

MISCELLANEOUS PROVISIONS

1) OSR Provisions:

Regulation 50.

Power to implement regulations:

The Managing Director may, from time to time, issue such instructions or directions as may, in his opinion, be necessary for giving effect to or carrying out the provisions of these regulations.

Regulation 51.

Government's decision to be construed as initial decision of the Board:

Where ever these regulations require that any matter shall be in accordance with the decision of the Board and where such a matter is covered by the recommendations made in the Report of the Committee constituted by Government's Resolution N.F.4 (26)/72/IR, dated 19th July, 1973, as accepted by the Government, together with modifications or alterations there of as may, from time to time, have been or be made by the Government, such recommendations shall, until varied, be deemed to be decision of the Board.

Regulation 52.

Interpretation of 'service':

In interpreting any of these regulations, unless the context otherwise requires, service of an officer, shall be regarded as including his service in the existing Bank and also his service in the Bank prior to the date of coming into force of these regulations.

Regulation 53.

Revocation of earlier rules etc.:

Any rule, regulation, order, agreement, resolution or other instrument, or any usage, custom, convention or practice, governing any matter dealt with in any of these regulations including allowances, perquisites and facilities, shall on the date when such regulation comes into force and unless the contrary is provided in these regulations, shall cease to have effect in regard to such matter.

Provided that these shall not effect the validity of anything done or any claim arising prior to that date in pursuance of such agreement, rule, regulations, resolution, other provision or usage, custom, convention or practice.

Regulation 54.

Interpretation:

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

2) Power of Attorney:

All staff holding Power of Attorney are required to keep this document in utmost care in safe custody and ensure its safety at all times if it is in their possession. In case of loss of such document due to any negligence, carelessness, casual handling of the attorney on their part, they will be personally held responsible and besides recovery of expenses for replacement of Power of Attorney they may subject to themselves to any disciplinary action.

In terms of Est. Cir.Per/50/21/93/370 dated 12.03.1993, the employees that the Power of Attorney granted to the staff be kept with utmost care and its safety should be ensured at all time. It is also advised that the Power of Attorney holders are advised that on their transfer, they should personally carry their Power of Attorney to the office / branch to which they are transferred.

3) Essential Services : Participation of Strike

(Para 16 of Wage Revision Settlement dated 02.06.2005)

Officers managing hubs/switch centers, disaster recovery centres of similar sensitive installations requiring round-the-clock maintenance/surveillance and Security officers required to provide round-the-clock maintenance/surveillance shall not participate in any work stoppage / strike action.

4) Staff Grievances Redressal Cell:

With view to giving an opportunity to aggrieved staff members, last working day of each month has been fixed as the Staff Grievances Redressal Day when the DGM (HRD) will make himself available at Head Office alongwith AGM (HRD), Chief Manager / Dy. Chief Manger looking after officers / IR matters shall also be present. On this day endeavour of this team will be to resolve staff grievances as far as possible on the spot if the same are covered under the laid down system and procedure, rules and regulations of the Bank / as agreed upon representatives of the Association. As per decision taken by Head Office on 15.06.2002

For this purpose the aggrieved officers shall fix-up a prior appointment atleast one week in advance so that the appointments are given as per anticipated workload / time presumed to be taken by each concerned official.

5) Redressal of Grievances of Retired Employees :

(Est. Cir. No. HO/HRD/67/13/2009/130 dated 18/06/2009)

In order to ensure that the representations of the retired employees are attended to promptly by the concerned departments at Head Office / Regional Offices, a Committee consisting of the following executives has been constituted at Head Office level :-

1. General Manager (HRD)
2. General Manager (P&D)
3. Asstt. General Manager (HRD)

The representations received at Head Office from retired employees / Association of retired employees shall be put up to the Committee by the concerned departments in accordance with rules / policy & Government / RBI guidelines, if any and shall be disposed off as per directions of the Committee.

The Regional Heads shall continue to attend to the representations of retired employees at their end. Only those cases which may involve decision at Head Office level be referred to the Committee.

6) Seeking Outside Employment:

An officer should obtain prior permission from the Competent Authority before applying for employment outside the Bank. All application should be routed through proper channel.

7) Higher Studies:

An officer desirous of pursuing higher studies should obtain prior permission from the Competent Authority. Our Bank normally considers such requests favourably provided that the working hours of the Bank and job of the officer do not disturbed.

8) Passport Application:

The application form prescribed by the Government for Passport containing a proforma for taking NOC from the employer. To get this NOC the officer concerned should make an application to the Competent Authority requesting for the NOC in the prescribed proforma.

[Click to view the forms to be submitted.](#)

9) Charge Taking Report : New System

(Cir. HO/I&C/RBS/ASA/30/ 347/2007/29.10.2007)

The new system of charge taking report for Branch Incumbent, for Hall Incharge and for Officer Incharge Credit is given in CIRCULAR NO.HO/I&C/RBS/ASA/30/ 347/2007/29.10.2007. Other important guidelines as given in the Circular is as under:-

Preparation of Report:

1. The charge taking report shall be prepared in quadruplicate and copies be sent to respective Regional office, Regional Inspectorate within 7 days of taking over the charge. A copy of the same be handed over to the relieved officer and a copy maintained at the branch.
2. In case of taking/giving of charge by the Branch Incumbent, the charge taking report & supporting annexure shall be signed by the Hall In-charge, Officer In-charge (Credit), Outgoing and Incoming Branch Incumbent.
3. In case of taking/giving of charge by Hall In-charge/Officer In-charge (Credit) the charge taking report & supporting annexure shall be signed by the relieved officer and relieving officer and counter signed by the Branch Incumbent.

4. In case of change of the officer In-charge (Credit) or Hall In-charge, the irregularities, if any shall be pointed out in the Annexure "D" or "E" of the Circular respectively and the same be signed by the concerned officials only, and counter signed by the Branch Incumbent.

10) Guidelines for Password, Dos & Don'ts

(For detailed guidelines please refer HO Cir DIT/10/2007-08/337/23.10.2007)

- a) It is said that "Password should be easy to remember by self but difficult to guess by others". A "weak" password may give opportunity to others to guess, who may breach into our IT Systems to perform any fraudulent, destructive & unwarranted activity. All users have to take prime responsibility to maintain the secrecy of their password. The onus and responsibility of creating a password and maintaining its secrecy lies with the staff concerned. They will be held responsible for its misuse in any manner whatsoever by any one else.
- b) Password is like a signature, much likely to be misused, once shared with other persons.
- c) Password should be a combination of alphabets in lower and upper cases and numbers (alphanumeric), preferably it should also include special character. The length of password should be minimum 6 characters.
- d) Password should not preferably be a dictionary word. User should be able to type the password as quickly as possible, so that others standing in close proximity would not be able to guess / remember the keys pressed.
- e) Most of the IT systems have the functionality to lock the user id after a specific number of failed attempts of wrong password. Precautions should be taken to enter correct password within the specified number of attempts.
- f) Password should be changed on frequent intervals. The system administrator of the IT Systems like TBA Software, Router, Firewall, ATM, Internet etc. should keep the password in a sealed & signed envelop in the fire proof safe / cabinet under proper intimation to the incumbent of branch / department.
- g) Any Generic User-Id, password, common user profile, if exists in the system, should be got deleted immediately.

DOs & DON'TS:

- a) Summarize the password. Type the password as quickly as possible.
- b) Do not utter the characters of password while typing it.
- c) Do not hesitate to request others standing / sitting in close proximity to look elsewhere while you are typing the password.
- d) Do not write password in office diary, prominent place in the office or any place where others could easily reach to know your password.
- e) Do not share the password with colleagues, friends and family members.
- f) Password should not contain easily imaginable information about self like name of spouse / children, initials, vehicle number, date of birth etc.
- g) Do not use "Remember Password" facility of applications.

11) Special guidelines for Finacle Users:

- a) It is important to note that when the user enters wrong password for 4 times consecutively, Finacle automatically deletes the User Profile. In this case only Incumbent or Second Man (with 110 or 100 work class respectively) can undelete the BUPM record & initialize the password.
- b) It is in the interest of the user to make sure that whether he/she has really forgotten the password. Therefore, it is advisable that in the self-interest, user should also maintain above record in the personal diary, but which is not accessible to others.
- c) There must be a password initialization register as outlined below. The register should be used in case user forgets the password and requests the Incumbent of the branch / SOL to initialize it. Concurrent Auditor (wherever posted) must ensure that the Password initialization register is being used effectively.
- d) When the Incumbent / Second Man initializes the password through BUPM, user must enter user id, name, date and time of change of password and sign the record in the register.
- e) Password should have preset expiry period, which necessitates user to change the password after predetermined period say 2 weeks.
- f) The password used in last six logins should not be repeated.
- g) After the initialization of the password by Incumbent / Second Man, user must login into Finacle at the earliest and change the password.
- h) User should not divulge the password to others while he/she is on leave / out of the office. After resuming the duty, he / she should ensure that he/she is able to login into the system using the same password which was used before proceeding for the leave / out of office.

Password Initialization registers at CBS branches / SOL – S. No, User Id, Name, Date & Time, Signature of User, & Signature of System Admin. The above guidelines are applicable to all the employees of the bank.

12) Outside Influence

(Est. Cir. No. HO/HRD/67/08/2009/87 dated 29/05/2009)

As per terms of Regulation '12' of Oriental Bank of Commerce Officer Employees (Conduct) Regulations, 1982, no officer employee shall bring or attempt to bring any outside influence to bear upon any superior authority to further his interests in respect of matter pertaining to his service in the Bank. Regulation '24' of the above Regulations provides that a breach of any of the provisions of these Regulations is deemed to constitute a misconduct punishable under the Oriental Bank of Commerce Officer Employees (Discipline & Appeal) Regulations, 1982.

Similarly, the outside influence / pressure / recommendation brought by workmen employees, is also against the spirit of roster system introduced for transfer of employees and/or the promotion as per settlement with the Workmen Union and the laid down policy of the Bank. Such act on their part is treated prejudicial to the interests of the Bank and comes under the definition of misconduct.

Staff members should not resort to seek outside influence and get their grievances resolved directly by the Management as per prescribed rules/policies of the Bank, failing which they will expose themselves to strict disciplinary action for violating the instructions/rules.

13) Resisting Dacoit/Robbery attempt

(Est. Cir. No. Per/45/10/88/50 dated 16/02/1988)

Government guidelines:

- a) In the case of demise of an employee as a result of injury sustained while resisting dacoits:
 - (i) Compensation to the family of the deceased amounting to Rs.1 lakh;
 - (ii) The bank concerned will look after the educational expenses of the children of the deceased upto and inclusive of graduation; and
 - (iii) Immediate employment to one member of the family of the deceased, in case none is able to immediately take up employment, the entitlement will be held in abeyance till the eldest child completes his/her graduation.
- b) In the case of bank employees who apprehend the dacoits or are injured in the attempt:
 - (i) A cash reward of Rs.50,000/- and
 - (ii) Out of turn promotion to those injured employees who meet the minimum conditions of eligibility stipulated for promotion to the next higher grade.

For those who do not fulfill the eligibility conditions, a reward of three advance increments in his/her existing grade on a permanent basis.

- c) All expenses for treatment of injury, including hospitalization.

It is clarified that compensation payable to the persons killed/injured while resisting dacoits/robbers would be either in terms of circular no Per/42/45/85/147 dated 27/04/1985 or as per items a(i) and b(i) above and not both.

All claims should be referred to the Personnel Department at Head Office through respective Regional Offices along with the requisite details.

As per HO Establishment Cir No. Per/52/55/95/129 dated 16/08/1995 – Family of the deceased employee may opt for pay and allowances last drawn by the employee of compassionate appointment, but not both. Only one option will be available to the dependants.

14) Action Under Securitisation Act, 2002

As per The Security Interest Enforcement Rules 2002, given under the SARFAESI Act, 2002, the authorized officer means an officer not less than a Chief Manager of a Public Sector Bank. The Rule reads as under:-

- 2(a) "authorized officer" means an officer not less than a chief manager of a public sector bank or equivalent, as specified by the Board of Directors or Board of Trustees of the secured creditor or any other person or authority exercising powers of superintendence, direction and control of the business or affairs of the secured creditor, as the case may be, to exercise the rights of a secured creditor under the Ordinance.

In order to avoid any adverse court order in this regard in future, the Board of Directors of the Bank has vide BR No. 48 dated 27.09.2010 approved that the policy of the bank with respect to appointment of Authorised Officers be amended and the officers of the rank of Chief Manager and above shall only be appointed as Authorised Officers.

In view of the same, henceforth, bank shall appoint only Chief Managers and above as Authorized Officers under SARFAESI Act and in the pending matters wherever officers less than Chief Managers are Authorized Officers, they shall be replaced with Chief Managers or above to proceed further with the matter under the Act.

The Bank's recovery policy stands amended in this regard and wherever the term Authorized Officer is mentioned it shall be construed as officer of the rank of Scale-IV & above.

15) Customer Complaints Redressal Mechanism - Policy

(Board Note : 03.11.2010)

Policy on Grievance Redressal Mechanism has been put in place on 17.03.2007 on the following principles:

1. Customer be treated fairly at all times
2. Complaints raised by customers are dealt with due courtesy and on time
3. Customers are informed of avenues to escalate their grievances / complaints and their rights to alternative remedy if not satisfied with Bank's response
4. The Bank's employees must work in good faith & without prejudice to the interest of the customers.

The customers can also lodge their complaints directly to the General Manager (I&C) on Tel no. 23546155 and also DGM (I&C) and customer care Toll free no. 1800-111-148. The customers were able to lodge their complaints Online on the Bank's Website i.e. www.obcindia.co.in w.e.f. 16.04.2007

Complaint cell has been created at I & C Department to monitor the redressal of complaints. Bank has become member of the BCSBI and the proper compliance of the code issued by them is an essential prerequisite and violation of which may lead to sanctions/penalties by the Board. The code compliance officers at the Regional Offices have been designated.

Generally customer complaints arise out of following deficiencies:

- Attitudinal aspects in dealing with customers
- Inadequacy of the functions / arrangements made available to the customers or gaps in Standards of services expected & actual services rendered

Broadly covering the followings:

1. Refusal on the part of the Branch Manager, Officers and staff to provide information / clarification
2. Not conveying terms and conditions of sanction of credit facilities
3. Non adherence of the systems & procedures
4. Inordinate delay in providing transaction details / statement of accounts
5. Rude and indifferent behaviour;
6. Not displaying neatly the details of service charges.
7. Not providing adequate amenities at the branch level

Bank has to ensure that RBI / BCSBI guidelines are complied with in letter & spirit and that all the mandatory posters / boards- time norms, charges & interest rates etc. are displayed in the premises of all the branches to avoid punitive action by the RBI / BCSBI.

16) Internal Machinery to Handle Customer Complaints / Grievances

GM (I&C) is designated as Principal Nodal Officer to look into complaints received at various levels.

As per RBI Master circular No. RBI/2005-06/ 26-RPCD.PLNFS. BC.No.03/ 06.02.31/ 2005-06 dated 01.07.2005, all the Regional Offices has to entertain complaints from the borrowers if the branches do not follow the guidelines issued in the said circular and RO verify periodically that these guidelines are implemented by the branches in actual practice. The names and addresses of the officer with whom complaints can be lodged has to be displayed on the notice board of every branch.

Every Regional office has designated a senior officer as nodal officer for general complaints as well as for SSI borrowers separately to look into the area of complaints and its faster redressal.

At Branch level, Branch manager is the responsible officer for this purpose.

17) Customer Service Committees at Branches & RO

As per existing guidelines every branch has a customer service committee wherein customers are also invited to attend. The meeting is fixed every 15th day of the month and minutes are prepared and sent to Regional offices. At Regional office level also committee is constituted and regular meetings are held. Minutes of the meetings are sent to HO P&D Dept.

18) Standing Committee on Customer Service at HO:

1. The standing committee on customer service will be chaired by the Managing Director / Executive Director of the Bank. Besides two to three Senior executives of the Bank, the Committee would also have 2 or 3 Eminent non- executives drawn from customers representing senior citizen, young generation, entrepreneurs as members
2. Besides evaluating feedback on quality of Customer Service received from various quarters, the Committee would consider unresolved complaints / grievances referred to it by functional heads responsible for redressal & offer their advice.
3. The Committee would submit report on its performance to the Customer Service Committee of the Board on quarterly intervals

Customer Service Committee of the Board:

1. The committee inter-alia examines any issue having a bearing on quality of customer service rendered including the complaints/awards received through Banking Ombudsman.
2. The committee would also review the functioning of Standing Committee on Customer Service

Action Points for Improvement in Customer Service

1. Sensitizing the staff at all levels to be proactive and customer friendly to provide requisite level of customer's satisfaction. Simultaneously, deterrent action is required in cases of gross indifference/harassment/ misbehavior.
2. The staff is also required to be well conversant with the systems and procedures and instructions/guidelines issued from time to time to facilitate faultless, proper and timely services to the customers.
3. Proper display of service charges and other details as per the requirement of the RBI/BCSBI
4. Adequate publicity of the complaint redressal mechanism/maintenance of complaint registers with provision of receipt of complaints to the customer immediately.
5. Adequate publicity of the schemes of the bank relating to deposits, advances and remittances with complete details of the charges, interest rates, time norms etc.
6. Adequate publicity of the citizen charter and Ombudsman Scheme.
7. May I help you desk to be made compulsory in all the branches with more than staff strength of 30.
8. Proper induction/training to the front line staff to bring about the attitudinal changes.
9. Time bound and prompt action by the back office at the branch to avoid delays.
10. Strict adherence to system and procedures to avoid delays/errors.
11. Regular handling of the complaints received on the website by opening of the site on daily basis and updating the status of the complaints by the Nodal Officer.
12. Regional Office/Branch level customer service committee to be activated and made effective. The committees to be reconstituted at the branches by including at least 3 customers as members (1 depositor, 1 borrower & 1 senior citizen) and suggestions/ grievances to be handled promptly.

Complaints- disclosure norms

- Total No. of complaints received during the year is required to be disclosed in the balance sheet.
- No. of awards passed by the banking ombudsman against the bank is also required to be disclosed in the balance sheet
- Complaints redressed within 24 hours need not be counted for disclosure purpose

Complaints- Redressal

As per guidelines complaints are to be redressed within a maximum period of 30 days. Recently, Reserve Bank of India has advised that the complaints redressed within 24 hours need not be reported for disclosure in balance sheet.

Procedure Adopted to handle the complaints at Head Office:

1. Prompt Acknowledgement of complaint to the complainant within three days
2. Forwarding the complaints to respective Regional Offices / Branches for redressal of grievances within 4 weeks.
3. Follow up with ROs and branches for redressal of complaints.
4. Overseeing that the complaint is satisfactorily resolved and reply is sent to the complainant by branch or Regional office.

For complaints forwarded by following authorities:

1. Ministry of Finance, Department of Economic Affairs (Banking Division), Cabinet Secretariat, Department of Administrative Reforms and Public Grievances.
2. From Reserve Bank of India
3. Various Ombudsmen under the Banking Ombudsman (Lokpal) Scheme.
4. Directly received at CMD/ED Secretariats from peoples representatives like MPs, MLAs and other bodies.

The Complaint Cell shall ensure that the complaints are satisfactorily resolved and suitable reply is sent to the authorities who have referred the case to the bank.

At Regional offices

- Prompt acknowledgement of complaint be sent to complainant immediately on the same day
- Matter be taken up with Branch concerned for redressal of the complaint immediately
- Final reply after redressal be sent to the complainant from Regional office invariably.
- Interim reply after 10 days be sent if the complaint is not redressed by them, informing the delay and likely date of redressal.
- Reporting to complaint cell HO on monthly basis by 5th of succeeding month.

At Branch level

- Issuing receipt or acknowledgment on the spot to the customer.
- Making an entry in the complaint register on the same day.
- Attending to the complaint on the same day if it can be done.
- Informing customer the time limit to redress the complaint if the same requires action by other offices.
- Branch shall also record the complaint received through Regional office/Head office in the complaint register if the same complaint is not received by it earlier directly from the customer.

Operative guidelines for complaints - Category-wise

	Category of complaints/Nature of complaint	Procedure for redressal of complaints
1	Web complaints	<p>The system automatically sends acknowledgement to the complainant and also generates a complaint number to each complaint.</p> <p>Web complaints are automatically forwarded to the concerned Regions by the system. The Nodal officer at RO shall go through each complaint daily and forward it to Branch concerned and take up with Branch for redressal of the same.</p> <p>Nodal officer has to mark the category of complaint against each complaint on daily basis for proper identification and analysis.</p> <p>Once the complaint is attended satisfactorily final reply be given in the system itself and the Nodal officer shall mark closure of the complaint in the system.</p> <p>In case the complaint cannot be attended to immediately for any reason the Nodal officer shall enter interim reply in the system informing the complainant the likely date of redressal and the reason for delay.</p> <p>Maximum time limit for redressal -7 days</p>
2	ATM	Besides the above procedure the Nodal officer has to immediately mark

	related complaints on web	category in the system as arrangement has been made for simultaneous display of complaint at ATM cell who will immediately look in to it. Maximum time limit- 12 days for failed transactions and 3 days for others.
3	i-bank related complaint on web	Same as above and complaint gets automatically displayed at i-bank cell who shall attend to it. Maximum time limit- 3 days
4	Delay in collection of outstation instruments	Branch and RO shall take up immediately with collecting centre for the delay. Credits to be given immediately along with interest for the delayed period. Branch shall take special care for all collections strictly as per time norms for the same and take up promptly with Branches/collection centers on regular basis to avoid complaints
5	Discrepancy in interest calculation /commission charged / Misc. / Inoperative charges	Branch and RO shall rectify the same on the same day after checking it and communicate to the complainant same day. If it involves references to Higher offices it shall be taken up immediately and followed up for approval. Customer shall be informed about the time limit it may take for rectification. Reason for error be analysed and rectified to avoid future complaints of similar nature.
6	Non submission of Account statement/pass book	Branch shall attend to it on the same day. Reason for the delay be studied and in case of staff fault, caution letter to the staff member be issued and copy be sent to RO. RO shall monitor action as above.
7	Non-Compliance Drawer's instructions	Branch shall attend to it on the same day. Reason for the delay be studied and in case of staff fault, caution letter to the staff member be issued and copy be sent to RO. RO shall monitor action as above.
8	Delay in Disposal and refusal to grant loans / other Loans related complaints / Guarantees	RO to hold independent inquiry in to the allegation as these cases fall under vigilance angle. Branch manager shall be taken to task for not adhering to the time norms for disposal of loan applications. If the delay in the matter is not for any genuine reason then explanation of the branch manager/loan officer shall be called and dealt with as per staff accountability policy of the bank. Inquiry officer shall meet the complainant and find out his version of the case which shall be part of inquiry report. If vigilance angle is suspected the matter shall be referred to vigilance dept at head office. Reply to the complainant shall be sent by Regional office after studying the case. Action taken against staff shall be placed in the service record. In case of undue delay for sanction/rejection, Regional office shall take the decision and convey it to complainant within 7 days in normal cases and 3 days in case of education loans and govt. sponsored loans.
9	Misconduct and Misbehavior by staff	RO to hold independent inquiry in to the allegation and action be taken as per the seriousness of the issue. Inquiry officer shall meet the complainant and take his version of the issue and incorporate the same in the report. Staff concerned shall be dealt with sternly as he tarnishes the image of the bank. Action taken against the staff shall be placed on the service record. Letter of regret be sent to customer and if possible personally the same shall be conveyed'
10	Discrepancy in accounts	Branch and RO shall rectify the same on the same day after checking it and communicate to the complainant same day.

		If it involves references to higher offices it shall be taken up immediately and followed up for approval. Customer shall be informed about the time limit it may take for rectification. Reason for error be analysed and rectified to avoid complaints.
11	Delay in settlement of claim	Branch shall attend to it immediately and if the case is with higher office immediate follow up be made. Customer shall be informed about exact status of the case and reason for delay and also the likely date for redressal. If the matter is delayed for no genuine reason RO shall take strict action against the officer responsible and issue warning letter to him. Copy shall be placed in the service record of the officer.
12	Delay in remittances and transfer of funds	Branch shall attend to it on the same day by taking up with other branch involved. Reason for the delay be studied and in case of staff fault at the branch, caution letter to the staff member be issued and copy be sent to RO. In case fault at other branch RO shall be informed about the branch at fault. RO to issue caution letters to the branch responsible for the delay. RO shall monitor action as above.
13	.Non-payment/delay in payment of FDR /Drafts / TDS related issues.	Branch shall attend to it on the same day. Reason for the delay be studied and in case of staff fault, caution letter to the staff member be issued and copy be sent to RO. RO shall monitor action as above.
14	Harassment in transactions and bad customer service	Branch shall attend to it on the same day. Reason for harassment be studied and in case of staff fault, caution letter to the staff member be issued and copy be sent to RO. Advisory letter to be issued to staff concerned and copy be sent to RO for bad customer service. Regret letter be sent to customer promising prompt service in future. RO shall monitor action as above.
15	Others	As per procedure given above depending on details and issues of complaints.

Compliance Observations of RBI Officials in Annual Financial Inspection of the Bank.

The Officials of the Reserve Bank of India while conducting the Annual Financial Inspection had pointed out that a consolidated status for complaints received at Branches / R.Os. level is also to be compiled & made mandatory for incorporating / furnishing the information to them on the basis of following 14 categories.

- Delay in collection of outstation instruments
- Discrepancy in interest calculation/commission charged / Misc. / Inoperative charge
- Non submission of Account statement/pass book
- Non-Compliance of Drawer's instructions
- Delay in Disposal and refusal to grant loans / other Loans related complaints
- Guarantees
- Misconduct and Misbehavior by staff
- Discrepancy in accounts / Misc. complaints relating to ATM etc.
- Delay in settlement of claim
- Delay in remittances and transfer of funds
- Non payment/delay in payment of FDR /Drafts / TDS related issues.
- Harassment in transactions and bad customer service
- Others (Miscellaneous complaints of petty nature).

Since then the consolidated data received through RO/web/other department and received at I&C are being placed quarterly for the information of Sub-Committee on customer committee of the Board.

During Annual Financial Inspection of the Bank for the year 2009-10, RBI Officials have pointed out that branches are not maintaining complaints register with perforated sheets. All RO's have been supplied adequate number of registers (OF-280). They have also been advised to get them checked and ensure that branches are using OF-280 as complaints register already prescribed for this purpose.

The revised Banking Ombudsman Scheme was introduced by Reserve Bank of India on 26.12.2005 which came into effect from 01.01.2006 and subsequently amended on 24.05.2007 and further on 03.02.2009. The revised Ombudsman Scheme inter-alia provides for the following:

Scope of customer complaints has been enlarged by including new areas viz. credit card complaints, deficiencies in providing promised services even by banks' sales agents, levying service charges without prior notice to the customers, delay in delivery of Bank services and non adherence to the 'fair practices code' adopted by the Banks. The Bank customers are now able to complaint about non-payment or inordinate delay in payments or collection of cheques towards bills or remittances by Banks, as also non-acceptance of small denomination notes and coins or charging of commission for acceptance of small denomination notes and coins.

Revised Ombudsman Scheme 2006

- a) The complainants can file their complaints in any form, including online.
- b) The Banking Ombudsman does not have the power to pass an award directing payment of an amount which is more than the actual loss suffered by the Complainant as a direct consequence of the act of omission or commission of the Bank or Rs. 10.00 lacs, whichever is lower.

Customers can appeal to the Reserve Bank of India against the awards given by the Banking Ombudsman. The Deputy Governor, Reserve Bank of India, who is also Incharge of implementing the Scheme, is the Appellate Authority for the purpose. In order to ensure proper implementation and to popularize the scheme, following actions have been taken:

1. Nodal Officers have been appointed at all the 30 Regional Offices of the Bank who are coordinating with the respective Ombudsman located across the country in respect of all the complaints received under the Scheme. List of Nodal Officers has been duly circulated to the various offices of Ombudsman / RBI. In order to have proper co-ordination and effective mechanism of redressal of Customer Grievances, the concerned Nodal Officer under the Ombudsman Scheme has also been designated as Code Compliance Officer of Banking Codes and Standards Board of India (BCSBI).

As there are only 12 Banking Ombudsman offices all over the country. The concerned Regional Office near to the Ombudsman office have to liaison for the complaints related to other Regional Offices that comes under the jurisdiction of said Banking Ombudsman. The said Regional Office nominate his Nodal Officer as **Principal Nodal Officer** who will co-ordinate on behalf of Regional Nodal Officers of other Regions comes under said Banking Ombudsman.

2. Posters containing the names and addresses of the respective Ombudsman have been provided to the branches. The Scheme has been uploaded on the website of the Bank. Booklets / Broachers containing the salient features of the scheme have been distributed to the branches.

Analysis of Complaints:

In terms of the instructions received from Reserve Bank of India, the analysis of the complaints / awards received under the Ombudsman Scheme is undertaken on a regular basis by the Bank.

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Department of Administrative Reforms and Public Grievances (DARPG), Ministry of Personnel, Government of India- online complaint portal

The Department of Administrative Reforms and Public Grievances, Ministry of Personnel, which is nodal agency for policy making on public grievances. The Department has issued some important guidelines to all Ministries and Departments of Central Government for handling grievances and to strengthen the grievance redress machinery in order to make the administration more responsive to the needs of the people. This Department has made a system in Centralized Public Grievances Redress and Monitoring System (CPGRAMS) of DARPG portal of the Government of India i.e. <http://pgportal.gov.in>. As per guidelines the grievance lodged by citizen is sent to the Department of Administrative Reforms and Public Grievances, Government of India, in case the matter was not properly redressed by the concerned Ministry/Department. In case the complainant is lodging the complaint for the first time then it will go to the concerned Ministry/ Department.

The portal is primary aimed at facilitating the receipt and handling of grievances from aggrieved citizens online and thus to help, scrutinize, forward and monitor the action taken by the concerned Ministry/Department/Government Organization as well as the concerned nodal agencies of Public Grievances, viz. DARPG & DPG (Directorate of Public Grievances). The public grievances portal has evolved the objective

that citizen can lodge his grievance online to reduce the loss of complaints in transit, to reduce/eliminate physical forwarding of complaints to ministries and further by ministries to their subordinate office and to reply back to nodal agency/complainant and to enable the citizen to keep track of the status of his/her complaint online.

CPGRAMS is an online web-enabled system over NIC NET developed by National Informatics Centre (NIC) in association with the Department of Administrative Reforms and Public Grievances with an objective of speedy redress and effective monitoring of grievances by various Ministries/Departments/Government Organizations, including the nodal agencies. This system facilitates/provide the following:

1. Lodging of Grievances received locally by post including the facility to electronically store the complaint as a scanned document.
2. Forwarding of Grievances to sub-ordinate offices.
3. Query on the status of any of the Registered Grievances.
4. Lodging of reminders/clarifications for the grievances lodged earlier.

We are receiving complaints from Ministry of Finance through above web-site portal and also through Department of Economic Affairs (Banking Division) & Cabinet Secretariat, Directorate of Public Grievances, Ministry of Finance by post. We redress all the complaints both through online or received by post.

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20) Lending powers to Functionaries - Prior to Retirement

(Circular No. HO/RMD/ 32 /2010-11/ 621 Dated :16.12.2010)

It has been decided to review as follows the lending powers of the Functionaries during the period of three months prior to retirement:

- 1) All loan proposals sanctioned by Branch Incumbents (from Scale-1 upto Scale-6) / Second Man at Regional Office during the period of three months prior to retirement shall be disbursed only after review by the respective Regional Head who shall accord permission for disbursement after ensuring that the sanction is in order. For this purpose, the Branch Incumbent shall submit a copy of the relative process note alongwith terms & conditions of sanction to Regional Office immediately after sanction.
- 2) In the case of such sanctions by the Regional Heads during the period of three months prior to retirement, the sanction shall be reviewed by –
 - a) General Manager (Credit) if the proposal is sanctioned by the Regional Head designated as DGM/AGM.
 - b) Executive Director if the proposal is sanctioned by the Regional Head designated as GM.

For this purpose, the Regional Head shall submit a copy of the relative process note alongwith terms & conditions of sanction to Head Office immediately after sanction for review by the reviewing authority within 3 days of the sanction. The Reviewing authority at Head Office shall review the sanction and send the observations to the Regional Head within 7 days after which the sanction may be conveyed by the Regional Head to the respective Branch.

21) New Defined Contributory Retirement Benefit Scheme

(Est. Cir. No. HO/HRD/68/37/2010/431 Dated : 25.09.2010)

The Settlement / Joint note dated 27.04.2010 signed by Indian Bank's Association with the Workmen Unions and Officers' Associations on extending another option for pension to the non-optees inter-alia also provide as under:-

- The existing Pension Scheme will not be applicable to those who joined the services of the Bank on or after **01.04.2010**.
- Workmen / officers joining the service of the Bank on or after 01.04.2010 shall be eligible for the Defined Contributory Pension Scheme. The Defined Contributory Pension Scheme will be one as governed by the provisions of New Pension System introduced for employees of Central Government w.e.f. 01.04.2004 & as modified from time to time. The scheme shall be regulated and administrated by the Pension Fund Regulatory & Development Authority (PFRDA).
- The workmen / officers joining the service of the Bank on or after 01.04.2010 shall contribute **10% of Pay & Dearness Allowance towards the Defined Contributory Pension Scheme** and the Bank shall make a matching contribution in respect of these workmen / officers.

- There shall be no separate Provident Fund for workmen / officers joining service of Bank on or after 01.04.2010.

In this context, it has been decided that the amount deducted as above from the salary of employees who have joined Bank's service on or after 01.04.2010 be transferred to the **New Defined Contributory Retirement Benefit Scheme Account No.10482011004579** maintained at B/O M-Block, Connaught Place, New Delhi. You are, therefore, requested to take following steps and complete the transfer of funds of employees posted in your region latest by 29.09.2010:-

1. Transfer the amount lying in the Sundry Account for the employees joined in the Bank on or after 01.04.2010 to the pool account maintained at B/O M-Block, Connaught Place, New Delhi with the details such as:-

S. No.	PF No.	Name	Date of Appointment	Branch Code	Employee's contribution	Employer's contribution	Total	Month

2. Branches/Offices shall submit a certificate to the respective Regional Offices stating that all such accounts lying in the Sundry Account have been transferred to the Pool Account No. **10482011004579** maintained at B/O M-Block, Connaught Place, New Delhi.
3. All Regional Offices will submit a certificate to the Head Office stating that such amounts lying in the Sundry Account have transferred to the Pool Account as above.
4. All such deductions in the future need to be credited in the above pool account only with above details.
5. This exercise of transferring the funds should be completed **on or before 29.09.2010**.

Please also note that the system and procedure of remitting amount of (EPF/BPF/Pension/PF Loan/Additional PF) deducted from salary of the employees joined Bank services before 01.04.2010 will remain same as hitherto.

Income Tax on Defined Contributory Pension

Further to Estt. HO/ESTT/68/58/10-11/688 Date: 18.01.11.the employees joining the service of the Bank on or after 01.04.2010 shall contribute **10% of Pay & Dearness Allowance** towards the Defined Contributory Pension Scheme and the Bank shall make a matching contribution in respect of these employees under **NEW PENSION SCHEME**.

Under this scheme for calculation of income tax, we hereby clarify that the employer's contribution to the New Pension Scheme needs to be added back to salary for the purpose of calculation of Income Tax as per provision u/s 17 sub sec (1) clause (viii).

Correspondingly, u/s 80CCD the amount deposited in the new pension scheme from the salary of the employee subject to the maximum of 10% and Employer's contribution to the New Pension Scheme subject to a maximum 10% of the salary is permissible for rebate u/s 80C. However, the deduction will again be subject to ceiling of Rs. 1.00 lac in the aggregate considering the eligible deduction u/s 80C, 80CC and 80CCD (Estt. Cir. No. HO/Estt/68/64/2010-11/798 Date: 03.03.2011)

22) Code of Conduct to be Followed During the Visit of MD/EDs/GMs to Regions & Branches

The following code of conduct should be strictly followed by the Branches/Regions during the visit of CMD/EDs/GMs

1. There should be no ostentation or banners displayed in public places.
2. Either the Regional Head/Branch Incumbent or the PRO at the Regional Office shall be present at receiving point/airport to accompany the CMD/EDs/GMs during the visit, depending on availability.
3. Except for one single bouquet, no garlanding/flowers/shawls to be presented during the visit.
4. No gifts shall be presented to anyone.
5. Itinerary be pre-approved upon submission by concerned authority.
6. Only Bank's car to be used for transportation.

Code of Conduct to be Followed during the Visit of CMD/EDs/GMs to Regions & Branches

Please refer to our earlier email dated 13th January, 2011 on the above subject. It is observed that the Code of Conduct stipulated as per the said mail is not being complied with by the Branches/Regions during the visit of CMD/EDs/GMs.

We once again reiterate the code of conduct that should be strictly followed by the Branches/Regions during the visit of CMD/EDs/GMs :

7. There should be no ostentation or banners displayed in public places.
8. Either the Regional Head/Branch Incumbent or the PRO at the Regional Office shall be present at receiving point/airport to accompany the CMD/EDs/GMs during the visit, depending on availability.
9. Except for one single bouquet, no garlanding/flowers/shawls to be presented during the visit.
10. No gifts shall be presented to anyone.
11. Itinerary be pre-approved upon submission by concerned authority.
12. Only Bank's car to be used for transportation.

The above instructions should also be conveyed to all the Branches under your Region.

A line of acknowledgement of all the Regional Heads having noted the above instructions should be mailed to us immediately.

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23) Confidential Report

Sr. No.	Appraisee	Reporting Authorities	Reviewing Authorities
1.	Scale I Officers	Branch Incumbent	Second man R.O
2.	Scale II Officers	Branch Incumbent	Regional Head
3.	Scale III Officers	Branch Incumbent	Regional Head
4.	Scale IV Officers	Branch Incumbent	Regional Head
5.	Branch Incumbents	Second man at R.O (ARM/C.M/A.G.M/D.G. M as the case may be)	Regional Head
In case the Branch Incumbent and 2 nd man at R.O happen to be of the same scale the Regional Head will act as Reporting authority and D.G.M (HRD)/ G.M (HRD) as the case may be, will act as Reviewing Authority			
Officers at Regional Offices			
6.	Up to Scale IV Officers	Second Man at R.O	Regional Head
In case 2 nd man at R.O and the appraisee officer are in the same scale, the Regional head will act as Reporting Authority and D.G.M(HRD)/G.M (HRD) as the case may be will act as Reviewing Authorities			
7.	Asst. Gen. Manager/Dy. General Manager (Other than Regional head)	Regional Head	General Manager (HRD)/Executive Director
8.	Regional Head (Scale V)	General Manager (HRD)	ED / CMD
9.	VI/VII as RHs	Executive Director	Chairman & Managing Director
Officers at Head Office			
10.	Scale I to VI Officers	Functional Head of the Deptt.	General Manager
11.	Scale V Officers	Dy. General Manager	General Manager
Where functional Head is not a Dy. General manager then in that case concerned General Manager will act as Reporting Authority and Executive director as Reviewing Authority			
12.	Scale VI Officers	General Manager	ED
13.	Scale VII Officers	Executive Director	CMD
In the absence of Executive Director or CMD, the Reporting/Reviewing will be			

done by the available Executive i.e ED or CMD			
Faculty/Officers at Staff Training Colleges			
14.	Scale I to IV officers/Faculty	A.G.M/Vice Principal	G.M / Principal
15.	Scale V Officers	Principal / Dy. General Manager	General Manager (HRD)
16.	Scale VI Officers	General Manager (HRD)	ED / CMD
17.	Scale VII Officers	ED	CMD
In the absence of A.G.M or D.G.M at STC's, G.M (HRD) / D.G.M(HRD) / A.G.M (HRD) will act as Reporting / Reviewing Authority as the case may be			

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24). Travel on duty / LTC by AIR

(est. cir. HO/HRD/69/44/2011-2012/502 dt. 04.10.2011)

As per rule, an eligible officer / employee may travel on duty / LTC by AIR (eco. Class) as per eligibility or with the permission of competent authority. It has been pointed out by the Vigilance department that the air fare claimed by the officers/employees in their TA/LTC bills in the recent past has been found much higher than the actual fare charged by the concerned airlines and the same involves vigilance angle.

Please be informed that it is the primary responsibility of the officer/employee concerned claiming reimbursement of LTC/LFC air tickets to claim actual charges only for the shortest route to & fro from the destination for the self and dependents. All officers/employees are advised to be careful while claiming reimbursement of airfare so as to avoid any action against on this account.

It is also desired that while processing the TA/LTC bills submitted by the officers/employees, their claim for reimbursement of airfare must be cross-checked from the website of the concerned airlines against the tickets/boarding cards submitted and only the actual fare charged by the airlines must be reimbursed.

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25). Retainership Fee – Part Time Doctors

(HO/HRD/2011-12/ 22.03.20120)

Part time Doctors are appointed at each RO for providing:

- Medical consultation to staff posted in the Region.
- Verification / confirmation of the hospitalisation bills submitted for reimbursement by the staff.
- Medical examination of the staff who habitually remain on sick leave.

The services of the doctor so appointed are generally available to the employees for two hours thrice in a week on the mutually agreed days.

Schedule of Retainership Fee:

S. No.	Place / Centre	Fee per month
1.	Major 'A' Class Cities Metro Cities – Delhi including Ghaziabad & Gurgaon, Kolkata, Chennai & Mumbai	Upto Rs.25,000/-
2.	Other Major 'A' Class Cities Hyderabad, Ahmedabad & Bangalore.	Upto Rs.15,000/-
3.	State Capital / Area –I Patna, Bhopal, Pune, Ludhiana, Jaipur, Agra, Chandigarh, Bhubaneshwar, Dehradun & Lucknow	Upto Rs.12,000/-
4.	Other Places Amritsar, Bareilly, Bhatinda, Durgapur, Jalandhar, Karnal, Patiala, Rohtak & Sriganaganagar.	Upto Rs.10,000/-

The monthly fee as above will depend on the number of staff to be catered. However, the Doctors will initially be engaged at the minimum fee depending upon area of place/centre of operation, as mentioned above.

However, the clause for revision after two years on one occasion upto Rs.1,000/- shall remain the same as earlier and such increase in case of Doctors already engaged shall be allowed from the fee being presently paid to them.

This increase should not be allowed to all in general but it should be in accordance with the market value of the services provided by the Doctors, his qualifications, experience, etc in a most judicious manner.

Competent Authority: Regional Head, CMD/ED as the case may be.

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26). Diem Allowance (Foreign Tour)

Ref: HO/HRD/Abroad/19/ dated 29.04.2011 regarding training (JV) AT Bangkok, Dubai, and London.

Participants are entitled for US dollar 450 as Diem Allowance for the period of training and travel.

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