

Policy for Bank's Cars for Executives

OSR Provisions: Regulation 26

Bank's car for personal purpose:

- (1) No officer, other than the officers authorized by the Board, in accordance with guidelines of the Government shall be allowed the use of Bank's car for personal purpose.
- (2) The use of the Bank's car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Government from time to time.

Bank's Policy/Guidelines/rules/administrative clarifications:

1. Eligibility:

All officers of Grade V and above are eligible for Bank's Car or as per the decision of the Bank from time to time.

2. Procedure for Purchase of new Car:

- (i) Eligible officer shall request for purchase of new car through proper channel to Head Office Services Deptt with the quotation/proforma invoice of authorised dealer.
- (ii) On receipt of the sanction the payment shall be made direct to dealer by Regional Office/departmental head as the case may be under covering letter addressed to the dealer as per the sanction letter.
- (iii) After delivery of car in bank's name while taking delivery of the car original bill/bills, original registration certificate, insurance policy and receipt of all payments made be obtained from the dealer.

3. Permissible Models:

Keeping in view the availability of various new models of cars with better fuel efficiency, low maintenance cost and within permissible limits the following models are permissible:

S. No.	Scale	Approved Models (White or Silver Colour)	Maximum Cost Permissible (Ex factory Price- without Taxes) Rs.
1.	VII	Maruti, Toyota, Hyundai	9,00,000/-
2.	VI		6,00,000/-
3.	V		5,00,000/-
4.	ED CMD		25,00,000/-

4. Competent Authority:

Competent authority for sanction of Bank's Car is General Manager, Services, Head Office.

5. Ceilings on consumption of Petrol:

S.	Scale / Grade	Metropolitan Centres	Other Centres
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No.			
1	VII	250 liters per month	250 liters per month
2	VI	200 liters per month	175 liters per month
3	V – Regional Head	200 liters per month	200 liters per month
4	V – Others	175 liters per month	150 liters per month
5	IV	175 liters per month	150 liters per month

6. Submission of LOG Book:

All executives are required to submit copy of logbook by 5th of succeeding month to their respective Regional Office. However as per new guidelines the maintenance of logbook on daily basis for recording the use of Bank's car for official and personal purpose by the executive VI and Scale VII will have to submit monthly summary usage of vehicle giving therein the kilometer run for official as well as personal usage every month.

The Regional Heads and executives posted at Regional Inspectorate shall be submitting the same to Services Department Head Office together with the details of petrol / expenses in respect of all other cars in the Region/Inspectorate on the enclosed format. All executives posted at Head Office should ensure submission of logbook alongwith the petrol bill for the preceding month to the Services Deptt.

7. Maintenance of Credit Account:

All executives are required to maintain credit account with petrol filling station for the fueling of car and the bills shall be paid by NEFT/ Transfer. A security deposits of an amount equivalent to the cost of ceiling of monthly petrol or subject to a maximum of Rs.15,000/- whichever is lower may be allowed. However it will be the duty of the individual executive to ensure that the same be got refunded at the time of his transfer /superannuation.

8. Personal use of Bank Car:

- a) In terms of Regulation 26 (1) No officer, other than the officers authorised by the Board, in accordance with guidelines of the Government shall be allowed the use of Bank's Car for personal purposes.
- b) In terms of Regulation 26 (2) the use of the Bank's Car for personal purposes should be subject to the rules formulated by the Bank in accordance with the guidelines of the Government from time to time.
- c) According to the Government guidelines our Bank has formulated the undernoted policy:

All executives are permitted to accumulate mileage maximum of 1500 Km coverage for using Bank's car for personal purpose on quarterly basis commencing with 1st of April of each financial year on the payment of Rs.150/- pm for Non AC vehicle and Rs. 200/- pm for AC vehicle from salary. In case, the personal usage of the car exceeds 1500 Kms during a particular quarter, then Rs. 1/- and Rs. 1.25 per additional Km will be recovered for Non-AC and AC cars respectively, provided the petrol remains within the ceiling fixed. If the monthly petrol bill exceeds the ceiling then the cost of petrol is also recoverable from the executives in addition to Rs.1/- and Rs. 1.25 per Km as per the case.

9. Use of Bank Car while on Tour:

Regulation 41 (1) (v): Any officer may be authorised by the Competent Authority, having regard to the exigencies of business, to travel by his own vehicle or by taxi or by the Bank's Vehicle.

Accordingly, the executive posted in Branches/Regional Offices have to seek prior permission from the respective Regional Head and at Head Office from respective General Manager for performing tour duties with Bank's vehicle and such permission should be sought on every occasion.

10. Repair/Maintenance of Bank Cars:

a)

- The Service of vehicle be got done from Authorized Service Station only.
- Service with change of engine oil, oil filter etc. be got done as per company manual after availing the initial free services.
- Rotation of tyres be got done as per manual of car to avail the maximum mileage.
- In case of replacement of spare parts, the original be purchased from a reputed authorized shop and be got changed as per requirement.
- The wheel alignment, wheel balancing & tuning be got done every three months.
- At the time of service of the car, the battery be got checked up & terminals be got cleaned followed by greasing.
- Repairs, if any be first got approved from the Regional Head/Competent Authority on submission of estimates. In case the amount on repairs exceeds the Regional Head's powers the same may be forwarded for prior approval of Head Office, through concerned Regional Office.

b) Spares:

The following spares may be considered only after the periodicity given against each:

- Ordinary battery not before completion of two years.
- Maintenance free battery not before completion of three years.
- Tyre not before mileage of 40000 Kms. (only four tyres / tubes be considered for change and the good conditioned Tyre / tube may be retained in the stepney).
- The pollution under control certificate should always be available in the vehicle and be got renewed timely to avoid any penalty.

11. Conveyance Allowance in lieu of Bank Vehicle:

- a) In case the Bank car is sent for major repairs, an amount of Rs.350/- p.m. on pro-rata basis should be paid.
- b) In case the Officer in Scale – IV and above maintains no vehicle, actual conveyance expenses upto Rs.2000/- p.m. will be reimbursed as per policy till Bank's car is provided to them.

12. Officers Using Own Car:

For those who have not been provided Bank's Vehicle but using their own car:

- a) Reimbursement of Petrol expenses, for using Own Car by Scale IV & above officers for official purposes, on actual basis against bills with ceiling as under

S. No.	Centres	Permissible Limit of Petrol	Maintenance
1	At Metropolitan Centres	130 Ltrs. per month	Maintenance / Repairs of own car will be borne by individual officers.
2	At Other Centres	115 Ltrs per month	

b) Alternatively, Officers may continue to claim reimbursement of cost of petrol up to 85 liters per month and maintenance of Rs.100/- per month on certificate basis for use of their own car for official purpose.

13. General Provision:

- i) A statement of vehicle expenses be sent on the given format to Regional Office on monthly basis along with the copy of log book, the Regional Office in turn shall forward the consolidated list of expenditure of all the vehicles of the region along with Log Book pertaining to the car attached to Regional Head only.
- iii) Since the vehicles have been centralized at General Admin. Dept. Head Office the original bill along with photocopy each of registration certificate and insurance policy be sent to GAD (HO) for capitalization. The vehicles should be purchased/ registered/Insured in the name of the Bank.
- iv) Follow the traffic rules and speed limit in letter and spirit to avoid any Challan from the Traffic Police Authority. In case of receipt of the challans from the Traffic Authorities the same be immediately paid to avoid any future litigation. Such expenses are to be borne by the executives out of their pocket.

14. List of Accessories: The list of accessories for Bank's Car provided to the Executives/Officers has been revised w.e.f 29.03.2012 as under:

S. No.	Accessories**	SX4/DZIRE/AVEO/SWIFT
		Proposed rates in Rs (excluding tax)
1	Fixed seat cover (one time) or Two sets of loose seat cover set- once in a year	Rs.6600/- Or Rs.4000/- @ Rs. 2000/- per set
2	Rubber foot mat (one time)	Rs.900/-
3	Steering Cover (One Time)	Rs.300/-
4	Reading Lights (One Time)	Rs.1000/-
5	Parking Sensor (Only SX4 car only)	Rs.4500/-
6	Fog Light	Rs. 2500/-
7	Sun Control Film	Rs.1000/-
	Total	Rs.16800/- or 14200/- for SX4 car/ Rs. 12300/- or 9700/- for other car

** Except where these accessories are not in built in the Model.

Additional Security Items:

S. No	Gear Lock (Auto cop)	Rs. 1300/-
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The amount of accessories given above will be reimbursed strictly as per the items/rates given above on submission of verified bills. A photocopy of such bills should be sent to HO Services department.

15. Monthly Expenses:

- (i) Dry cleaning of seat covers Rs.200/-
 - (ii) Cleaning/dusting of car Rs.350/- **(w.e.f 14/08/2010) ***
- (*Allowed only to Executive who are not provided with Bank's Driver.)

16. Replacement of Vehicle:

The replacement of Vehicles is allowed after completion of 5 years or 1.25 lac Kms. whichever is earlier. For replacement officer concern has to request to General Manager, Services, Head Office through Regional Office/concerned department with full details provided he/she fulfills the criteria and further operation of the old vehicle is found uneconomical.

17. Personal Drivers:

(H.O. letter dated 26.03.2004 & 10.03.2007, 14.08.2010 & HO/HRD/2012-13/ 15.07.2012 / 12.10.2013): Appointment of Driver by an Executive in Personal Employment:

As per the existing policy, the executives in Scale V and above may engage driver in their personal employment for driving Bank's car provided to them, with prior approval of Head Office, and are allowed reimbursement of salary of such driver upto the prescribed limit per month depending upon area/center of their posting.

Revised monthly salary of drivers
w.e.f.01.10.2013 as under:-

Area/Center	Revised Monthly Salary
Delhi, Mumbai, Kolkata, Chennai & Gurgaon	Rs. 10500/-
Other Metros & Major 'A' Class Cities (including Noida & Ghaziabad cities)	Rs. 9500/-
Area-I/State Capitals	Rs.8500/-
Other Centers	Rs.7500/-

The classification of Area/Center has been made in accordance with the provisions of Officers' Service Regulations as under:-

Other Metros/ Major 'A' Class (including Noida & Ghaziabad Cities): Ahmedabad, Bangalore & Hyderabad.

Area-I : Places with a population of more than 12 lakhs i.e. Vishakhapatnam, Patna, Vadodara, Surat, Kochi, Indore, Bhopal, Nagpur, Pune, Ludhiana, Jaipur, Coimbatore, Madurai, Agra, Lucknow, Kanpur, Varanasi & State capitals.

Further, it has also been decided as under:-

1. An amount of Rs.200/- per day be reimbursed for attending office on Sundays/ Holidays, if engaged for full day as certified by the executive concerned.
2. Rs.200/- per day be reimbursed towards expenses on accommodation/food etc. incurred by the executive for their personal drivers while on outstation tour involving night stay.

However, the existing procedure for obtaining sanction of appointment of driver in personal employment of the executives shall remain the same. Please note that the Competent Authority for such sanction is Chief General Manager (HRD).

The executives who have already engaged drivers in their personal employment before the issuance of this circular letter, their cases for enhancement in existing remuneration will be dealt by their respective Regions. Executives posted in head office may claim their enhanced remuneration from Services Deptt at Corporate Office, Gurgaon against production of relevant receipt. No such cases be forwarded to HR Deptt. Further, the limit of reimbursement of expenses for getting the Bank's car cleaned/dusted and dry cleaning of seat covers shall remain the same i.e. Rs.350/- and Rs.200/- per month respectively

The Executives desirous of engaging drivers in their personal employment should send their request letter along with undernoted documents through their respective Regional Office to the Chief General Manager (HRD), who is the competent authority for sanction of appointment of driver in personal employment to executives.

- a) The Executive should obtain an application from the driver to be engaged as per the [proforma](#) along with his recent passport size photograph and a copy of his valid Driving License for keeping the same in his personal record.
- b) Copies of the application and driving license of the driver to be engaged be sent to the HRD Department, Head Office after having been verified/attested by the concerned Executive.
- c) The Executive should submit an undertaking that the driver to be engaged by him/her shall be in his/her personal employment and he shall neither be asked to perform any kind of Bank's duties nor be paid any amount directly by the Bank either by Vouchers or by way of reimbursement of any expenses such as TA/DA etc.

The driver so engaged will be in the personal employment of the Executive and will not be having any kind of employer – employee relationship with the bank. Therefore he should neither be asked to perform any kind of Bank's duties nor is to be paid any amount directly by the Bank either by voucher or by way of reimbursement of any expenses such as TA / DA etc. The Bank will not be responsible for taking him in regular employment at any time. The payment to the driver should be given by the Executive and he shall claim reimbursement of the amount from the Bank on submission of receipt as per proforma specified.

18. Other Provisions:

As per HO/SD dated 22.01.2010:

- a) Allotment of vehicles to eligible officers within the Region as per HO/HRD/67/12/2009/126 dated 17.06.2009 will be done by the Regional Head.
- b) Consequent upon transfer of executives in Scale V, VI and VII the vehicles attached to them are to be surrendered at their respective Regional Offices for allotment to the incoming executives.
- c) Permission for repair of cars & payment of bills as per prevailing bank's policy of all the officials provided with bank's cars including RI officials be given by the concerned RH under his powers.
- d) The disposal of vehicles should be done as per HO Services letter no. HO/SD/A11275 dated 23.11.09 or as amended from time to time.
- e) Proper record of expenses of vehicles with log books & insurance be kept on record at ROs.
- f) The vehicle expenses statement of all bank's vehicles under the control of the ROs be sent to the Services Department, HO upto 7th of every succeeding month along with log book of the RH on the format.
- g) A quarterly statement showing allotment, disposal & addition of vehicles by the Region during the quarter be sent to the department on the formats.
- h) The due date for submission of these statements may please be included in the banks calendar of returns

19. Tips for economy:

- a) Switch off the engine at stops of over 2 minutes
- b) Unnecessary loads increase fuel consumption. A reduction of weight by 50 Kgs can cause 2% saving in fuel, when driving in the city.
- c) Use the recommended grade of oil. Engine oil that is thicker than recommended oil can cause 2% increase in fuel consumption.
- d) Watch your tyres pressure. Tests show that a 25% decrease in tyre pressure can cost you 5-10% more on petrol and 25% on tyres life.
- e) Drive in the correct gear, always. Incorrect gear shifting can lead to as much as 20% increase in fuel consumption.
- f) Keep your engine health. test on a large no. of cars prove that you can save as much as 6% by tuning your car regularly.
- g) Drive slow and steady between 45-55 KMPH. Tests on Indian Cars prove that you can get upto 40% extra mileage at 40KMPH against 80KMPH.
- h) Use Clutch and Brakes sparingly
- i) Clean Air Filter regularly

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