name</u> | <u>Age</u> | <u>Permanent Address</u> |
|------------------|------------|--------------------------|
|------------------|------------|--------------------------|

1. \_\_\_\_\_



2. \_\_\_\_\_  
as sureties

Themselves, their heir/s, executors and administrators jointly severally do hereby covenant from time to time and at all times hereafter to save defend and keep harmless and indemnified the Bank/Trustees/ Administrators /its/their successors and assigns of from and against all actions, suits proceedings, accounts, expenses, losses, claims and demand for or in respect of the said monies on the part of any persons or firms claiming under or in the right of the said(Name of the deceased)\_\_\_\_\_ and from against all costs, damages and liabilities in connection therewith.

Signed and delivered by the within named

\_\_\_\_\_  
(Name) (Signature)

\_\_\_\_\_  
As Principals

(And)

\_\_\_\_\_  
(Name)

\_\_\_\_\_  
As Sureties

\_\_\_\_\_ this \_\_\_\_\_ day \_\_\_\_\_

Of \_\_\_\_\_ 2021 in the presence

(SEAL)

NOTARY/JUDICIAL MAGISTRATE

**6. Application for total withdrawal of NPS Fund:**

Checklist for processing the Application is as under

| Sr.No. | Documents                                                                | Yes                             | No |
|--------|--------------------------------------------------------------------------|---------------------------------|----|
|        |                                                                          | Please tick the relevant column |    |
| 1.     | Death Claim Form for withdrawal of NPS Fund as per the prescribed format |                                 |    |
| 2.     | Original Death Certificate of the employee                               |                                 |    |
| 3.     | KYC documents of the Nominee                                             |                                 |    |
| 4.     | Cancelled Cheque/Bank Statement/Pass-Book of nominees                    |                                 |    |
| 5.     | A copy of the PRAN Card                                                  |                                 |    |

**7. Application for PL Encashment:**

**PL ENCASHMENT REQUEST**

(To be submitted at last place of posting)

To  
The Branch Manager / Department Head  
\_\_\_\_\_Branch / Office

Madam / Sir,

Sub:- Request for release of PL Encashment of deceased staff member  
Emp ID \_\_\_\_\_ Name \_\_\_\_\_

I / We request you to kindly release Encashment of balance Privilege Leave as per eligibility of  
Late \_\_\_\_\_ EmpId \_\_\_\_\_ who was last  
posted at this Office / Branch.

Yours faithfully

( Signature of the Claimant )

Name of the Claimant :-

Relationship with Deceased Employee:-

Address :-

Contact No.

Date:-

**8. Group Insurance cover for Staff Loan Accounts:**

1. Checklist for forwarding the claim form is as under.

| Sr.No. | Documents                                                  | Yes                             | No |
|--------|------------------------------------------------------------|---------------------------------|----|
|        |                                                            | Please tick the relevant column |    |
|        | <b>In case of Natural Death</b>                            |                                 |    |
| 1.     | Prescribed Claim form duly filled in                       |                                 |    |
| 2.     | Death Certificate of the employee/member                   |                                 |    |
| 3.     | Statement of Loan Accounts                                 |                                 |    |
|        | <b>In case of Accidental Death</b>                         |                                 |    |
| 1.     | Prescribed Claim form duly filled in                       |                                 |    |
| 2.     | Death Certificate of the employee/member                   |                                 |    |
| 3.     | A copy of FIR/Post Mortem Report/Spot Panchanama           |                                 |    |
| 4.     | Statement of Loan Accounts                                 |                                 |    |
|        | <b>In case of Death due to COVID</b>                       |                                 |    |
| 1      | Prescribed Claim Form                                      |                                 |    |
| 2      | Death Certificate                                          |                                 |    |
| 3.     | Hospital Discharge Summary/Report by the treating Hospital |                                 |    |
| 4.     | RTPCR report from the treating hospital                    |                                 |    |
| 5.     | Statement of Loan Accounts                                 |                                 |    |

REGIONAL OFFICE, .....

ROABC/HR/1709/2020-1

Date: 00.00.0000

Ms/ Mr ..... has submitted Application for availment of higher HRA, for his/her purchased Flat/House situated at ..... As per House Tax Receipt/Electricity Bill/Sale Deed the house has been purchased in the name of Ms/ Mr .....

In view of the above, calculation sheet for Higher HRA is as under:

|                                                                      |  |
|----------------------------------------------------------------------|--|
| Name                                                                 |  |
| Scale                                                                |  |
| PF No.                                                               |  |
| Designation                                                          |  |
| Working At                                                           |  |
| Date of Joining                                                      |  |
| A) Capital Cost                                                      |  |
| B) Stamp Duty                                                        |  |
| C) Registration Fees and Date                                        |  |
| D) Legal Charges                                                     |  |
| E) Total Capital Cost                                                |  |
| F) 12% of Total Capital Cost                                         |  |
| G) Add Municipal taxes(if any)                                       |  |
| H) Total(F+G)                                                        |  |
| I) Annual Rental Value taken for Municipal Assessment                |  |
| J) Higher of (H) or (I)                                              |  |
| K) Monthly rent or 1/12 <sup>th</sup> of (J)                         |  |
| L) Less: 0.75% of First Stage of Basic Pay of Rs. 42020              |  |
| M) Excess rent paid by Applicant                                     |  |
| N) Maximum HRA payable 150% of 8% of Rs. 44640.00<br>(Present Basic) |  |
| O) HRA payable per month (Lower of (m) or (n)).                      |  |
| Higher HRA as above payable w.e.f                                    |  |

In view of the above, we recommend to sanction Rs..... for Higher HRA to Ms ..... w.e.f .....

**Submitted for Approval**

Asst. Manager

Sr. Manager (P)

Chief Manager

Dy. Regional Head

Approved/Not Approved

**Regional Head**

NOTICE ISSUED UNDER RULE 4 (1) OF PAYMENT OF GRATUITY (CENTRAL) RULES, 1972



(भारत सरकार का उपक्रम A Govt. of India Undertaking)

Branch/Regional Office/FGM Office\_\_\_\_\_

NOTICE ISSUED UNDER RULE 4 (1) OF PAYMENT OF GRATUITY (CENTRAL) RULES, 1972

It is hereby notified that the under signed is authorised to receive notices on behalf of the Bank under the provisions of the Payment of Gratuity Act, 1972 and as per the Rule 4 (1) of the Payment of Gratuity (Central) Rules, 1972.

(\_\_\_\_\_)

**Branch/Regional Manager**

**Union Bank of India, Branch/Regional OFFICE**

\_\_\_\_\_

Place:

Date:

## Bio-data On Reporting (Officers)

UNION BANK OF INDIA RO, .....

### BIO-DATA

*Please fill all columns*

|                                                                                                                                                                                                                                          |                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|
| 1. NAME                                                                                                                                                                                                                                  |                                                                                                            |
| 2. DESIGNATION                                                                                                                                                                                                                           |                                                                                                            |
| 3. A) REPORTED FROM BRANCH/OFFICE<br>B) JOB PROFILE OF STAFF IN BRANCH<br>(If not served as BM/DBM. Specify Credit, operations, recovery etc.)                                                                                           |                                                                                                            |
| 4. EMPLOYEE NO.                                                                                                                                                                                                                          |                                                                                                            |
| 5. CATEGORY ( SC/ST/OBC/UR)                                                                                                                                                                                                              |                                                                                                            |
| 6. DATE OF BIRTH                                                                                                                                                                                                                         |                                                                                                            |
| 7. DATE OF JOINING THE BANK                                                                                                                                                                                                              |                                                                                                            |
| 8. DATE OF APPOINTMENT / PROMOTION                                                                                                                                                                                                       |                                                                                                            |
| 9. EDUCATIONAL/ PROFESSIONAL QUALIFICATION AS ON DATE                                                                                                                                                                                    |                                                                                                            |
| 11. TOTAL SERVICE                                                                                                                                                                                                                        |                                                                                                            |
| 12. NATIVE STATE                                                                                                                                                                                                                         |                                                                                                            |
| 13. A)WORKED IN PROJECT UTKARSH EXPERIENCE<br>BRANCH (IF YES-STATE PERIOD)<br>B)WORKED AS AADHAR SUPERVISOR Yes/No<br>C)PROMOTED FROM SPECIALISED –<br>CADRE(MKTG/RDO) –Yes/No (State cadre)<br>D) Transferred on spouse Ground (Yes/No) |                                                                                                            |
| 14. Contact NO & E-Mail                                                                                                                                                                                                                  |                                                                                                            |
| 14A. Whether Lease was taken in last Station<br><br>If Yes, the same is valid <b>till which Date:</b>                                                                                                                                    | <b>Yes/No</b>                                                                                              |
| 15. Whether having DRF Membership or Not                                                                                                                                                                                                 | Yes/No                                                                                                     |
| 16. Whether Nomination done in DRF, Gratuity & PF<br>(If not NPS Member).                                                                                                                                                                | DRF: Yes/No      Gratuity: Yes/No      PF: Yes/No/N/A                                                      |
| 17. Pan Card No.                                                                                                                                                                                                                         |                                                                                                            |
| 18. Whether Holding PA/RP (If yes, state no.)                                                                                                                                                                                            | Yes/No                                                                                                     |
| 19. Rural & Semi Rural Service Completed                                                                                                                                                                                                 | JMGS-I: ..... Years ..... Months<br>JMGS-II: ..... Years ..... Months<br>JMS-III: ..... Years ..... Months |

20. DETAILS OF DISCIPLINARY ACTION DURING LAST THREE YEARS, IF ANY

|  |
|--|
|  |
|--|



21. DETAILS OF LAST POSTING:

| PLACE OF POSTING |            | DESIGNATION | PERIOD |    |
|------------------|------------|-------------|--------|----|
| BRANCH / OFFICE  | RURAL / SU |             | FROM   | TO |
|                  |            |             |        |    |
|                  |            |             |        |    |
|                  |            |             |        |    |

22. COMPUTER KNOWLEDGE, IF ANY :

DATE:

SIGNATURE

PF No:

To,  
The Deputy General Manager,  
Regional Head  
Union Bank of India  
RO .....

Date:

Sub: Reporting for Joining on Transfer/Posting

Respected Sir,

1. With due respect, I state that I am reporting to your office in terms of FGM/Central Office Memorandum/letter No:                      Dated:                      as was already relieved from the last Branch/Office vide letter No:                      Dated:                      & attaching both the letters for your ready reference.
2. I request your office to advise me further for next course action

**Yours Sincerely,**

Signature:

Name:

PF No:

Contact No:

E-Mail Id:

Attached: As Stated

## Please Provide Feedback

- Every effort has been taken care of while preparing this e Manual. However, in case of any discrepancy please be guided as per the related circular and guidelines.
- Please provide your valuable feedback regarding this HR e Manual so that the same can be incorporated and updated for the benefit of all.

### Union Learning Academy (People Excellence) Team

| SN | Name                 | Designation      | IP     | MAIL ID                             |
|----|----------------------|------------------|--------|-------------------------------------|
| 1  | Dr. Bindu K Nambiar  | AGM, LA Incharge |        | bindu.nambiar@unionbankofindia.bank |
| 2  | Mr. Dinesh Mishra    | Chief Manager    | 530411 | Dineshmishra@unionbankofindia.bank  |
| 3  | Mr. Sailesh Kumar    | Chief Manager    | 530413 | saileshkumar@unionbankofindia.bank  |
| 4  | Ms. M Lavanya        | Senior Manager   | 530413 | Lavanya.m@unionbankofindia.bank     |
| 5  | Mr A Raghavendra Rao | Chief Manager    | 530413 | arrao@unionbankofindia.bank         |
| 6  | Mr Vinoth Mani       | Senior Manager   | 530413 | Vinoth.mani@unionbankofindia.bank   |
| 7  | Gokul Brindhaban     | Senior Manager   | 530413 | grb.gokul@unionbankofindia.bank     |

Please Share your Feedback / Suggestion

#### Disclaimer

The handbook has been prepared for the benefit of employees. The book is not intended to be a substitute for bank circular instructions. For any doubt, readers are advised to refer to bank circular for clarification. The contents in this write up are meant for information purposes only and do not purport to be a legal document. This has been provided to serve as a reference guide for information only.



***“THE GREAT AIM OF  
EDUCATION IS NOT  
KNOWLEDGE BUT  
ACTION.”***