

# **SECTION III**

**FACILITIES TO AWARD**

**STAFF**

**AT**

**BANK LEVEL**

### **Interest Free Medical Aid Advance to Staff Members:**

The interest free medical advance may be sanctioned to staff members to meet medical expenses in the following cases : When the amount to be deposited with hospital authorities ;The estimated expenditure is large; He / she is eligible for medical aid for the treatment / hospitalization of self / dependent family member as the case may be, on production of bills / estimates etc. The medical aid advance may be sanctioned as per the delegated authority for sanction of Clean Loan to the staff. The repayment of balance amount of medical advance, after appropriation of claim settled amount in instalments may be sanctioned / approved by the authority competent to sanction relative medical advance, only in deserving case after ascertaining the employee's resources for repayment. The amount of instalments may be stipulated as under :

For amount up to And inclusive of	No. of Monthly Instalments (Maximum)		
	Sub staff	Clerk	Officer
Rs. 5000/-	18	18	12
Rs. 15000/-	30	24	18
Rs. 25000/-	42	36	30

Above Rs. 25000/- the number of instalments may be decided on case by case basis by the Sanctioning Authority taking into consideration the number of left over years of service of the employee. (Ref. No. P:IR:VRI:843 dated 09<sup>th</sup> January, 1991)

**Ref: Head Office IOM NO.- HO:HR:IR:KVVSP:I-708 dated 20.09.2010**

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### **Reimbursement of Hospitalisation Expenses to employees covered by Mediclaim Policy :**

If the employee has taken any insurance policy for reimbursement of Hospitalisation expenses incurred, reimbursement received from the insurance company together with the reimbursement from the Bank should not exceed 100% of the Hospitalisation expenses incurred.

**(Ref.- IBA Circular No.- PD/76/90/J/2005-06/667 DT.28.09.2005)**

### **Ex-gratia Medical Aid to Award Staff Members :**

Eligibility	<p>Only Award Staff members can claim reimbursement of balance amount of hospitalisation expenses incurred for self and / or dependent family members after reimbursement in terms of Bipartite Settlement (hospitalisation expenses) is considered in respect of ailments / special operations undergone mentioned as under :-</p> <p>(i) Cardiac (ii) Brain (iii) Cancer (iv) Kidney (v) Major Operations of Spine (vi) serious burn cases (vii) Major accidents resulting in fractures requiring surgical treatment (viii) Cases of surgery</p>	<p>(1) Only Award Staff members can claim reimbursement of balance amount of hospitalisation expenses incurred for self and / or dependent family members after reimbursement in terms of Bipartite Settlement is considered in respect of ailments / special operations undergone mentioned as under :-</p> <p>i) Cardiac (ii) Brain (iii) Cancer (iv) Kidney (v) Major Operations of Spine (vi) serious burn cases (vii) Major accidents resulting in fractures requiring surgical treatment (viii) Cases of surgery resulting in the amputation of any limb of the body (ix) Detachment</p>
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	resulting in the amputation of any limb of the body (ix) Detachment of retina / retinal surgery (x) Grafting of Bone Marrow (xi) ESWL (Extra Corporal Shock Wave Lithotripsy).	of retina / retinal surgery (x) Grafting of Bone Marrow (xi) ESWL (Extra Corporal Shock Wave Lithotripsy) and (xii) Tuberculosis (xiii) Liver ailment (xiv) Alzheimer / Parkinson (xv) Dementia.
	Reimbursement @ 90% for workman himself and 60% for the family members in regard to expenses incurred by the workman for dialysis, blood transfusion, pace maker, heart valve, CAT scanning and charges for Intensive Care Unit.	3. Reimbursement @ 90% for workman himself and 70% for the family members in regard to expenses incurred by the workman for dialysis, blood transfusion, pace maker, heart valve, CAT scanning and charges for Intensive Care Unit.
Percentage of amount to be reimbursed	60% of the difference amount in the total expenses incurred and the amount of claim settled in terms of Bipartite Settlement in respect of ailments as specified in Item No.1 above.	After reimbursing the hospitalisation expenses in terms of Bipartite Settlement, reimbursement to the extent of 70% of the balance amount of such expenses may be considered subject to the condition that the concerned staff member to bear minimum expenses of Rs.10,000/- in case of Clerical Staff and Rs.5,000/- in case of Sub-Staff out of the total expenses incurred by him / her.

(Ref. No.-Head Office Branch Circular Letter No- 2007-08/ 96 dated 26.10.2007)

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**Ex-gratia Medical Aid & Hospitalisation Expenses for Award Staff Reimbursement thereof -**

In terms of Head Office Administrative Circular No.-2012-13/2 dated 03.08.2012, Para-8, it is stated therein that as a pre-condition, an employee has to undertake that he / she will keep sufficient balance in his / her account to meet the difference amount of the bill while availing of Walk-in Walk-out facility.

At the request of the Federation of Bank of India Staff Unions, the matter has been re-examined, it has now been decided not to insist upon for the said undertaking while allowing an employee or his / her dependents to undergo treatment under walk in walk out facility.

In terms of Para (6) of the said Administrative Circular wherein it is stated that an employee is entitled to claim reimbursement of expenses of lowest paying bed as provided under Bipartite Settlement. However, in respect of certain major ailments *i.e.* Cardiac, Brain, Cancer, Kidney, Major operations of spine, serious burn cases, Major accidents resulting in fractures requiring surgical treatment, cases of surgery resulting in the amputation of any limb of the body, Detachment of retina / retinal surgery, grafting of Bone marrow, ESWL (Extra Corporal Shock Wave Lithotripsy), Tuberculosis, Liver ailment, Alzheimer / Parkinson and Dementia which have been identified for reimbursement as specified in Annexure a (1) of Circular Letter No,- 2007-08/96 of 26.10.2007, it may be possible that the Staff members / their

dependents had been left with no alternative but to get admitted in available higher paying class /es.

At the request of the Federation of Bank of India Staff Unions, the matter has been re-examined and Head Office has advised that the patients admitted **in a class/es higher than their entitlement for the treatment of specified ailments / identified diseases as above are entitled for** reimbursement of expenses under ex-gratia medical aid scheme over and above the expenses already reimbursed to them under provision of Hospitalisation Scheme of Bipartite Settlement. Head Office has also advised that the cases of Award Staff members to whom ex-gratia medical aid has been sanctioned / rejected in terms of the above said Administrative Circular dated 03.08.2012 shall be reopened on the basis of above clarification and difference of claim amount , if any, is paid to them.

(Ref. No.-HO:HR:IR:MSS:I-713 dated 14.03.2013)

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### **Reimbursement of Hospitalisation Expenses in case of treatment under Indian Systems of Medicine - Ayurveda, Unani, Homeopathy and Naturopathy**

Please refer to our Branch Circular No.99/64 Subject: Personnel 2005-06/6 dated 21.07.2005 (Schedule IV, Annexure-I) and Branch Circular No.99/108 dated 10.10.2005 wherein the revised rates of pathological tests, operation charges etc. reimbursable as per the 8<sup>th</sup> Bipartite Settlement dated 02.06.2005 under the Scheme for Reimbursement of Hospitalisation Expenses have been advised.

02. The medical aid and reimbursement of expenses under the hospitalisation scheme under the said Settlement are also available for medical treatment under the recognised systems of medicines, viz. Ayurvedic, Unani, Homeopathy and

Naturopathy if such treatment is taken in a clinic / hospital recognised by the Central/State Government. Further, reimbursement shall be limited to such expenses within the prescribed ceilings as would have been reimbursable in case the treatment was taken in a Government/Municipal hospital, subject to the overall limits under the scheme, i.e. 100% of approved expenses for self and 75% in case of family.

03. Hospitalisation expenses such as charges for bed, doctor's visits, consultation at the hospital and residence etc. incurred under these systems of medicine may be reimbursed subject to such percentages and monetary limits for these services as given in Schedule IV of the aforesaid Branch Circular No.99/64 dated 21.07.2005.

04. Similarly, if any surgery is done under these systems of medicine, operation charges upto percentages and monetary limits as given under Annexure-II of Schedule IV of the above-said Branch Circular would be admissible.

05. Since the line of treatment under these traditional/indigenous systems is different from the Allopathic system for various ailments, the nomenclature/forms used in the medical record/report/certificate/prescription for pathological tests, investigations etc. may not equate with those mentioned in Annexure I of Schedule IV of our above said Circular. In such cases, the sanctioning authority may have to consult one of the recognised hospitals providing services under the particular system of medicine, for the purpose of ascertaining the nature of treatment and tests vis-à-vis those mentioned in the

Annexure/Schedule in Hospitalisation Scheme as given in the above said Branch Circular and consider reimbursement within the prescribed limits.

06. Hospitalisation Scheme permits reimbursement of 100% of the cost of medicines actually incurred in case of employee and 75% for the dependents of the employee in case of treatment under Unani, Homeopathy, Ayurveda and Naturopathy also. Physician's prescription and bills of the pharmacy/drugs store should be insisted upon while considering such claims. In case of any doubt regarding the price of the drugs/medicines for which reimbursement is claimed, the sanctioning authority may independently ascertain the maximum price prescribed for the medicine/drug as per the latest price list of the pharmacies/drug manufacturers concerned. Such price catalogues can be had from the Government approved pharmacies. Alternatively, the approved pharmacies may be required to certify that the price charged is as per catalogues of manufacturers. The Zonal Offices, if they desire, may refer to list of such pharmacies recognized / approved by Central / State Government available in the book published by Swamy's Publishers Private Limited. The said book may be used by the Zones as a Reference Book only if they desire so.

07. Please note, Zonal Offices should ascertain from the appropriate authority regarding recognition of the hospital (Ayurveda, Unani, Homeopathy, Naturopathy, as the case may be) by the Central/State Government (like Government Notification / Gazette Notification / confirmation from Government Health Department etc.), while considering the claim submitted by the staff member for the treatment taken in the said hospital. Zonal Office to inform to Staff Administration Division, HR Department, Head Office, the names of hospitals which are recognised by Central / State Government operating in their Zone and in respect of whom they have sought confirmation. The procedure given above shall also be applicable in respect of Officer staff.

08. Please follow the aforesaid guidelines while considering the claim submitted for reimbursement of hospitalisation expenses, by the staff members for the treatment taken under Indian systems of medicines i.e. Ayurveda, Unani, Homeopathy and Naturopathy.

(Ref.No.: Head Office IOM No.-HO:HR:IR: VGK:I-930 dated Date :02.11.2007)

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#### **Reimbursement of Hospitalisation Expenses on MSEH Charges for Hernia Operation :**

Expenses on MESH charges for hernia operation can be reimbursed under hospitalisation scheme, subject to the condition that reimbursement for such implanted items shall not exceed the rates approved by AIIMS / CGHS for the lowest paying beds.

(Ref. No.- IBA Letter No. :HR& IR/MV/BOI/J/2633 dated 16.02.2009 and Head Office IOM NO. - HO:HR:IR:VGK:I-1230:B-22 dated 18.02.2009)

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#### **Reimbursement of Physiotherapy Charges**

IBA has advised that if physiotherapy forms part of hospitalisation expenses for treatment of fracture then Bank may consider reimbursing the same, having regard to the cost of such treatment in Govt. Hospital.

IBA has further advised that where expenses are incurred on physiotherapy as treatment for paralysis the same be considered as part of domiciliary treatment for reimbursement as hospitalisation expenses.

(Ref. No. Head Office IOM NO.- P:IR:VRI:843 dated 09.01.1991)

### **Reimbursement of Hospitalisation Expenses- New Technologies**

As per the extant scheme, reimbursement of hospitalisation expenses for treatment of employees and their dependents is restricted to the ceiling prescribed in the schedule of charges in the Bipartite settlement / Service Regulations / Service Rules.

With the advancement in medical technology, innovative and highly sophisticated techniques are now available for treatment of various diseases / ailments with a high success rate. most hospitals are now applying such new techniques in treatment of certain diseases, e.g. Lithotripsy for treatment of Kidney Stone, Laser Surgery for cataract, etc. These treatments are very expensive and are not included in the schedule of charges under the hospitalisation scheme.

We have been receiving queries from the member banks regarding the extent to which reimbursement of expenses can be made treatments undertaken applying such advanced techniques. We have examined the matter. We are to advise that in such cases reimbursement of hospitalisation expenses be restricted to what is otherwise available for convention type of treatment under the existing scheme under Bipartite Settlement / Service Regulations / Service Rules.

(Ref. No.- PD/CIR/76/J/605 dated 16.07.1999)

### **REIMBURSEMENT OF MEDICAL EXPENSES UNDER HOSPITALISATION SCHEME- REIMBURSEMENT OF COST OF CALIPERS AND ARTIFICIAL LIMB**

- i) If "Caliper" is synonymous to artificial limbs, artificial bone fixtures and the same is justified by the Authorised Medical Officer of your Zone, you may consider the claim to the extent permissible under OSR 1979.
- ii) Cost of artificial limb may be considered to the extent permissible as per 6<sup>th</sup> Bipartite Settlement as implanted items during surgery may be reimbursed @75% for family Members and 100% for himself. Schedule of charges for the same shall be as per the rates applicable to lowest paying bed of AIIMS, New Delhi or to the extent such charges are payable in a Govt. Hospital.

The above contents was advised by Head Office to erstwhile Bihar (South) Zone vide their IOM No. P:A:TVV:3311 dated 30.11.1998

### **NEW INDUSTRY LEVEL SETTLEMENT HAS BEEN GIVEN IN SECTION I**

#### **Provision of First Aid Kit at Branch / Office Premises :**

As per direction from Head Office BCP Committee, First Aid Kit /Box containing Basic First Aid Materials should be kept at all the branches and Offices. Contents in the First Aid Box should be updated annually. The box should be kept in a place which is easily accessible by all staff members and customers.

Sr. No.	Articles	Quantity	Use
1	First Aid Booklet	One	Self Explanatory
2	Spirit (200-400ml)	One	For disinfection of skin
3	Dettol or Savlon (100-200 ml)	One	For Small cuts and burns it is necessary to first wash the wound

			with an antiseptic lotion
4	Nebasulph Powder	One	Anti infection agent for wound's dressing
5	Absorbent Cotton wool 15 gms	Two Packets	For dressing
6	Bandage Rolls- 2", 4" and 6"	Two each	For dressings
7	Tourniquet triangular bandages	Two nos	For slings and splinting
8	Burn Dressings (small)	Four nos	For burn dressing
9	Band Aids	10 Strips	For minor cuts
10	Solint	One No	
11	Lecoplast Roll	One No	To secure bandage or splints
12	Scissor 7 cm & Blade	One each	To cut tape, cloth and bandage
13	Antiseptic Ointments like Soframycin or Neosporin	One no	For application on wounds anti infection
14	Non latex disposable gloves	Two each	For reduction of cross infection during dressing
15	Safety Pins	Ten Nos	Used for fixing bandages
16	Paracetamol /Dispirin * Tablets 10*1	10*1 two strips each	Can be used in fever or body pain
17	Silver Sulfadiazine ointment / Burnol	One no	Applied to the skin and or burned area
18	Chloromycetin eye drops *	One No	Eye Drop
19	Metronidazole / Meerozyl *	One Strip	Anti biotic for loose motion
20	Thermometer	One no	Taking Temperature
21	Face Masks	Four Nos	Used for mouth to mouth
22	Important phone Nos e.g. Police, Hospitals, Fire Brigade etc		To be displayed in the Branch premises / Offices

\* Should be used as per physicians advice.

(Ref. No. Head Office Branch Circular No. 105/09 dated 06.04.2011)

**Interest Free Salary Advance for Festival** : Board of Directors, during the meeting held on 12.08.2009, has accorded approval for revision in the amount of Festival Advance to the nearest thousand of one month's Basic Pay of the staff members, subject to a minimum of Rs. 8,000/- in the case of Clerical Staff members and Rs. 6,000/- in the case of Sub-Staff members with effect from 12.08.2009

(Ref. No. Head Office B.C. No- 103/88 dated 15.08.2009)

#### Reimbursement of various expenses incurred by Award Staff

Items	Clerks	Sub ordinate Staff	Latest reference	Circular
Cleaning Materials	Rs.425/- p.m.	Rs. 300 p.m.	B.C.No. 106/83	

			dated 03.09.2012
News Papers	Rs.225/- p.m.	Rs.175/- p.m.	B.C.No. 106/83 dated 03.09.2012
Entertainment Exp	Rs. 280/- p.m. (for Special Assistants only)	-	B.C.No.105/22 dated 05.05.2011
Briefcase	Rs,1000/- once in five years	Payable to Special Assistant, Head Cashier II and Agriculture Assistant on declaration basis in terms of B.C.No. 104/137 dated 25.01.2011	

**Reimbursement of Petrol Expenses :**

Category of Staff	Consumption basis ceiling limit (cost of litres of petrol p.m.)	Maximum reimbursable on declaration basis (Rs.per month)
Special Assistants	8	500
Clerk	6	400
Substaff	3	200

**Ref. Head Office Branch Circular No. 109/93 dated 14.07.2015**

**Out of Pocket Expenses to Employees deputed to Training College:**

The scheme has since been modified as follows vide Head office Branch Circular No. 104/137 dated 25.01.2011:

Particulars of Trainee	Residential Training Programme
Local Trainee	Rs.75/- per day at Mumbai and Delhi Rs.65/- per day at other centres
Up-country trainees	Rs.75/- per day at Mumbai and Delhi Rs.65/- per day at other centres

**Inconvenience Allowance - Details are as under :**

Category	Amount (8.00 am to 8.00 pm)	Amount (whose working starting before 7.00 am and over after 9.30 pm)
Officer	Rs.60/- per working day	Rs.90/- per working day
Clerk	Rs.40/- per working day	Rs.60/- per working day
Substaff	Rs.20/- per working day	Rs.30/- per working day

Ref. Branch Circular No.- 100/194 dated 05.03.2007 and 102/136 dated 03.11.2008

**Performance of Higher Special Pay duties by the Award Staff drawing Lower Special Pay**

Head Office vide its IOM No.- HO:P:IR:CMR:I-868:474 dated 05.09.2003 has clarified as under "

"As per the provisions of the Bipartite Settlement "the Award Staff, who is in receipt of Higher Special Pay, is required to perform the duties attached to all other lower Special Pay Carrying posts in the respective cadre.":

Now, Head Office has clarified as under "  
Quote

"The aforesaid clarification was issued in particular reference made by Zones, regarding performing duties of Computer Terminal Operator by Head Cashier Category 'E' (now Head Cashier Category II), in cash on-line situation. Though the said Bipartite provisions can be exercised / implemented by the Bank, as and when required, it may be noted to exercise / implement the said provisions, in cases- where such duties attracting Special pay are overlapping; of emergency situation at Branches, offices / exigencies; and Branches / offices wherein the clerical staff strength is bare minimum Branches / offices having one or two Clerical Staff component.

You are requested to please be guided accordingly. " UNQUOTE

(Ref. No. Head Office IOM No.- HO:P:IR:VGK:I-1561:474 dated 05.09.2007

**Death Relief Scheme:**

Under the scheme, an amount of Rs. 125,000/- will be paid to the next kin of any permanent employee dying in harness.

(Ref. No.-Head Office Branch Circular No.: 77/248 dated 29.10.83, 91/26 dated 14.5.97, 97/58 dated 6.08.03, 105/124 dated 17.10.2011, 107/203 dated 12.02.2014) subject to revision from time to time

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**BOI Staff Benevolent Scheme:**

Every member should contribute Rs. 2/- in the event of the death of a member of scheme.

The sum of such contributed amount will be given to the legal heir of the deceased. If employee died after retirement but before 65 years, he will be eligible for the benefit under the scheme.

(Ref. No.-Head Office Branch Circular No.: 87/183 DT. 20.11.93) subject to revision from time to time

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**Preferential Rate of Interest on Deposits:**

1% extra interest on deposits available to employee /ex-employee. Additional 0.5% benefit will be given to ex-employee who is senior citizen (B.C. NO.- 102/27 dated 07.05.2008). Following points are also important :

Staff Members are exempted from minimum amount criterion for term deposit

(Ref. No. Head Office Branch Circular No. 98/256)

Bank has allowed additional interest rate over and above the rate of interest subject to following conditions which are as per RBI guidelines :

In respect of Savings or term deposit account opened in the name of :

a member or retired member of the bank's staff either singly or jointly with any member or members of his / her family or the spouse of deceased member or a deceased retired member of the bank's staff and an Association or a fund, members of which are of the bank's staff Branch should obtain a declaration from the depositor concerned, that the monies deposited or which may, from time to time, be deposited in to such account belong to the depositor as stated in clauses (a) to (c) above

(Reference No. - Head Office Branch Circular No. 104/55 dated 09.08.2010)

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**Compensation to staff members/general public who are killed/ injured while resisting bank robberies / terrorist attacks on Banks including left-wing extremism**

The gist of the scheme is as under :

In case of death of an employee as a result of during bank robbery or attacks by terrorists, including left-wing extremism on bank employees, the family of deceased will be given compensation by the bank as follows :

- i. In case of death of officers : Rs.20.00 lakhs  
In case of death of clerical / sub staff : Rs.10.00 lakhs
- ii. Educational Expenses of the children of the deceased up to Graduation level will be borne the Bank.
- iii. Bank will give employment to one member of the family of the deceased employee in accordance with the guidelines for compassionate appointments issued from time to time.
- iv. In case of bank employees who actively resist Bank robberies and terrorist attacks on Bank, the Bank may consider cash reward not exceeding Rs.2.00 lakhs and the Bank employee may get out of turn promotion, provided , the minimum condition of eligibility prescribed for direct recruits to the post are satisfied but without reference to the number of years of service rendered.
- v. Persons other than bank employee who may get killed as a consequence of or during robberies and / or attack of terrorist on bank's, lumpsum compensation of Rs.3.00 lakhs will be paid to the family of the deceased. Members of public who actively resist Bank robberies and terrorist attack on Bank will be given cash reward not exceeding Rs.2.00 lakhs and medical expenses including hospitalisation charges will be reimbursed.
- vi. The aforesaid guidelines of the scheme shall be uniformly applicable throughout the country including North-East and in left-wing extremist areas.

(Ref. No. Head Office Branch Circular No.106/100 dated 20.09.2012)

#### **MARKETING STAFF :**

The selected staff will be given following incentives.

#### **BUSINESS KIT AND OTHER PERQUISITES**

Enhanced and very attractive perquisites/monetary incentives are provided to marketing staff as under :

	<b>Kit Particulars</b>	<b>Proposed to all (i.e. General Marketing Staff; Business Marketing Staff; Personal Banking Staff and Retail Hub)</b>
1.	Petrol Expenses	Reimbursement of petrol without bills or equivalent amount for those who do not own a vehicle up to a maximum of: • 40 liters per month in Metro areas • 35 liters per month in all other areas (Above are over and above the normal entitlements)
2.	Mobile phone	Mobile phone costing not more than Rs. 4000/-
3.	Mobile phone usage	Prepaid card valued at Rs. 750/- per month or reimbursement of claim up to Rs. 750/-
4.	Monthly out of pocket expenses	• Up to Rs. 1000/- p.m. in Metros. • Up to Rs. 750/- in other Areas (On declaration basis)

5.	Brief Case/Bag	Up to a maximum of Rs. 1000/- every year
6.	Umbrella/ Rain coat	Max. Rs. 300/- every year.
7.	Tie	Two corporate ties every two years.
8.	Visiting cards	To be provided as per Bank's standard design
9.	Accident Insurance Cover	Group Accident Insurance Cover (Death only) of Rs. 10 lacs per person is obtained by Head Office in a group policy.

(Ref. No. Head Office Branch Circular No. 102/158 dated 13.12.2008)

**Scheme to provide Incentive to Employees for passing Examinations conducted by IIBF, MUMBAI in addition to JAIIB / CAIIB Examinations**

1. Certificate Examination in Elective subject of CAIIB
2. Diploma in Banking & Finance Examination
3. Diploma in Treasury Investment and Risk Management
4. Diploma in International Banking & Finance
5. Diploma in Banking Technology
6. Diploma in Comm. Derivatives for Banking
7. Banking Oriented Paper in Hindi
8. Advanced Management Programme (AMP)
9. Diploma in Home Loan Advising
10. Certificate Examination in Microfinance
11. Certificate Examination in SME Finance for Bankers
12. Certificate Examination in Credit Card for Bankers
13. Certificate Examination in Quantitative Methods for Banking Finance
14. Certificate Examination in Trade Finance
15. Certificate Examination in CeISB
16. Certificate Examination in AML- KYC
17. Certificate Examination in Customer Service & Banking Codes and Standards
18. Certificate Examination in Security
19. Certificate Examination in Foreign Exchange Facilities for Individuals
20. Certificate Examination in Prevention of Cyber Crimes and Fraud Management

**SPECIALISED CERTIFICATE COURSES**

1. Certified Bank Trainer
2. Certified Banking Compliance Professional
3. Certified Credit Officer Course
4. Certified Treasury Dealer Course

No prior permission from the competent authority for attempting the courses conducted by IIBF is required. Course Fee and rs.1000/- shall be reimbursed to successful candidates. For Specialised Certificate course Rs.2000/- will be reimbursed in addition to Course Fee.

(Ref. No. - Head Office Branch Circular No. - 104/119 dated 06.01.2011) & 108/180 dated 02.01.2015

**UNIFORM TO SUB STAFFS**

Sl. No	Particulars	Periodicity	Existing Ceiling	Revised Ceiling

1	Rubber Hand Gloves	Monthly	Rs.40/- per pair	Rs.60/- per pair
2	Apron	Yearly	Rs.100/-	Rs.160/-
3	Washing Allowance for Apron	Monthly	Rs.10/-	Rs.10/-
4	Mask	Monthly	N.A.	R60/- (Rs.15/- per mask & 4 masks per month)

Provision of Rubber Hand gloves, apron and mask to Safai Karmachari to protect them from unhygienic conditions are as follows w.e.f. 01.12.2010

(Ref. Head Office Branch Circular No.- 104/103 dated 02.12.2010)

#### **Uniform to Subordinate Staff :**

##### **For male members**

Summer : 3 sets in terrycotton / khadi once in 2 years

Winter : Navy Blue Jodhpuri Suit once in 3 years

Footwear :One pair of shoes and 2 pairs of socks every year

##### **For Female members**

Summer : 4 White Sarees (with blue borders & blouse once in 2 years

Winter : One sweater Once in three years

Footwear :One pair of chappal every year

	Item	Revised Rates for the period January 2015 to December 2016
1.	Summer Uniform 3 sets in 2 years (White shirt and white trousers)	Rs. 1200/-per set all inclusive (including stitching charges)
2.	Winter Uniform 1 set in 3 years	Rs. 3300/- per set all inclusive (including stitching charges)
3.	Footwear with 2 pairs of socks every year	Rs. 1150/-
4.	Stitching charges	10% increase over the existing stitching charges for summer and winter uniforms.
5	Cost of umbrella once in 2 years <b>or</b> Raincoat once in 4 years	Rs. 250/- Rs.500/-*

(Ref. No.- Head Office IOM No. HO:HR:IR:MSS:I-185 dated 21.07.2015)

Please note, to implement the instructions given in IOM No.HO:P:IR:CMR:I-300:B-21 dated 08.06.2005 that the female Sub-Staff be supplied with Uniforms at the same cost (cost of cloth + stitching charges) at par with the total cost applicable to male Sub-Staff. All the other existing guidelines regarding periodicity, number of sets of uniform, etc. remain unchanged.

Considering the requests received from different quarters, it has been decided that reimbursement of expenses / payment for the cost (cost of cloth and stitching charges (white salwar, kameez and Blue Dupatta / Odhani) for female substaff members may be considered in lieu of saree and blouse within the cost ceiling

(Ref. No. HO:HR:IR:VGK:I-370:B-21 dated 11.08.2011)

The details of liveries to watch & ward staff are as follows:

Entitlement	Quantity	Periodicity
1. Belt black Leather with Bank of India Star Emblem on white metal plate	1	2 Years
2. Beret Cap one piece (Blue-Black Colour) (turban for sikh)	1	2 Years
3. Black Shoe	1 Pair	1 Year
4. Socks black/Khaki/Nylon/Woolen	2 Pair	1 Year
5. Lanyard blue	1	1 Years
6. Thunder Whistle	1	5 Years
7. Cap badge Pagdi Badge white metal BOI emblem	1	3 Years
8. Shoulder title BOI	2 pairs	3 Years
9. Name Plate (with Black background)	1	2 Years
10. Summer Uniform (T/C)	3 Trousers & shirts	2 Years
11. Formation Sign	2	3 Years
12. Rain Cape	1	4 Years
13. Winter Uniform		
a. Woolen Trousers Khakhi Serge	1	3 Years
b. Woolen Shirt Angola Full Sleeve	2	3 Years
c. Jersy Woolen Khakhi (Army / Air Force Pattern) (Branches located at a height of 1500 meters & above only)	1	3 Years
14. Coat Parkha	1	7 Years
15. Winter Uniform as given in 13(a) to (c)	1 Set	1 Year
16. Summer Uniform (One pant & one Shirt Terrycotton)	1 Set	3 Years

**Procurement of Items of Uniform:** In order to ensure uniformity of pattern, colour etc., it is advisable that the items of uniform and accoutrements are procured and provided centrally by Zonal Office concerned, under supervision of Zonal Security Officer.

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### **PAYMENT OF DEPUTATION ALLOWANCE TO WORKMEN STAFF:**

4% of Basic Pay - with a maximum of Rs..600/- p.m. if deputed to an organisation at the same station;  
7.75% of Basic Pay- with a maximum of Rs.1150/- p.m. for deputation at an outstation centre.

(Ref. No.- Head Office Administrative Circular No.- 2012-13/01 dated 23.05.2012)

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### **REIMBURSEMENT OF CONSOLIDATED WAGES TO PERSONAL DRIVERS ENGAGED**

PLACE	REVISED CONSOLIDATED WAGES w.e.f. 01.04.2015
(a) Major 'A' Class Cities and Area I Cities ( Ref. Head Office Circular IOM No. HO/P/IR/RS/I-1106/REG-26 dated 26.10.2005)	Rs.14,500/-
(b) All other places	Rs.13,500/-

The above mentioned revised rates are applicable w.e.f. 01.04.2015 and the same are inclusive of all expenses like mobile phone, car washing, cost of dusters, bucket, Sunday / outstation duty etc. for which no separate charges shall be payable.

(Head Office - Reference No.- HO:HR:IR:MSS:I-023 dated 13.04.2015)

### **PERMISSION TO EMPLOYEE VISITING ABROAD**

Procedure is laid down in Head office Branch Circular No 96/114 dated. 08.11.02.

Revised format of No Objection Certificate to be issued as per new guidelines from Govt of India. And application for issuance of passport.

(REF NO: Head Office Administrative Circular NO: 2006-07/10 Dated 31.01.2007)

(REF NO: Head Office Administrative Circular NO: 2007-08/1 Dated 08.06.2007)

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### **FAREWELL SCHEME FOR BANK'S RETIRING EMPLOYEES**

Branch / Office organising the function for felicitating the retiring employee may incur Rs.500/- for arranging bouquet(s) / garland(s) etc & additionally Rs.25/- per employee in Branch for Tea / Coffee/snacks Etc . A memento in the form of silver plate / plaque as advised vide Circular IOM No. 1694 dated 180.02.2006.

(Reference No. Head Office Branch Circular No.- 97/145 dated 06.01.2004 revised vide HO IOM No. HO:IRVGK:I-106 dated 14.05.2011)

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### **Effect of rigor of punishment on release of Stagnation increment (s) to workmen**

Text of IBA Circular No.: CIR / PD / 76 / B / M / 1242, dated 28.12.2006

In terms of the Bipartite Settlement, the clerical / subordinate staff on reaching the maximum of respective scales of pay shall be eligible for six stagnation increments at the rate of Rs.560/- and Rs.270/- each under the Settlement and at frequencies of 3 years and 2 years respectively from the date of reaching the maximum of their respective scales.

One of the penalties that can be imposed on a workman found guilty of gross misconduct is bring him down to a lower stage in the scale of pay upto a maximum of two stages (clause 6(e) of the Bipartite Settlement dated 10.4.2002).

Whether or not the above penalty imposed on a workman, who has reached the top of the scale, will affect the date of release of stagnation increment(s) to him, was examined by the Personnel Committee of the Association in its meeting held on 9th August, 2006. The Committee deliberated on the issue and was of the view that the penalty which is awarded to a workman for proven gross misconduct should have some rigor when in fact increments can be stopped with cumulative effect. The committee decided that the penalty as in clause 6(e) of the Bipartite Settlement dated 10.4.2002 should be more rigorous than clause 6(f) and therefore would affect release of future stagnation increments. In effect, the release of stagnation increments will be delayed by the period spent by the employee at a stage below maximum. Bank may take note and act accordingly.

Yours faithfully

- Sd -

(G. SANKARANARAYANAN)  
SENIOR VICE PRESIDENT

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**Mile Stone Award:**

Amount Rs. 2000/-

Milestone award can be released even in case of disciplinary action viz. minor penalty (censure/warning)

In case of major penalty award can be released only after the rigour of punishment is over.

Award can be released without application of the employee.

Ex-servicemen with 25 years of combined service in Armed forces & bank are considered for award. (At the time of retirement such case may be referred to H.O. PERS.)

Employee will be presented with a Silver Medal/Souvenir costing about Rs.2000/- with Bank's name and logo embossed on it.

(Ref. No. Head Office IOM No.-HO /P/IR/SAH/95/45 dated 11.07.2001 & Head Office IOM No.- HO/P/IR/RSI/1694 dated 18.02.06)

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**Group saving Linked Insurance Scheme (GSLI)**

All employees are covered under the scheme. Premium is paid by the bank Rs. 600/- p.a. On the death in harness, Rs. 50000/- plus savings portion of premium with interest will be paid to the legal heir of the deceased. The break up of Rs.600/- is as follows : **Rs.210/- per year** goes towards LIC Premium , **Rs390/- per year** to the credit to running account to be maintained under the policy to provide for the benefit payable on the terminal date or upon cessation of membership; other than death before the terminal date.

(Ref. No.:Head Office Branch Circular No.: 92/58 Dt. 15.07.98)

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**Reimbursement of expenses incurred by Award staff for Health Check-up:**

**A) Eligibility:**

All permanent Award Staff members (Clerks / Sub-Staff) who have completed 45 years of age and above can avail the benefit under the said Scheme only once in two calendar years.

**B) Benefits:**

Eligible staff members can claim reimbursement of expenses incurred by them for Health Check-up carried at their respective place of posting upto an actual amount of expenses incurred or Rs.3,000/-,(Metro Centres) and Rs.2500/- (Other Centres) whichever is less.

(Branch Circular No.- 108/183 dated 08.01.2015)

## **HEALTH CHECK-UP SCHEME FOR SAFAI KARMACHARI / SAFAI KARMACHARI-CUM-SEPOY**

Eligibility :All confirmed Safai Karmachari / Safai Karmachari-cum- Sepoy

Periodicity :Once in two calendar years

Amount :Rs.200/- (max) towards General Check up  
Rs.250/- (max) towards chest x-ray  
Thus aggregating Rs.450/-

General : No leave will be granted for the purpose. This facility is available up to the age of 55 years and there after Health check-up available under Bank's Staff Welfare Scheme. Reimbursement of the above expenses will be made to the debit of Branch P & L A./c Staff Welfare. The amount claimed will be sanctioned by in-charge of administration at Branch / concerned controlling office.

(Ref. No.- Head Office Branch Circular No.- 106/40 dated 23.05.2012)

The Safai Karmachari who are below 45 years of age will continue to be covered under the scheme of Health Check-up for Safai Karmachari which was circulated vide Branch Circular No.106/40 dated 23.05.2012, whereas those Safai Karmacharis who are 45 years of age and above will be covered under the new scheme of Health Check-up for Award Staff. Hereinafter they will not be entitled to claim the benefit under the scheme of Health Check-up for Safai Karmachari.

(Ref. No.- Branch Circular No.- 108/183 dated 08.01.2015)

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### **Change in Nomenclature of sweepers**

New designation for sweepers:

Part time : Safai Karmachari cum Hamal

Full time : Safai Karmachari cum sepoy & so on

(Ref. No. Head Office IOM No.: P/IR/CMR/1265 Dt. 21.02.2001)

### **Change of designation of all Full Time Safai Karmachari / Hamals as Safai Karmachari-cum- Sepoys / Hamal -cum-sepoys - eligible for duties attracting Special Pay**

In terms of the decision of Central Consultative Committee (Award Staff) Meeting held on 18.05.2001, it has now been decided by the Competent Authority to change the designation of all the Full Time Safai Karmachari / Hamals to Safai Karmachari-cum-Sepoys / Hamal -cum-sepoys.

Upon change in designation, they would become eligible for assignment of duties of Special Allowances both for specified and unspecified period. However, their seniority for the purpose of assignment of Special Allowance duties, will be reckoned from the date of their change in designation only.

(Ref. No. Head Office IOM No. HO:P:IR:CMR:4-20:I-266 dated 25.05.2002)

## **Replenishment / Recruitment of Safai Karmachari-cum-sepoy**

Zonal Managers have been authorised to fill up the vacancies of Safai Karmachari-cum- Sepoys created on account of wastages and opening of new branches in the zone.

The sole purpose of delegating authority to Zonal Managers for replenishment of /filling up vacancies of safai karmacharis was to provide minimum 1 (one) sub-staff to each branch office, and to avoid engagement of persons on daily wages / casual basis which culminates into anti labour practice, and Bank's policy in this regard.

(Ref. No. Head Office Branch Circular No.-102/169, Ref (HO/HR/IR/VGK/18 dated 23.12.2008 and Head Office IOM No.- HR/R/SCT/2011-12/311 dated 16.09.2011)

### **Filling up of vacancies of Daftary at the Branches / Offices for specified / unspecified periods:**

Head office has advised all the Zones to fill up the vacancies of Daftary to the next senior most sub-staff either for specified period or unspecified period.

Head office instruction is as under :

Quote -

You are, therefore, advised that all the vacancies of Daftary which are not yet filled in, be assigned to the concerned eligible candidates as per instructions conveyed vide para (5) of Head office Circular No.PERS:VCJ:RM:79:2 dated 22.02.1979. For the sake of ready reference, we quote below the relevant portion of the said circular:-

"The assignment of duties attracting special allowance should be done on seniority-cum-merit and by following the practice at the centre regarding selection of candidate" Unquote

(Ref. No. Head Office IOM No. HO:HR:IR:MSS:I-106 dated 07.05.2013)

### **Grant of two additional increments to Sub-staff for Passing S.S.C.Examination**

S.S.C. Board taking the examination should be recognized one by the concerned State Government / Board and should have recognition of the Department of Education of the concerned State.

In other words, the sub-staff who are working in the states which have recognized the S.S.C. examination only are eligible and the sub-staff who are working in the states which have not recognized the said examination are not eligible for the said additional increments.

(Ref. No.- Head Office IOM No. P:IR:CMR:C2-61:1177 DATED 01.22.2001 )

### **Reimbursement of charges for collecting key of branch premise from residence of officer/Manager**

Reimbursement for collecting keys from the residence of officer / Manager of the branch for cleaning purpose to the Full Time Safai Karmachari - cum- Sepoy would be made on actual basis.

### **Payment of Conveyance allowance to Blind/Orthopedically handicapped Employees:**

Conveyance Allowance to Blind and Orthopaedically Handicapped employees (Officers and Award Staff) @ 5% of Basic Pay, subject to maximum of Rs.400/- per month w.e.f. 18.02.2009. The said allowance is to be paid in addition to regular transport allowance in terms of the provisions of Bipartite Settlement.

The Board in its meeting dated 29.05.2014 has approved extending this facility to Deaf & Dumb employees also. (Details mentioned in Head Office Branch Circular No.- 108/64 dated 28.06.2014 and Ref. No. Head Office Branch Circular No.103/7 dated 15.04.2009)

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## **Do's & Don'ts for Password**

( Ref No. Head Office Branch Circular.No.- 102/141 dated 15.11.2008)

effective from 01.12.2008 are as under:

### **CREATION OF PASSWORD**

1. The length of the Password will be minimum 8 characters and maximum 14 characters.
2. The Password should consist of minimum one alphabet and one numeral and one special character ( say \$, \* etc)
3. System would maintain a history of the passwords and would not allow the user to re- use past 2 passwords.
4. In case of 3 failed login attempts the system will lock the User Account. Authority to undelete the same is allowed to users of the work class 600 and above only.
5. The system will enforce the user to change his / her passwords on first login creation of user / reset by the Authority
6. The system will delete the User-id not used for a continuous period of 30 days
7. The application will force the user to change password every 15 days

### **PASSWORD PROTECTION**

- a. User should not share their passwords with any one including colleagues and IT staff
- b. User should ensure that nobody is watching when they are entering password in the system
- c. User should not keep a written copy ( in paper or electronic form) of passwords in easily locatable places
- d. User should change their password regularly
- e. User should report to the Branch Manager or System Administrator if account is locked out before 3 bad attempts
- f. User should choose passwords that are easy to remember but difficult to guess
- g. All User-ids created should be recorded and acknowledged in a User-id register to be maintained by the branch
- h. Whenever the user proceeds on leave, he / she should get his her User-id suspended to prevent fraudulent use. The user can get it reactivated upon his / her return from leave.

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## **Ex-servicemen re-employed in the Bank – Weightage of marks for Defence Service - for assignment of Special Pay duties / promotion to higher cadre**

It has been clarified by IBA that the benefit of seniority on the basis of last service in the Army can be availed of for the purpose of temporary appointment to the allowance carrying post or officiating post and afterwards can be considered for regular promotion to the higher grade from the post to which he was initially recruited and in case the allowance carrying post is given to the re-employed Ex-Servicemen on permanent basis, then this benefit will not be allowed for promotion in the bank.

(Ref. Head Office IOM No. P:IR:CMR:B-19:1045 dated 24.11.2000)

An Ex-serviceman may be allowed to opt for availing of benefit of weightage for Defence Service (i.e. in the ratio of 5:1 subject to maximum of 2 years after they have rendered 3 years service in the Bank) either for appointment against the post of SWO "B" or for promotion from clerical cadre to officer cadre. However, once the Ex-serviceman avails of this benefit for appointment against post of SWO "B", he will not be eligible for the same benefit at the time of his consideration for promotion from clerical cadre to officer cadre. The Ex-serviceman should exercise the option at the time of first available opportunity and option once exercised will be final and no change in the option would be allowed later, whether or not the Ex-serviceman is successful in the exercise.

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#### **New Work class in Finacle in Rural –Semi urban branches:**

It has been decided to create a New Group A with work class 250 as 'Rural Branch cashier' at the single officer Rural and Semi-Urban Branches. The work class 250 includes work class 110 and 130 are CTOs and work class 200 is CTO with Head cashier designation. The following additional menus will be made available to the work class 250.

1. HUPM Resetting of password required in case same is blocked
2. EFM To assign the work class of head teller to another teller during leave etc.
3. DDC for canceling a Demand Draft
4. RMTDS for remitting TDS deducted
5. RFTDS for refund to TDS in TDR

(Ref. No.: Head Office Branch Circular NO : 103/1 Dated 02.04.2009)

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#### **Matrix of CBS**

(Ref. No, Head Office Branch Circular NO: 105/130 dated 08.11.2011)

Designation/Work class	Type of transaction s	Proposed Transaction Transaction rights		Remarks
Single Window Operator "A" work class 110	Teller/cash payment	Upto Rs.10,000/-	DE & PO	Includes tallying of signature
		Above Rs. 10,000/-	DE	Payment over the limit after the instrument is passed and posted by Supervisory official
	Cash/ Receipt	Upto Rs.15,000/-	DE & PO	
		Above Rs.15,000/-	DE	Transaction to be posted/verified immediately by supervisory official
	Clearing and transfer	Upto Rs.15,000/-	DE & PO	Include tallying of signature
		Above Rs.5,000/-	DE	
Single Window Operator "B" work class 130	Teller/cash payment	Upto Rs.20,000/-	DE & PO	Include tallying of signature
		Above Rs. 20,000	DE	Payment over the limit after the instrument is passed and posted by Supervisory official
	Cash/receipt	Upto Rs.	DE & PO	Include tallying of signature

		25,000/-		
		Above Rs. 25,000	DE	Transaction to be posted/verified immediately by supervisory official
	Clearing and transfer	Upto Rs.25,000/-	DE & PO	Include tallying of signature
		Above Rs. 25,000	DE	
Head Cashier II Work Class 200 & 250 Head Cashier	Teller/cash payment	Upto Rs.20,000/-	DE & PO	Include tallying of signature
		Above Rs.20,000	DE	Payment over the limit after the instrument is passed and posted by Supervisory official
	Cash/receipt	Upto Rs.20,000/-	DE & PO	
		Above Rs. 20,000	DE	Transaction to be posted/verified immediately by supervisory official
	Clearing and transfer	Upto Rs.50,000/-	DE & PO	Include tallying of signature
		Above Rs .50,000	DE	
	Cash Payment	Up to Rs.35,000/-	PO/VO	
	Cash Receipt	Upto Rs. 35,000/-	PO/VO	
Special Assistant – Work Class 300	Clearing/transfer	Upto Rs.150,000/-	PO/VO	Include tallying of signature
		Above Rs.150,00/-	DE	

DE= DATA ENTRY; PO= POSTING; VO= VERIFICATION

**NOTE:** In case of situations like when Single Window Operators A & B are absent, the special Assistants will have to perform Data Entry of cash Payments/Receipts irrespective of the amount.

Please importantly note that as per the settlements dated 27.04.2010.

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.

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.

(Ref. No. Head Office Branch Circular NO: 105/130 dated 08.11.2011)

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#### **Zonal Consultative Committee Meeting (Award Staff) :**

It has been decided that Zonal Consultative Committee Meetings with Award Staff Unions shall be held thrice a year at Zonal Offices.

(Ref. No.- HO:HR:IR:VGK:I-872 dated 30.10.2010)

Head Office has advised Zonal Offices to hold meeting of Zonal Business Promotion Council twice a year by inviting the representatives of both Officers' Association as well as Award Staff Union.

(Ref. No. HO:HR:IR:KVVSP:I-1301 dated 03.02.2010 read with (Ref. No.- HO : HR : IR : VGK :I-872 dated 30.10.2010)

#### **OTHER STRUCTURAL MEETING AT ZONAL LEVEL :**

Zonal Task Force Committee : Quarterly  
Zonal Customer Service Committee : Quarterly

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#### **Prevention of Sexual Harassment in work places and procedure for setting up complaint Cells and Complaint Committee:**

The Hon'ble Supreme Court of India, has in a recent landmark judgement dated 14.08.1997 in PIL Writ Petition (Criminal No.-666-70) of 1992 (*Vishakha and others Vs State of Rajasthan and others*), on the subject of sexual harassment of women in the work places, has laid down detailed guidelines for strict observance at all work places and other institutions, both public and private.

The Supreme Court has directed that these guidelines be strictly observed at all work places for the preservation and enforcement of right of gender equality of working women.

For this purpose, sexual harassment includes such unwelcome sexually determined behaviour (whether directly or by implication) as :

physical contact and advances;  
a demand or request for sexual favours;  
sexually coloured remarks;  
showing pornography and

any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

(For details Ref. No. Head Office Branch Circular No. 92/53 dated 06.07.1998)

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#### **Bank of India Scheme for Compassionate Appointment**

**(Head Office Branch Circular No.-108/132 dated 29.09.2014 &**  
**Administrative Circular No. 2015-16/1 dated 28.08.2015)**

**Name of the Scheme :** "Bank of India Scheme for Compassionate Appointment"

##### **1. Coverage :**

To a dependent family members of permanent employee of the Bank who-

- a. dies while in service (including death by suicide)
- b. is retired on medical grounds due to incapacitation before reaching the age of 55 years

(incapacitation is to be certified by a duly appointed Medical board in a Government Medical College / Government District Head Quarters Hospitals / Panel of Doctors nominated by the Bank for the purpose)

##### **2. Dependent Family Members**

- ✓ Spouse; or
- ✓ Wholly dependent Son (including legally adopted son); or
- ✓ Wholly dependent daughter (including legally adopted daughter); or
- ✓ Wholly dependent brother or sister in the case of unmarried employee

**3. Authority competent to make compassionate Appointment**

- General Manager (HR)
- The Executive Director, Looking after HR, in Special Types of cases

**4. Post to which appointments can be made**

The appointment shall be made in the **Clerical** and **Subordinate Cadre** only.

**5. Eligibility**

- ❖ The family is indigent and deserves immediate assistance for relief from financial destitution; and
- ❖ Applicant for compassionate appointment should be eligible and suitable for the post in all respect under the provisions of the relevant Recruitment Rule

**6. Exemptions**

Compassionate Appointment under the Scheme are exempted from observance of the following requirements:

- Normal Recruitment Procedure i.e. without the agency of selection like IBPS / Employment Exchange, Recruitment Board of Bank etc.
- The ban orders on filling up of posts issued by Government of India or any controlling authority

**7. Relaxations**

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.

**(Head Office Branch Circular No.-108/132 dated 29.09.2014)**

**For Application Format, Please see chapter "FORMATS"**

## HR & INDUSTRIAL RELATIONS

No. CIR/HR&IR/2014-15/532/1108  
 December 31, 2014

Chief Executives of all Public Sector Banks

Dear Sir/Madam,

### **Scheme of Compassionate Appointment on Compassionate Grounds in Public Sector Banks.**

We refer to our circulars No. CIR/HR&IR/2014-15/532/476 dated the 11<sup>th</sup> August 2014 and No. CIR/HR&IR/2014-15 /532/693 dated 30<sup>th</sup> September 2014 on the captioned subject matter in terms of which a scheme of compassionate appointment in lieu of ex-gratia lumpsum amount has been circulated to all Public Sector Banks.

2. Now, the Department of Financial Services vide its letter F.No. 18/2/2013-IR dated the 5<sup>th</sup> December 2014 has advised that all Public Sector Banks can have both the options i.e. compassionate appointment or payment of lumpsum ex-gratia amount. However, **any of these two options can be used only when the other conditions of compassionate appointment are met.**

3. In this connection, we advise that as the Department of Financial Services, vide their above mentioned letter has clearly mentioned that any of two options can be used only when the other conditions of compassionate appointment are met, it is apparent that the terms and conditions applicable to compassionate appointment shall be made applicable to payment of ex-gratia lumpsum amount also. Please incorporate the payment of ex-gratia in the scheme circulated vide our circular dated 11<sup>th</sup> August 2014. **There is no change in quantum of ex-gratia amount as per the scheme circulated vide our circular dated 19<sup>th</sup> July 2007.**

Yours faithfully,

Sd/-

**K. Unikrishnan**

**Deputy Chief Executive**

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### **Delegation of Authority in respect of various HR related issues to National Banking General Managers / Zonal Managers**

Sr. No	Particulars of the Issue	Authority to exercise the powers
1	Payment of Ex-gratia lump sum amount in lieu of appointment on compassionate grounds (Please note that the applications which are required to be decided by the committee of General managers in terms of para 7 of Annexure to Branch circular No. 101/150 dated 06.11.2007 shall	National Banking GM and his absence GM (HR)

	continue to be referred to Staff Administrative Division, HRD,HO)	
2	Ex-gratia Medical Aid to Award Staff members- cases falling within the purview of identified diseases at the level of DGM (HR)	Zonal Manager and in his absence National Banking GM
3	Ex-gratia Medical Aid to Award Staff members- cases falling outside the purview of identified diseases at the level of General Manager (HR)	National Banking GM and in his absence by GM (HR)
4	Sanction of increments in respect of Zonal Managers in Scale V and VI	National Banking GM and in his absence by GM (HR)
5	Request for Special Leave / 100% Medical Aid in respect of injuries while on duty.	National Banking GM and in his absence by GM (HR)

(Ref. No. Head Office Branch Circular No.-104/124 dated 11.01.2011)

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#### **Delegation of Authority in respect of HR related issues of staff members posted at LCBs / MCBs**

1	Sanction of gratuity payment	For award staff and officer upto Scale III, the delegated authority will be the Chief Incubment not less than the rank of AGM of the concerned LCB / MCB. In respect of MCBs headed by scale IV officials, the delegated authority will be the official of the rank of AGM and above from the concerned Divisional Manager's Office.
2	Release of annual increment	
3	Regularisation of unauthorised absence / leave on loss of pay / extra-ordinary leave on no pay no allowance basis up to a period of 360 days	For Scale IV and above, the delegated authority will be the General Manager (HR), Head Office.

However, the Chief Incumbent of the respective branch (LCB/MCB) will approve / sanction reimbursement claims such as conveyance, newspaper, entertainment etc. and other routine HR related matter.

(Ref.No. - Head Office Adm.Circular No.- 2011-12/2 dated 02.11.2011)

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#### **Strengthening of Security Arrangements: Security Precautions for Cash in Transit**

As per extant instructions, following security precautions are to be followed for cash in transit :

**Cash Van** : Cash can be transported in Bank's own or hired cash van which should be properly modified as per Bank's necessary security requirement like cash cage with grill gate, hook and chain for chaining the cash boxes, alarm system, GPS. The Cash Vans are generally being fabricated on Mahindra Bolero / Tata Sumo/Tata Xenon Vehicles.

**Shadow Van**: In case the amount to be transported exceeds Rs.1.00 crore (for permitted limit), an additional vehicle with at least one Armed Guard should be used as "shadow van". This shadow vehicle should follow the cash van. No remittance should exceed the insurance limit.

**Cash Escort** : The cash is required to be escorted by 2 Armed guards, preferably Bank's own guards. These guards should be equipped with 12 Bore Pump Action Guns or at least 12 Bore DBBL Guns. The guards while escorting should keep their guns loaded with safety catch on. While one Armed Guard should sit next to the Driver and the second guard should sit behind the driver.

**Cashier**: Mobile phone provided on hired cash van should be with the cashier, so that he is in communication with the currency chest and the branches. The Cashier and staff should have the telephone numbers of all branches and police stations enroute, so that these can be contacted immediately in case of any emergency.

**Driver**: The vendor of hired cash van should submit the police verification report in respect of driver provided on the cash van. All drivers should be holding valid driving license. Necessary documents related to cash van should be up-to-date and be available in the vehicle.

**Use of 2-wheeler** The use of 2-wheeler for transportation of cash should be avoided and undertaken only when no 4 wheeler vehicle is available. However, the amount to be transported should NOT exceed Rs.2.00 lacs.

(Ref. No. Head Office Circular Letter No.- 2015-16/75 dated 30.07.2015 )

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### **SECURITY LAPSE-STEALING OF CASH FROM THE CASHIER'S CABIN BY CULPRITS RIGHT UNDER THE NOSE-- EXTREME CASE OF SECURITY CARELESSNESS BY BRANCH STAFF MEMBERS**

Time and again Bank has been advising the branches by way of circulars about the lapse and precautionary measures to be taken against con game so that these type of cases are not repeated. However, the branch staff are paying scant regard to security measures to be taken for protection of bank cash.

Following points are the example of absolute carelessness on the part of the branch staff due to which such incident has been occurring:

- a) After bringing the cash from vault room the Chief Cashier and cashier did not bother to close the cabin door / main entrance door to cash area
- b) The brief case, in which cash was kept, was kept behind the cashier's cabin and without any lock and chain.
- c) Fully knowing that some gangs are operating in the area who try to cone the branch staff in this manner, all the staff were very eager to answer to the questions of these gang including the cashier.
- d) The Armed Guard posted at the Branch did not bother to check that cabin door was not closed and did not get alerted when about 8 to 10 people engaged the staff in talk.
- e) The Branch designated security officer did not bother to check that all security precautions as advised by Head Office are being followed by the branch staff.
- f) The Cashier of the branch was very careless in handling the cash of the branch.

Head Office has advised the following points should be followed at branches to avoid any such type of incidence in future:

- a) When the cash is being brought out from the vault room the main door must be kept locked and no one including staff should be allowed inside.
- b) Once the cash has been brought inside the cash cabin the cash box should be kept under lock and chain.
- c) All doors leading to the backside of the cash cabin should be locked with a night latch. The cashier who is sitting inside the cabin must always keep the door of the cabin locked.

- d) The cashier should not get involved in any talk with a customer if it is not pertaining to cash.
- e) The branch designated security officer should take a round of the branch specially the cash area to ensure that all security arrangements are in place.
- f) Armed Guard if posted in the branch should take a round of the branch any security lapse is noticed he should bring it to the knowledge of branch manager / branch designated security officer immediately.
- g) Armed Guard if posted should be alert and on the lookout for any unusual activity and alert the staff immediately.

**(Branch Circular No.-109/99 dated 27.07.2015)**

**Members of the unions/ units are hereby advised to the above instructions of Head Office strictly to avoid any action against them.**

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## **DETECTION OF COUNTERFEIT NOTES**

**i. Over the Counter :** Banknotes tendered over the counter should be examined for authenticity through machines and such of these determined as a counterfeit one, shall be stamped as "COUNTERFEIT NOTE" and impounded as detailed in Annexure I. Each such impounded note shall be recorded under authentication, in a separate register.

**ii. Bulk Receipts at Back Office / Currency Chest**

Procedure as at 2 (i) is to be followed where notes are received directly at the back office / currency chest through bulk tenders.

3. When a banknote tendered at the counter of a bank branch or treasury is found to be counterfeit, an acknowledgement receipt in the format (Annexure 11) must be issued to the tenderer, after stamping the note as in Paragraph 2 i. The receipt, in running serial numbers, should **be** authenticated by the cashier and tenderer. Notice to this effect should be displayed prominently at the offices / branches for information of the public. The receipt is to be issued even in cases where the tenderer is unwilling to countersign it.

4. No credit to customer's account is to be given for counterfeit notes, if any, in the tender received over the counter or at the back-office / currency chest.

5. In view of the revision in the system of detection of counterfeit notes by banks, the following changes may be noted with respect to existing compensation and penalty for non-detection of counterfeit notes:

**i. Compensation**

The instructions on compensation to banks at 25% of the notional value of counterfeit notes detected and reported and the system of lodging claims for compensation by Forged Note Vigilance Cell of banks stand withdrawn.

**ii. Penalty**

Penalty at 100% of the notional value of counterfeit notes, in addition to the recovery of loss to the extent of the notional value of such notes, will be imposed under the following circumstances:

- a) When counterfeit notes are detected in the soiled note remittance of the bank.
- b) If counterfeit notes are detected in the currency chest balance of a bank

during Inspection / Audit by RBI.

## Annexure I

## Format of the stamp for impounding

A stamp with a uniform size of 5 cm x 5 cm with the following inscription may be used.

# COUNTERFEIT BANKNOTE IMPOUNDED

COUNTERFEIT BANKNOTE IMPOUNDED  
BANK / TREASURY/ SUB-TREASURY  
BRANCH  
SIGNATURE  
DATE

## Annexure II

## Format — Acknowledgement Receipt to be issued to the tenderer of counterfeit notes

Name of the Bank / Treasury/ Sub-treasury:

**Address:**

Serial Number of the Receipt:

Date:

The note (s) described below received from (Name and Address of the tenderer) is/are counterfeit and has/have therefore been impounded and stamped accordingly.

Serial number of the note  
deemed as counterfeit  
counterfeit

### **Total number of counterfeit notes:**

**(Signature of the Tenderer)**

(Head Office Circular Letter No.-2015-16/75 dated 30.07.2015)

**Transfer / Rotation of clerical Staff members** are being governed in term

## Transfer / rotation of

### **Clerical Staff members**

The Banking being a sensitive service Industry, it is desired that the staff should not remain at one particular place for long and should necessarily be transferred / rotated within the Branches / Offices. This will not only ensure updating their knowledge but will also sharpen their skills, resulting in enhancing their competency and capability. Moreover, transferability is a measure of preventive vigilance also. The transfers of staff members are required to be effected to meet these objectives.

02. As per the provisions of Bipartite Settlements / various Awards, the services of clerical staff are transferable anywhere in exigencies and that of subordinate staff

**within the language area. Such transfers are left to the discretion of the Bank management, who is in the best position to judge the requirement and post the requisite personnel at the required place. Transfer of the staff member is the prerogative of Bank's management. Though the provisions of Bipartite Settlements and various Awards have given powers to the Bank's management regarding transferability of Award Staff members, for administrative convenience and to maintain uniformity, our Bank has issued various guidelines / instructions from time to time in this regard.**

03. We reiterate in brief the guidelines / instructions which are in vogue, issued vide various Branch Circulars / Administrative Circulars / Circular IOMs etc. for your ready reference:-

- a) Posting of any clerical staff at a Branch / Office should not be extended beyond 5 years. Rotation of staff within the same Branch/ Office should also be effected at specific intervals preferably on year to year basis;
- b) Transfer of Clerical Staff would be on the basis of first-come first-go at the concerned Branch / Office as the case may be;
- c) Inter-Branch / Office transfers of clerical staff would generally be effected amongst the staff working at places where two or more Branches / Offices of the Bank are situated within the same city municipal limits/ urban agglomeration or within the limits of group of Corporations / municipality / panchayats etc. grouped together;
- d) Transfers of clerical staff drawing Special Pay for different categories of posts such as Special Assistants, Head Cashiers, Computer Terminal Operators etc. are to be effected within the same category between two Branches / Offices or amongst group of Branches / Offices at the same place as mentioned in (c) above.
- e) Transfer of clerical staff not drawing any special pay should also be effected between two branches / offices or group of branches / offices as mentioned in (c) above, as the case may be;
- f) Zonal Offices should maintain the Branch / Office-wise list of the staff members, along with the other details, and effect the transfer exercise on yearly basis, preferably in the month of April-May;
- g) Transfers are to be effected in such a manner that the normal work at the Branches / Offices is not disrupted. It is not necessary that transfers of all concerned staff members at all the Branches are effected simultaneously. If the number of staff members being transferred is large, the same can be done in a phased manner;
- h) In respect of physically challenged staff members, whose mobility is restricted, the specific cases to be looked into sympathetically and are not to be brought under the purview of guidelines regarding transferability. Further, the Government guidelines are also to be followed while effecting transfers in respect of staff members having physically / mentally challenged child / children. Similarly, staff members having less than one year service left for retirement may not be brought under the purview of transfer under these guidelines.
- i) In respect of Branch Union representatives, he / she may be transferred after completion of his/her term as Branch Union representative (a term of maximum 3 years) or after completion of 5 years whichever is later. In case he/she is re-elected as Branch Union representative for successive second term, he/she may be transferred after completion of the said term as Branch Union representative. However, the same cannot be claimed as a matter of right.
- j) These being administrative transfers, seniority of the concerned transferee will not be affected for the purpose of any future assignment of Special Pay carrying duties;
- k) Transfers should be within the Branches/Offices grouped together as mentioned in Para (c) above, wherein the applicable rate of City compensatory allowance and / or House Rent Allowance is the same;

- I) Periodical job rotation of clerical staff is to be effected at fixed intervals (preferably on yearly basis) within the same Branch / Office, so that all the clerical staff members are familiarised with various banking operations;
- m) For the purpose of effecting transfers, it may, at times, become necessary to transfer clerical staff who may have put in less than 5 years' service at a particular Branch / Office.

04. The above-mentioned guidelines / instructions are indicative and not exhaustive. We have compiled the gist of guidelines / instructions issued from time to time vide the following communications which may be referred to for further details :-

- (i) Circular Letter No.PERS:ZM:82/18 dated 12.03.1982;
- (ii) Circular IOM. No. P:IR:95-96:9 dated 18.07.1995;
- (iii) Circular IOM. No.P:TR:A:GNB:4320 dated 13.11.1995;
- (iv) Circular IOM No.P:IR:(A):865 dated 22.12.1995;
- (v) Circular IOM. No.P:IR:VBG:805 dated 17.01.1998;
- (vi) Circular IOM. No.P:IR:0157 dated 05.05.1998.

05. It may please be noted that deployment of clerical staff, as envisaged in terms of 8<sup>th</sup> Bipartite Settlement provisions, is different from the administrative transfers undertaken and hence the provisions of deployment of staff are not applicable for periodical transfer / rotation of staff members. You are requested to be guided accordingly.

Sd/- (G.C. Tewari)  
General Manager (HR)

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**Request Transfers of Award Staff Members** are being governed by the guidelines as mentioned in the following communications:

Head Office Circular No. - PERS/JND/33 dated 16.06.1971

Head Office Branch Circular No. 80/175 dated 02.07.1986 (Ref. P/IR/VVJ dated 02.07.1986)

Head Office Branch Circular No. 91/159 dated 02.07.1997 (Ref. P/IR/VBG dated 02.07.1997)

## DEPLOYMENT OF CLERICAL STAFF

Inter-Office Memorandum	
From The General Manager, Head Office, Human Resources Dept Industrial Relations Division	To, The Zonal Manager, All Zones, H.R. Department
Ref No.: HO: HR:IR:VGK-I-1382:C2 -26	Date 22.02.2008

**Selection and Assignment of duties of Special Pay carrying posts  
Staff members transferred under deployment policy of 8th  
Bipartite Settlement dated 02.06.2005  
CLARIFICATION**

As per the provisions of 8th Bipartite Settlement dated 02.06.2005, a clerical staff member deployed from a surplus centre to a deficit centre is entitled to draw a lumpsum

amount of Rs.400/- per month. The period of deployment has been mentioned in the said Settlement and repatriation to the original centre of the deployed staff is also provided in the Settlement.

2. In the backdrop of this situation, we are in receipt of queries from the Zones regarding eligibility of deployed staff for the purpose of selection and assignment of duties of Special Pay carrying posts. In this connection, we have to advise that -

- i. A Clerical staff member deployed from a surplus centre to a deficit center will be eligible to be considered for selection and assignment of duties of Special Pay carrying posts of permanent in nature (for Unspecified Period) at the surplus centre (the centre from where he has been transferred).
- ii. (ii) A Clerical staff member deployed from a surplus centre to a deficit center will not be eligible to be considered for selection and assignment of duties of Special Pay carrying posts of permanent in nature (for Unspecified period) at the deficit centre (the present centre where he has been deployed). However, he is eligible for drawing special pay for Specified (temporary) period at the said deficit centre (the present centre where he has been deployed) for carrying out such the duties bearing Special Pay
- iii. (iii) Despite the aforesaid situation, in case a deployed staff member desires to be considered eligible for filling up vacancy of Special Pay carrying post of permanent in nature (for Unspecified Period) arised at the Centre, where he has been deployed, such staff member should be specifically advised, before accepting his application for the said post, that if such duties are eventually assigned to him for unspecified period
  - (a) he will have to forego his allowance of Rs.400/- per month
  - (b) he will also have to forego his right to return to his original centre after completion of the specified duration of 2/3 years. as per Clause 32 of the Bipartite Settlement dated 02.06.2005:
  - (c) the emoluments / salary payable to him will be as applicable to the Branch I Office where such Special Pay carrying post has been identified.

4. You are requested to be guided by the aforesaid advice while dealing with the uses / applications received by you while undergoing selection process I assigning duties attracting Special Pay. Please bring the aforesaid instructions to the notice of Branches I staff members.

sd/- (D.R.HARNAGLE)  
DY. GENERAL MANAGER

(Ref No.: HO: HR:IR:VGK-I-1382:C2 -26 dated 22.02.2008)

Inter-Office Memorandum	
From The General Manager, Head Office, Human Resources Dept Industrial Relations Division	To, The Zonal Manager, Kolkata Zone Attention : Personnel Deptt
Ref No. HO:IR:VGK:1-699: C2 -26	Date 09.09.2006

**8th Bipartite Settlement dated 2nd January, 2005**

**Deployment of Clerical Staff**  
**CLARIFICATIONS**

Please refer to your IOM Nc.ZO:PERS:NKM:3900 dated 28th August, 2006 seeking clarification on certain aspects in the captioned matter.

2. Regarding the deployment of Clerical Staff pursuant to the provision of 8<sup>th</sup> Bipartite Settlement dated 02.06.2005, detailed guidelines have already been issued vide cur Administrative Circular No.2005-06/12 dated D2.11.2005 and 2006-07f3 dated 27.05.2006. You are recanted to be guided by the said guidelines / instructions for smooth implementation of the terms of Settlement

3. We observe from your IOM No. ZO:PERS:NKH-2814 dated 11.07.2006 that your views regarding payment / non-payment of lumpsum amount of Rs.400/- pm. to the staff members. deployed as pa guidelines given vide aforesaid Administrative Circulars, are not in agreement with the protons of Inipetite Settlement

4. We wish to bring it to your notice that for effecting rotational transfers / administrative transfers, the concept of Centre defers from Zone to Zone. In view of the said situation, the Centre concept which is presently being taken as a basis (prior to 8<sup>th</sup> Bipartite Settlement / suggested Centre, concept) for effecting rotation / administrative transfers of Clerical Staff may be continued. If a Clerical staff is transferred out of the present Centre (as per the existing Centre concept) whether within district or within 100 kms. from present place of posting outside District, he will be entitled for getting lumpsum amount of Rs.400/- p.m, besides protection of emoluments drawnl by him at the original Centre, as per provisions of 8<sup>th</sup> Bipartite Settlement.

5. Regarding Centre concept for selection of Special Allowance carrying post, as mentioned in pars 2(ii), you may continue with the present procedure / practice for filling up the vacancies (of permanent nature) attracting Special Allowance. We trust the aforesaid clarification will suffice the purpose.

Sd/- (D.R. HARNAGLE)  
Dy. GENERAL MANAGER (PERSONNEL)

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**Inter - Office Memorandum**

From . The General Manager Head Office Industrial Relations Divn.	The Zonal Manager All Zones Attn: Personnel Department
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Ref. NO : HO:P:IR:CMR:I-113:C2-26

Date:27.10.2005

**Deployment of Clerical Staff from Surplus Cadre  
to Deficit Centre effected on or after 01.02.2001  
Payment of Compensation**

We have vide our IOM No. HO P:IR:CMR:1-895 dated 23.09.2005 called for the details on the captioned matter from all the Zones.

2. In this connection, we advice that you may pay the compensation of lump sum amount of Rs.400/- per month (not ranking for any other benefit) besides protection of emoluments drawn at the Original Centre to the Clerical Staff who were/have been

transferred by the Bank on administrative exigencies for the period they remained at the Transferee Centre.

3. Please note that the Clerical Staff who have been transferred on their selection for assignment of duties carrying Special Pay for Unspecified Period and who have been transferred on their request are not eligible for the said compensation.

You may advise the concerned Branches/Offices accordingly.

(P. SANYAL)  
GENERAL MANAGER  
(HUMAN RESOURCES)

Bank of India Head Office                    Personnel Department (Industrial Relations Division)  
Administrative Circular No.: 2006-0713                    Ref: HO:P:IR:RS  
**CIRCULAR TO ALL ZONAL OFFICES**                    Date: 27.05.2006.

**Deployment of Clerical Staff pursuant to the provisions of 8th  
Bipartite Settlement dated 02.06.2005  
Guidelines to be followed for smooth and uniform  
implementation of the terms of settlement**

In continuation to our Administrative Circular No. 2005-06/12 dated 02.11.2005, we further wish to advise that the following guidelines may also be followed while carrying out the exercise of deployment of clerical staff, pursuant to the relevant provisions of the 8th Bipartite Settlement dated 02.06.2005 :-

- (i) As already stated in the aforesaid Bipartite Settlement, the deployment of clerical staff shall normally be done anywhere within a District, irrespective of the distance involved, or upto a distance of 100 kms. from his/her existing place of posting in case the deployment is proposed to be effected to any Branch / Office of the Bank situated outside the District. However, taking into account the Bank's requirements, in case it is proposed that the deployment needs to be done beyond the aforesaid limits, the matter may be referred to the Head Office, Personnel Department, alongwith full details and your comments on the need for the proposed deployment.
- (ii) Whenever a Centre is considered to be a 'Deficit Centre', warranting the vacancies to be filled by way of deployment of clerical staff, priority may be given for deployment to those clerical staff members, who have made a request to be transferred to the said Centre. However, in case the Centre ! Branch / Office turns deficit on account of such transfer, the vacancy thus caused shall be filled by way of fresh deployment.
- (iii) As already stated in the aforesaid Bipartite Settlement dated 02.06.2005, the period of deployment shall be 2 years in a hardship Centre and 3 years in the other Centres. For this purpose, the hardship Centres shall be those, which have been so classified for the Bank's Officers.
- (iv) While identifying the staff member(s) to be deployed from one Centre to another, the principle to be followed should be that the clerical staff member, having the shortest tenure at the concerned Centre, should be considered for such deployment, before the other staff members who are having a comparatively longer tenure in the said Centre.

However, the Clerical staff members who have come to the said Centre on transfer from some other Centre, as also the lady staff members who have joined

the Banks service at the concerned Centre on compassionate grounds, shall be exempted from being deployed to any other Centre for a period of 5 years from the date of their joining the Bank's service at that Centre.

Moreover, after a staff member, who is thus deployed to another Centre is repatriated to the original Centre or to any other Centre opted by him (in case it is administratively not possible for the Bank to repatriate the employee to the original Centre), he / she will be exempted from being deployed to any other Centre, till all the other staff members, irrespective of their length of service at the Centre, are deployed to other Centres in terms of the aforesaid Settlement.

2. We trust that the aforesaid guidelines, read alongwith our Administrative Circular No. 2005-06/12 dated; 02.11.2005, will enable you to streamline the process of deployment of clerical staff in your Zone, in accordance with the relevant provisions of the . Bipartite Settlement dated 02.06.2006.
3. Needless fp mention, in case any clarification is desired in this regard, you may refer the matter to the Head Office, Personnel Department (I.R. Division) for the desired purpose.

Sd/-(P. SANYAL)  
GENERAL MANAGER  
(HUMAN RESOURCES)

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BANK OF INDIA HEAD OFFICE PERSONNEL DEPARTMENT  
(INDUSTRIAL RELATIONS DIVISION)

Ref: HO:P:1R:CMR:

Administrative Circular No. 200506/12  
Date: 02.11.2005.

THE ZONAL MANAGER,  
ALL ZONES.

Dear Sir,

**Bipartite Settlement dated 02.06.2005**  
**Deployment of Clerical Staff**

Please refer to our Branch Circular No. 99/64 (Sub:Personnel/2005-06/06) dated 21.07.2005 wherein we have reproduced the provisions of 8th Bipartite Settlement that are applicable to our Bank.

2. Vide para 9 of the said Branch Circular, we have mentioned that necessary guidelines regarding deployment of Clerical Staff would be issued separately.
3. You may now explore the possibility of re-deploying the Clerical Staff members in terms of the said provisions keeping in mind the following guidelines :
  - (i) Redeployment of Clerical Staff is restricted to transfer from Surplus Centre to Shortage Centre.
  - (ii) No vacancy will be created at such Surplus Centres on account of redeployment to shortage Centres and hence not to be filled in.
  - (iii) Surplus and Deficit Centres may be determined by the Zonal Offices.
  - (iv) Deployment in respect of Clerical Staff mentioned at SI-.No.(vii), (viii) and (ix) of the Schedule - V of the aforesaid Circular should be referred to Head Office - Personnel Department for approval of General Manager (HR) before effecting the transfers.
  - (v) If a Staff member, who is drawing Special Pay on regular basis is transferred to another Centre under these provisions, based on length of stay at the Centre /

City / Branch / Office, will continue to draw the Special Pay he was drawing at the previous Centre.

(vi) where the deployment is warranted beyond 100 kms. in terms of provisions of pars 535 and 536 of the Sastri Award, the terms and conditions mentioned for transfer within 100 kms. shall be applicable to such transfers also.

4. If you require any clarification in the matter, please write to us.

Yours faithfully,  
Sd/-(P. SANYAL)  
GENERAL MANAGER  
(HUMAN RESOURCES)

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### **Some Clarifications by AIBEA**

1. This industry level agreement on mobility deals **only with transfer of employees from surplus to deficit area, if any**. This is **in continuation** of Clause 32 of 7th Bipartite Settlement, which provided for Bank level agreements on deployment of staff from surplus to deficit areas.
2. In this agreement, we have evolved some industry level norms for deployment of employees from surplus area to deficit areas. Hence this **settlement does not cover** any other case of mobility like rotational transfers, general transfers, periodical transfers, request transfers, mutual transfers etc.
3. These norms are only applicable to Clerical employees **and not for Subordinate staff**.

### **Deployment Norms:**

- (A) If there is a surplus staff in a centre, an employee can be deployed to a deficit centre anywhere within the District.
- (B) If vacancies are not there within the district, deployment can be upto a maximum distance of 100 kms.
- (C) In such an event, the emoluments will be protected (i.e. same HRA,CCA drawn at a higher centre will be continued even at a lower centre will be continued even at a lower centre)
- (D) Additional compensation will be paid at rs.400/- per month.
- (E) Repatriation to original centre after 2 years from difficult centres and 3 years from other centres.
- (F) If after this 2/3 years, immediate vacancy is not available for repatriation, employee may go to another nearby centre by giving 3 options. But still the compensation of Rs.400/- **will continue** till repatriated to the original centre.
- (G) Ladies above 55 years and gents above 56 years will not be disturbed on deployment.

- (H) If in contingency, adequate number is not available, the same may be relaxed upto 58 years.
- (I) For physically handicapped employees, there will be no deployment as per Government guidelines.
- (J) Parents of mentally handicapped /spastic children and employees with serious ailments will not be disturbed on deployment unless equivalent medical facilities are available at the deployed centre.
- (K) For North East States, Bank level norms can be worked out with in the above norms.

1. Where there is no settlement in a Bank on deployment from surplus to deficit, or where the norms are less than the above, the industry level norms i.e. Clause (A) to (K) will apply.

- If the distance is less, it will be upgraded to District /100 kms.
- If facilities like compensation, protection of emoluments, repatriation are not presently available in a particular bank level agreement on deployment from surplus to deficit, the same will be extended in that Bank.

2. Where the existing norms in any Bank are more than this, the same will continue.

3. Other Bank level arrangements / policies on other types of transfer will continue as it is.

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**LIST OF PAPER TO BE SUBMITTED TO GENERAL MANAGER, TERMINAL BENEFIT DEPARTMENT, HEADOFFICE-  
ON RETIREMENT**

(FOR RETIREMENT BENEFITS) / DEATH

**PROVIDENT FUND APPLICATION**

Claim application by employee  
Own contribution for pension optee  
Own + Bank's contribution for PF optee

**GRATUITY CLAIM -** Payable on Employees' Death, incapacitation, termination of service, Retirement on superannuation, voluntary retirement, resignation after 10 years of service

Calculation sheet as per claim under-  
Bipartite Settlement  
Payment of Gratuity Act,1972  
**PENSION APPLICATION**

Pensioner's Profile

- ii) Service Particulars of employee (Pensioner)  
Nomination for Pension , Commutation  
Commutation of Pension

## **FAMILY PENSION APPLICATION**

### **List of papers required**

Covering letter from the branch  
Request application for Family pension  
Family Pension Profile  
Worksheet for Family Pension  
Death Certificate duly attested  
2 latest Passport size photograph of the applicant  
Other format required, if any.

## **LIST OF PAPERS REQUIRED TO BE SUBMITTED FOR APPOINTMENT ON COMPASSIONATE GROUND**

To avoid delay and process the application expeditiously, we advise the zones to maintain a checklist and forward us the following listed documents with duly filled up application form-

- (i) Covering Letter of the zone giving family backgrounds, other details like family income etc., zone's recommendations and justification for their recommendation specifying grounds and post for which they are referring the applicant
- (ii) Duly filled up application form alongwith photograph containing recommendation of the Branch / Zone
- (iii) Death Certificate of the deceased employee
- (iv) Details of disciplinary action contemplated / initiated / pending, if any, against the deceased employee
- (v) Indicate the place of Home Town of the deceased employee and preference of applicant's posting alongwith the zone
- (vi) In case, if spouse is applying for the appointment under the said scheme, then marriage certificate should be obtained
- (vii) Consent Letter / No Objection Certificate of all the dependent family members
- (viii) Ration Card containing the name of the applicant along with other family members
- (ix) Duly Certified (verify with originals) below mentioned documents by the branch/zone
  - (a) SSC Certificate confirming date of birth of the applicant
  - (b) All other educational qualification mark sheets and certificate
- (x) Details of source of income of applicant and other family members, if any in a separate sheet
- (xi) Photo Identity Card of the applicant (Aadhar Card, Pan Card, Voters ID Card, Passport etc)
- (xii) Before forwarding the application, please confirm that the lower age limit of the applicant should not be below 18 years
- (xiii) Please indicated the number of days' of loss of pay of deceased employee specifying how the "No Pay No Allowance" has been treated at your end ( whether the leave is regularises or any disciplinary action is initiated)

**( Administrative Circular No. 2015-16/1 dated 28.08.2015**

## **GSLI DEPOSIT PORTION WITH INTEREST**

### **Group saving Linked Insurance Scheme (GSLI)**

All employees are covered under the scheme. Premium is paid by the bank Rs. 600/- p.a. On the death in harness, Rs. 50000/- plus savings portion of premium with interest will be paid to the legal heir of the deceased. The break up of Rs.600/- is as follows : **Rs.210/- per year** goes towards LIC Premium , **Rs390/- per year** to the credit to running account to be maintained under the policy to provide for the benefit payable on the terminal date or upon cessation of membership; other than death before the terminal date.

**(Ref. No.:Head Office Branch Circular No.: 92/58 Dt. 15.07.98)**

SILVER PLATE WITH BANK NAME & LOGO( approx. weight 250 gms)

**AGE OF RETIREMENT SHALL BE 60 YEARS OF AGE. DATE OF RETIREMENT SHALL BE LAST DAY OF THE MONTH IN WHICH AN EMPLOYEE COMPLETES 60 YEARS OF AGE.**

### **BENEFITS TO NOMINEE / LEGAL HEIR OF THE DECEASED EMPLOYEE (WHO DIES IN HARNESS)**

1. Rs.1.00 lac immediately after death to the Spouse / dependant of the employee given by branch under Death Relief Scheme.
2. Rs.50000/- under Group Linked Insurance Scheme
3. Rs.80000/-(at present) under Staff Benevolent Scheme (to the members of the scheme only)
4. Provident Fund Contribution up to the date of death plus Bank's Contribution on P.F. or Pension (as the case may be)
5. Encashment of PL upto a maximum of 240 days
6. Gratuity as per B.P.S. or as per Gratuity Act whichever is higher subject to a maximum of Rs.10.00 lacs
7. Spouse of the deceased employee can become the member of BOI REMAS, if not gainfully employed (gainfully employed means monthly salary / wages is Rs.2550 or more)